K A L S I S

BROCHURE

STANDING WITH YOU THROUGH CANCER

Facing cancer is never easy. You deserve strength, support, guidance, and people who stand with you every step of the way - including the financial means to continue your fight with dignity.

KALSIS is here to make that possible.

GIVING YOU FINANCIAL FREEDOM WHEN YOU NEED IT MOST

Healthcare costs should not stand in the way of your well-being, especially in retirement.

With the support of Kenanga Investors Berhad and Kenanga Trustees Berhad, KALSIS provides timely funds to help you focus on what matters most - your recovery and your life.

Cancer does not wait,
and neither should you.

Kenanga Investors

Kenanga Trustees

SENIOR ELIGIBILITY

To ensure that the Scheme supports those who need it most, the senior must be:

A Malaysian, Permanent Resident, or MM2H resident

●

70 years old and above (including spouse or partner)

●

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

●

Currently undergoing cancer treatment or a past cancer patient

(If the home has two senior owners, at least one must be undergoing treatment or be in remission)

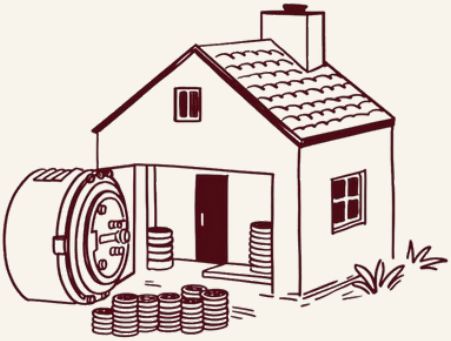
HOW KALSIS WORKS

1 / Sabrina has cancer and needs financial support for her treatment.



2 / Sabrina and her husband choose KALSIS so they can focus on treatment while protecting their retirement savings.





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 / Sabrina and her husband receives:

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

Year 2 and onwards
Lifetime payouts based on
age of youngest Participant.

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 / Sabrina 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 Sabrina and her husband have passed away.



7/ 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.

8 / 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

9 / 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 to help cover healthcare costs, providing immediate support when it is needed most.



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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