

K A L S I S

**Innovation-driven healthcare and
retirement financing for
Malaysia's seniors**



About KALSIS



Healthcare Financing

KALSIS enables seniors battling cancer to fund their treatments and retirement by unlocking wealth from their biggest assets: their homes



Retirement Resilience

KALSIS enhances the financial resilience of seniors with lump sum payouts and monthly annuities for life while being able to age in place without moving



Capital Markets Innovation

KALSIS is Asia's first impact scheme to harness the power of capital markets and is funded by institutional investors with Kenanga Investors Berhad leading the charge

About KALSIS

KALSIS is created by **AN LIVING** in partnership with **Kenanga Investors Berhad**, to provide seniors with an alternative method to unlock wealth from their biggest asset: their homes.

KALSIS operates as a reverse annuity scheme integrated with Big Data and AI analytics, where qualified seniors can sell their home titles at market value to receive lump sum payouts and monthly lifetime annuities while being able to age in place without moving.

When they pass on, their residence is sold and capital is returned to investors. KALSIS is Asia's first impact scheme to harness the power of capital markets and is funded by institutional investors with Kenanga Investors Berhad leading the charge.



kenanga

Kenanga Investors

Scheme benefits



Immediate lumpsum payout for healthcare needs in Year 1



From Year 2 onwards, monthly lifetime annuities for living expenses



Age in place without moving and in the comfort of home



Complimentary services:

- basic home repairs and home maintenance*
- basic pest control*
- selected fire safety devices
- home insurance (for structure only)
- quit rent and assessment charges covered fully

**exclusion list applies*

How KALSIS works



- 1** Sabrina has cancer and requires an immediate RM150,000 for further treatment



- 2** Sabrina and her husband takes up KALSIS to preserve their personal savings

How KALSIS works (cont'd)



3 KALSIS purchases their home at a market value of RM1,500,000 (the "Entry Value") determined independently by its appointed valuer(s):

- The choice of valuer and usage of valuer's determined market value is at KALSIS' sole discretion
- A copy of the valuation report will be provided for transparency
- Sabrina and her husband enjoy exclusive lifetime usage of the home together with complimentary services provided by KALSIS

How KALSIS works (cont'd)



4 Lifetime payouts are made, where:

Year 1

RM150,000

(10% lumpsum amount)

Year 2 and onwards, either:

RM60,000 / year for healthcare

(4% lumpsum amount)

OR

RM5,000 / month

(4% monthly amount)

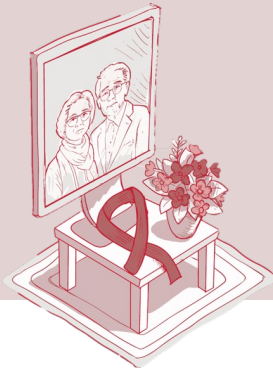
**Additional personal funds required if
healthcare costs exceed lumpsum amount**

How KALSIS works (cont'd)



- 5** At the time when the home is sold to KALSIS (the "Scheme Commencement Date"), Sabrina and her husband will have the right to nominate a person (the "Nominee") to receive the Apportioned Proceeds when the home is sold by KALSIS (which payment of the Apportioned Proceeds is only applicable if the home is sold by KALSIS within 10 years from the Scheme Commencement Date)

How KALSIS works (cont'd)



6 The Scheme ends when both Sabrina and her husband pass on

7 On expiry of the Scheme, KALSIS will:

- grant the Nominee access to the home for retrieval of sentimental items
- use best endeavours to sell the home
- on sale of the home by KALSIS, KALSIS will pay a portion of the sale proceeds (the “Apportioned Proceeds”) to the Nominee if the sale is within 10 years from the Scheme Commencement Date

How KALSIS works (cont'd)



8 If the proceeds of the sale is more than the Entry Value, then the Apportioned Proceeds will be calculated based on a proportion of the Entry Value:

- Year 2 - 72% of the Entry Value
- Year 5 - 63% of the Entry Value
- Year 10 - 40% of the Entry Value

If the proceeds of the sale is less than the Entry Value, then the Apportioned Proceeds will be a portion of the actual sale proceeds

Eligibility criteria



Senior must be:

- Malaysian, Permanent Resident or MM2H Resident
- 65 years old and above (includes spouse or partner)
- Owner of the home and has the requisite legal capacity to sell the home
- Currently undergoing treatment for cancer (If two seniors own the home, one of the two seniors must be undergoing treatment for cancer)

Eligibility criteria



Home must be:

- Freehold, landed and located in Klang Valley (certain postcodes excluded)
- Occupied by owner as their primary place of residence
- Free from all encumbrances, such as mortgage and/or other financial liabilities. All property taxes, management fees (where applicable) and utility bills have to be paid up to date
- Not built on Malay reserved land, not a low-cost/ medium-cost affordable home, not a designated Bumiputera unit
- Valid and effective legal title issued under the name of the senior
- Valid Certificate of Completion and Compliance / Certificate of Fitness for Occupation
- Meets KALSIS evaluation criteria

Connect with us today



Contact us via our website's form:

We will reply via WhatsApp on
+6011 5638 8580 for healthcare and
retirement financing matters



Follow our journey on LinkedIn

Collaborate with us to help close the
cancer care gap

Disclaimer

The names, people and numbers set out in this presentation are purely illustrative and explanatory in nature. The full structure of KALSIS (the “Scheme”) is still under consideration and the information set out herein may not be accurate, correct or exact depending on the final structure of the Scheme. KALSIS reserves the right to revise or amend any aspects of the Scheme. The final specifications, features, and performance of the Scheme will be set out in the Scheme Documents.

It is not advisable to subscribe to, and no decision to participate in the Scheme, should be made solely on the illustration and the information set out herein.

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Patent Pending.