# KALSIS

## BROCHURE

# LIVE BETTER WITH WEALTH UNLOCKED FROM YOUR HOME

Because your home holds more than just memories -
it holds possibilities for your future.



# GIVING YOU FINANCIAL FREEDOM WHEN YOU NEED IT MOST

KALSIS helps seniors unlock the value of their fully-paid, freehold landed homes in Klang Valley, to fund their retirement — without ever leaving their homes.

Backed by Kenanga Investors Berhad and Kenanga Trustees Berhad, KALSIS provides a safe, structured way to turn home equity into lasting financial security so seniors can focus on living their golden years ahead.

Kenanga Investors

Kenanga Trustees

# SENIOR ELIGIBILITY

70 years old and above (including spouse or partner)

●

Living in fully-paid, freehold and landed property in Klang Valley

●

The legal owner of the home, with full capacity to sell the property



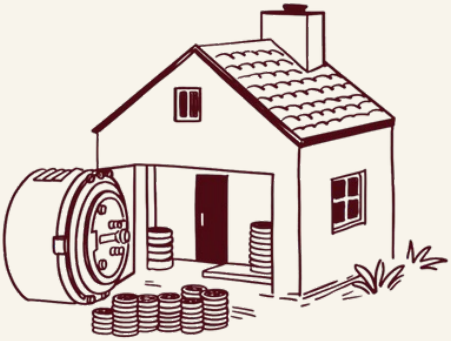
# HOW KALSIS WORKS

**1 / Esther has just turned 70 and has limited savings left.**



**2 / Esther and her husband takes up KALSIS to top up their savings and receive monthly payouts for life.**





**3 / KALSIS purchases their home at a fair market value of RM 1,500,000* (“Entry Value”), assessed independently by its appointed valuers.**

For full transparency, a copy of the valuation report is shared.

*example used



**4 / Esther and her husband receives:**

**Year 1**
Up to RM 150,000
(up to 10% lump sum)

●

**Year 2 and onwards**
Up to RM5,000 monthly for life
(equivalent to up to 4% lump sum)

●

**Lifetime residency in their home**
with complimentary services
to support comfort and safety.

*Note: Lumpsum and annuity payouts are determined by age, gender, ethnicity of applicants together with long-term outlook of their home (determined by location and type)*



**5 / Esther and her husband can nominate an individual to receive the Apportioned Proceeds** in the event they pass on, and the home is sold within the first 10 years.

**6 / The Scheme concludes when both Esther and her husband have passed away.**



**8/ On conclusion of the Scheme, KALSIS will:**

Ensure the nominated individual can access the home to safely collect any personal or sentimental belongings.

●

Handle the sale of the home with care, and once completed, release the Apportioned Proceeds to the nominated individual.

## 9 / The Apportioned Proceeds



The amount given to the nominated individual is based on a percentage of the Entry Value:

Year 2 – Up to 70% of Entry Value

Year 4 – Up to 55% of Entry Value

Year 6 – Up to 38% of Entry Value

Year 8 – Up to 21% of Entry Value

Year 10 – Up to 5% of Entry Value

If the sale price is lower than the Entry Value, the Apportioned Proceeds will be calculated based on the actual sale price.



Kenanga

Kenanga Trustees

**10 / The home title is held securely with Kenanga Trustees Berhad**

Homes cannot be sold
or transferred arbitrarily.

# SCHEME BENEFITS



**Receive a Year 1 lump-sum payment** providing immediate liquidity for life's needs



**Continue receiving monthly lifetime payments from Year 2** to support day-to-day needs to live without financial worry.



**Remain in home for life,** maintaining dignity, comfort, and the security of familiar surroundings.

# COMPLIMENTARY SERVICES



**Home repairs, maintenance and pest control***
keeping your home safe, comfortable, and well-cared for



**Home insurance***
providing peace of mind and added protection



**All rent and assessment charges covered**
so you can stay worry-free and enjoy your home

*exclusions apply

## WE'RE HERE
## WHEN YOU NEED US



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