Press Release

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Manulife Indonesia Launches Manulife Dynamic Smart Assurance to Help Address Today's Financial Challenges

Life Insurance Products Linked to Investment (PAYDI) Solutions Designed to Meet Both Investment and Life Protection Needs

Jakarta, October 20, 2025 — PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) has officially launched Manulife Dynamic Smart Assurance (MDSA). This life insurance solution linked to investment (PAYDI) provides long-term life protection as well as asset growth opportunities through investment diversification — designed to help Indonesians navigate financial challenges in today's uncertain economy and rising cost of living.

In today's dynamic economic environment, families in Indonesia are navigating rising healthcare and education costs, alongside market fluctuations that challenge long-term financial planning. At the same time, people's priorities are shifting. According to the Manulife Asia Care Survey 2025, 56% of Indonesians now value quality of life—including financial freedom, health, and independence—over simply living longer. With 84% defining health as the ability to live independently and pursue meaningful activities, the focus is increasingly on living well, not just living longer. This evolving mindset highlights the need for financial solutions that offer both protection and growth opportunities to help individuals secure their future with confidence.

Investment-Linked Insurance Products (PAYDI) are solutions that offer life protection and asset growth opportunities through investment diversification. Premiums are allocated for life protection and investment in various instruments such as stocks, bonds, and money markets, both in local and global markets, managed by professional investment managers. This strategy helps control risk and promotes long-term wealth accumulation. With proper understanding, PAYDI can serve as a long-term financial strategy for various purposes, including education funds, asset protection, and estate planning.

As an innovative offering, Manulife Dynamic Smart Assurance (MDSA) is a life insurance solution that stays active even if your investment value declines, with a 25-year No Lapse Guarantee that serves as a robust safety net to keep the insurance policy active. As the first solution of its kind in Indonesia, MSDA empowers customers to navigate their financial journey with clarity, stability, and trust," said **Novita Rumngangun, Vice President Director & Deputy CEO of Manulife Indonesia**

MDSA also offers other advantages, such as:

- **Loyalty bonus of up to 500%** of the 10-year base for customers who consistently keep their policy active and pay premiums as required.

- **Flexible premium payment options,** including Limited Pay for 10 years and Regular Pay
- **Coverage up to the age of 110,** which can be added with health and critical illness coverage.
- **Pre-package Funds,** investment package options to make it easier for customers, which have been designed according to the customer's risk profile and financial goals, so that customers can select their own portfolio of investments.

"Manulife equips its life planners with comprehensive training so that they can become financial partners who understand customer needs and recommend protection and investment solutions that suit their life goals. With more than 16,000 professional life planners in more than 50 marketing offices throughout Indonesia, Manulife Indonesia's life planners are at the forefront of delivering relevant and reliable financial solutions through a strong distribution network. This support enables us to reach more Indonesian families and provide access to long-term protection and professionally managed investment opportunities through MDSA products," said **William Satriadi Soetrisno, General Manager Agency of PT Asuransi Jiwa Manulife Indonesia.**

To support diversification and access to credible investment instruments, Manulife has partnered with Manulife Asset Management Indonesia (MAMI), the largest investment manager in Indonesia. MAMI provides professional, transparent, and long-term investment management for PAYDI customers. By actively managing these funds, MAMI helps ensure that customers' investments are aligned with their financial goals and remain resilient through market changes. This commitment to clarity and consistency gives customers greater confidence in their financial future.

Katarina Setiawan, Chief Economist and Investment Specialist, PT Manulife Aset Manajemen Indonesia, explained, "The momentum of global economic growth is expected to continue to evolve around trade tariffs and the geopolitical situation. However, amid these challenges, the decline in US benchmark interest rates and a more accommodative USD exchange rate could potentially drive capital flows to developing countries. Meanwhile, domestically, the government will focus on supporting people's purchasing power and increasing liquidity to drive the economy. The continued decline in BI interest rates will also help drive economic growth going forward."

"In a situation with global and domestic economic challenges, diversification and active management are not just strategies, but necessities. A diversified portfolio helps mitigate volatility, while active asset management allows investors to respond quickly to market changes and capture opportunities. As a leading investment management company, MAMI offers professional management with a wide range of diversified fund options," concluded Katarina.

"With over 40 years of experience, we continue to support Indonesian families with protection solutions that are relevant, reliable, and built for the long term," Novita Rumngangun concluded.

For complete information about MDSA, visit [Manulife Dynamic Smart Assurance | Proteksi dan Investasi | Manulife Indonesia]

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About Manulife

Manulife Financial Corporation is a leading international financial services provider, helping our customers make their decisions easier and lives better. With our global headquarters in Toronto, Canada, we operate as Manulife across Canada, Asia, and Europe, and primarily as John Hancock in the United States, providing financial advice and insurance for individuals, groups and businesses. Through Manulife Wealth & Asset Management, we offer global investment, financial advice, and retirement plan services to individuals, institutions, and retirement plan members worldwide. At the end of 2024, we had more than 37,000 employees, over 109,000 agents, and thousands of distribution partners, serving over 36 million customers. We trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges, and under '945' in Hong Kong. Not all offerings are available in all jurisdictions.

For additional information, please visit manulife.com.

About Manulife Indonesia

Established in 1985, PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) is part of Manulife Financial Corporation Group, a Canadian financial services group that operates in Asia, Canada and the United States. Manulife Indonesia offers a wide range of financial services, including life insurance, accident and health insurance, investment and pension plans to individual customers and group clients in Indonesia. Through a network of almost 16,000 professional sales forces and employees spread across more than 50 sales offices, Manulife Indonesia serves around 2 million customers in Indonesia.

PT Asuransi Jiwa Manulife Indonesia is registered and supervised by the Otoritas Jasa Keuangan (OJK). To learn more about Manulife Indonesia, follow us on Facebook, Twitter, Instagram, YouTube, or visit www.manulife.co.id.

About PT Manulife Aset Manajemen Indonesia

PT Manulife Aset Manajemen Indonesia (MAMI) is part of Manulife that has been present in Indonesia since 1996. MAMI provides comprehensive investment solutions to investors through investment management, mutual funds and investment advisory services. With a total asset under management of IDR101.7 trillion (as of June 2025), MAMI has established itself as the largest investment management company in Indonesia. A range of awards and recognition from external parties have been bestowed upon MAMI as a leading investment management company. The Fund House of the Year award was conferred by AsianInvestor (2009, 2013, 2018, 2019 and 2022), Best Fund House (2015, 2016, 2018, 2020, 2021, 2022, 2023, 2024 and 2025), Best Bond Manager (2024 and 2025) and Best Islamic Fund House (2023) by Asia Asset Management, as well as the Top Investment House in Asian Local Currency Bonds award from The Asset Benchmark Research (2015-2023).

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