Manulife

Press Release

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Manulife Indonesia Introduces MyHeritage to Support Protection and Legacy Planning Across Generations

MyHeritage offers protection up to age 120, monthly cash benefits, and flexibility to support policy continuity

Jakarta, 17 November 2026 – Building wealth takes time and careful planning. For many families, the next step after building wealth is making sure that it continues to benefit future generations. To address this need, PT Asuransi Jiwa Manulife Indonesia ("Manulife Indonesia") introduces Manulife MyHeritage Assurance ("MyHeritage"), a life insurance product designed to help customers build financial stability through sustainable income potential, while ensuring their legacy is preserved and can be passed on.

Built around the concept of *Legacy and Succession Planning*, MyHeritage is designed for *High Net Worth* ("HNW") customers who need continuous protection and a structured succession solution. To make it easier to put such a plan together, customers can choose to pay premiums as a single payment or over a five-year period, in line with their family's financial and protection needs and plans.

"More families in Indonesia are focusing not only on building wealth, but also on how to protect it and pass it on effectively. MyHeritage complements Manulife Indonesia's range of solutions that support customers at every stage of life, from building and protecting wealth to passing on values and benefits to the next generation. With protection up to age 120 and the flexibility to pass on their legacy to the next generation through the Policyholder Change and Insured Change features, MyHeritage gives families a practical way to protect their wealth and pass it on across generations," said **Novita Rumngangun, Vice President Director & Deputy CEO of Manulife Indonesia**.

McKinsey & Company estimates that around US$5.8 trillion in wealth held by HNW and Ultra-HNW families in Asia-Pacific will be transferred across generations between 2023 and 2030[1]. In Indonesia, succession readiness still has room to be strengthened: the PwC Family Business Survey 2025 found that only 13% of family business owners in Indonesia have a will, compared with 45% globally[2]. This highlights the importance of legacy planning, liquidity, and orderly wealth transfer. As a result, managing wealth across generations and ensuring the continuity of family businesses are becoming increasingly important.

[1] Asia–Pacific's family office boom: Opportunity knocks | McKinsey
[2] PwC Family Business Survey 2025 - Indonesia report

To help customers build financial stability through sustainable income potential, while ensuring their legacy is preserved and can be passed on in a more structured way, MyHeritage offers three key advantages under the 3L concept:

- ***Lasting Benefit*****:** long-term protection up to age 120 with an entry age of up to 80 for the Insured, so families can keep their protection in place through different stages of life. With the *Guaranteed Issuance Offer* (GIO) underwriting method, applications require no medical examination, subject to the applicable terms and conditions.
- ***Liquid Cashflow:*** monthly cash payment benefits that can be received regularly or kept with Manulife Indonesia, giving customers a regular source of funds for family needs while keeping the flexibility to manage their benefits as circumstances change.
- ***Legacy Planning:*** flexibility and control to pass on their legacy to the next generation through the Policyholder Change and Insured Change features, so the policy can be transferred to a family member or the next generation as family circumstances change, subject to the applicable terms and conditions.

“Every family has different needs and aspirations. That is why legacy planning should begin with open conversations about financial needs and the values they wish to pass on. Through Manulife’s agency network, we hope MyHeritage can help customers plan more thoughtfully for their families’ future, while ensuring that the benefits of what they have built can continue across generations,” added William Satriadi Soetrisno, GM Agency of Manulife Indonesia.

For full details about Manulife MyHeritage Assurance, visit Manulife MyHeritage Assurance | Manulife Indonesia.

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About Manulife

Manulife Financial Corporation is a leading international financial services provider headquartered in Toronto, Canada. Driven by our ambition to be the number one choice for customers, we operate as Manulife in Canada and Asia, and as John Hancock in the United States, providing financial advice, insurance, and health solutions for individuals, groups, and businesses. Through Manulife Wealth & Asset Management, we offer global investment solutions, financial advice, and retirement plan services to individuals, institutions, and retirement plan members worldwide. At the end of 2025, we had more than 37,000 employees, more than 106,000 agents, and thousands of distribution partners, serving more than 37 million customers with operations in 25 markets around the world. We trade as ‘MFC’ on the Toronto, New York, and Philippine stock exchanges, and as ‘945’ on the Hong Kong stock exchange. Not all offerings are available in all jurisdictions. For more information, please visit https://www.manulife.com/ca/en/about-us

About Manulife Indonesia

Established in 1985, PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) is part of Manulife Financial Corporation, a Canadian financial services group operating in Asia, Canada, and the United States. Manulife Indonesia offers a range of financial services, including life insurance, accident and health insurance, and investment and pension programs for individual and corporate customers in Indonesia. As of Q3 2026, through a network of more than 22,000 professional agents and employees across more than 65 marketing offices, Manulife Indonesia serves approximately 2 million customers throughout Indonesia. PT Asuransi Jiwa Manulife Indonesia is licensed and supervised by the Financial Services Authority (OJK). For more information about Manulife Indonesia, follow us on Facebook, Instagram, LinkedIn, X, YouTube, or visit www.manulife.co.id

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