

A legacy that serves as her life's trademark

Noor Quek is making a lasting contribution through her professional and philanthropic work. BY FRANCIS KAN

WHETHER as a private banker, wealth management advisor, philanthropist, or devoted family person, Noor Quek's success in her life's different pursuits has been underpinned by a desire to constantly challenge herself and a need to help those around her.

Ms Quek, 70, was one of the first female private bankers in Singapore, and today runs her own wealth advisory firm, NQ International (NQI). As a philanthropist, she's probably best known as the co-founder of Singapore's Breast Cancer Foundation (BCF), among her many roles.

She was 57 when she started NQI in 2007, following a request for advice from some of her long-time high net-worth clients.

While these ageing clients had realised tremendous wealth appreciation over the years, they had reached a stage where wealth alone was not able to offer them the fulfilment they sought in life.

"They felt that they needed to re-examine their priorities in life and decide how they should manage their business and other matters going forward. They requested my services to be their dedicated advisor," recalls Ms Quek.

She adds: "Reflecting on my decision later, I believe this 'calling' was fortified by an inner urge to challenge myself subconsciously. Above all, I was keen to see more excitement in my job, using my solution-driven skill sets and experience, rather than be bound by staid institutional rules.

"I have been very fortunate to have worked with some of the finest names in the financial world, and the training and experience are pillars to my profile which I use constantly."

Overcoming gender bias

While she did not face any major challenges as a woman climbing the corporate ladder in the male-dominated financial services sector, she understands that many females in the industry experience gender bias in their careers.

"While such biased views may exist, I also urge women to speak up on their feelings and showcase their competence. Identifying a mentor, whether a man or, preferably a successful woman, would help," she advises.

As a former deputy co-chairperson of BoardAgender – an organisation that champions the advancement of more women into senior leadership roles and the boardroom – she has also observed a "perceived" glass ceiling that causes women to have less access to board positions.

While the percentage of women on boards has increased in the past decade, she believes there is much room for improvement.

"It is really a two-way process – women must want to hold such positions and make their intentions openly known, and companies must be made more aware that gender diversity will benefit the company in terms of having a more equitable and balanced leadership."

Despite the obstacles women face in the corporate world, Ms Quek argues that being a woman actually



Noor Quek, 70, runs her own wealth advisory firm, NQ International, and is the co-founder of Singapore's Breast Cancer Foundation.

holds certain advantages when it comes to career advancement.

"This applies to many industries that relate to people and require softer but firm ways of handling issues. Women tend to understand family dynamics better. Much of one's success in the financial services and wealth management industry is based on trust between the client and the advisor."

A passion for philanthropy

Ms Quek's various philanthropic activities is key to helping her fulfil one of her key aims in life: to give back to society.

"I am eternally grateful for all that I have, and which has made me who I am. I am always so happy to share these experiences, to spend time introducing contacts, or to help initiate projects," she says.

Among other roles, she is involved in mentoring recent graduates, seniors contemplating career changes and people facing breast cancer issues, either directly or because of a family member.

This also includes speaking to men who are seeking advice after a loved one has been diagnosed with breast cancer.

Her favourite philanthropic activities, however, are related to music. "I am a firm believer that music itself is a balm to our emotions. I enjoy the music I do for charity and the joy I get out of hearing children squealing with delight to a song; to those in old folks homes who request the same four songs over and over again because they suffer from Alzheimer's; or of playing the piano and singing with my 95-year-old mother – some-

thing I do regularly even now, much to our delight."

Giving hope to survivors

One of Ms Quek's notable philanthropic achievements is helping to establish BCF over two decades ago. An unfortunate family crisis was the catalyst that led her and some friends to set up the non-profit organisation, which aims to raise awareness of breast cancer and provide social support.

When her mother – an award-winning surgical nurse who had helped with breast cancer surgeries during her career – discovered, by chance, that she had the condition herself, the family was shocked. Thankfully, the cancer was diagnosed early and not aggressive.

