



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.

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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



60 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

RM 150,000
(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.

5 / Payouts are adjusted based on age to ensure long-term support.

Age of youngest participant	Lifetime payouts from Year 2 onwards
65 years and above	RM 60,000 / year 4.00% lump sum
64 years	RM 57,450 / year 3.83% lump sum
63 years	RM 55,050 / year 3.67% lump sum
62 years	RM 52,950 / year 3.53% lump sum
61 years	RM 50,850 / year 3.39% lump sum
60 years	RM 49,050 / year 3.27% lump sum

If monthly needs exceed payouts, Sabrina and/or her husband may need to tap on their personal savings.



6 / Sabrina and her husband can nominate someone to receive the Apportioned Proceeds in the event they pass on, and the home is sold within the next 10 years.

7 / The Scheme concludes when both Sabrina 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 – 70% of Entry Value

Year 4 – 55% of Entry Value

Year 6 – 38% of Entry Value

Year 8 – 21% of Entry Value

Year 10 – 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.



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Kenanga Trustees

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

In the unlikely event of a default, Kenanga Trustees Berhad will return the home title to Sabrina and her husband, and they will retain all payments made up to that point.

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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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 based solely on the illustration and the information set out herein. No warranty, whether express or implied, is given regarding the accuracy, completeness, reliability, or suitability of the information provided in this document.