"I was totally ignorant about breast cancer before that, and had the notion that it was life-threatening. Mum's episode made me curious about the cause of breast cancer and its impact on women's health and society," says Ms Quek.

Over the years, BCF has played a key role in transforming public awareness of breast cancer.

Ms Quek served on the foundation's executive committee for 22 years in different capacities, and as its president for eight years until she stepped down in December last year.

However, she remains a powerful advocate for the cause and women's healthcare in general.

"My mother is 95 years old now and extremely alert. She loves all that BCF is doing and champions its cause with her friends.

"Today, 23 years later, BCF re-



Ms Quek plays the piano and sings regularly with her 95-year-old mother, an activity she says they both enjoy. PHOTOS: NOOR QUEK

maintains a viable organisation, with an executive committee still comprising both men and women and has its own administrative team."

A philosophy towards wealth

As a veteran in the wealth industry, Ms Quek's key philosophy when it comes to managing wealth is to take a balanced approach that incorporates flexibility.

"At times of crises, liquidity is critical as one never knows when emergencies arise and ready funds may be required. If one does not have savings, it may take time to raise it then," she explains.

She notes that there is generally no one-sized solution when it comes to managing wealth, and if no processes are in place to address different scenarios, it could impact families negatively, especially for future generations.

"Above all, with high net-worth individuals, they are usually very relieved to know that their problems, though exclusive to them, are also similar to those faced by other wealthy families.

"They are then delighted to hear how these got resolved and try to adapt their proposed action plans, based on some of these ideas."

Remembered for the right reasons

Ms Quek is unequivocal when asked about how she wants to be remembered; whether by her family and friends, her clients and colleagues, or the beneficiaries of the charities she has been involved in.

"As wife, daughter, mother and grandmother, I would like to be remembered as a happy, kind person who loves being alive, who never gives up and who places family above all else," she says.

"On the work front, I would like to be remembered as a people-person and a strong advocate of crisis and change management. I want to be remembered as one who learns, shares and believes strongly in teamwork for success.

"On the philanthropic front, I would like to be remembered as one with a heart who is prepared to spend time helping causes.

"On the friendship front, I would like to be remembered as a friend indeed to one in need."

Indeed, she regards legacy as a set of values in life which serve as one's trademark.

"Legacy goes beyond monetary value. It has to be matched by holistic values – incorporating behaviours in life which can make future generations better persons, concerned for their fellow beings and for the environment. In so doing, we set examples for our future generations and others to follow, for the betterment of society."

That said, she also believes that one must plan a legacy around growing wealth so that future generations can benefit from what is partly due to them, but also with the objective of giving back part of it for the betterment of society.

She says: "This 'give back' should go beyond writing a cheque. It must include spending our most valuable commodity, which is time, by being involved with relevant causes which need our understanding, influence, support and services."

Making a difference to those around you

MANY of us strive to leave a legacy in one area of our lives: whether it's in our career or family life.

A select few, however, are able to leave their mark in a myriad of impactful ways that touch the lives of those around them.

As a successful banker, a self-made entrepreneur and a noted philanthropist, wealth management advisor Noor Quek is making a difference to her clients and the beneficiaries of the many philanthropic ventures she is involved in.

In the wealth advisory arena, her philosophy towards legacy is very much aligned with that of Opus by Prudential.

"Many organisations today provide a range of legacy planning services and while looking through these, upon reflection, I realise that Opus by Prudential resonates well with my thought process on wealth advisory, as it makes one think seriously about planning and about tailor-made solutions for high net-worth individuals," she says.

"It is advice-based and service-led by an organisation which believes in inculcating in its staff values of responsibility, sensitivity and thoroughness.

"In so doing, they can help clients plan well to be adequately prepared and protected to face issues in life which may happen unexpectedly.

"Its tailor-made solutions-driven products and services, incorporating flexibility to cater to changing circumstances for future generations, sets the tone for establishing a lasting legacy."

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