

Press Release

For Immediate Release
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Manulife Indonesia Launches Manulife Dynamic Wealth Assurance, A Safe and Flexible Protection and Planning Solution

Jakarta — PT Asuransi Jiwa Manulife Indonesia ("Manulife Indonesia") launches **Manulife Dynamic Wealth Insurance ("MDWA")**, a long-term protection solution that is designed to help Indonesians plan for key financial goals such as retirement, children's education, and long-term wealth building

As health priorities shift and financial security becomes more uncertain, Indonesian families face a critical question: are they truly prepared for the future?

The 2024 GoodStats survey shows that nearly 70% of Indonesians have no savings¹. In addition, the Manulife Asia Care Survey 2025 found that although 76% of Indonesian respondents feel they are on the right track for retirement preparation, nearly half admit that they can only survive less than a year without their current income². This puts many families in a vulnerable position when it comes to meeting long-term needs such as children's education, emergency funds, and retirement preparation.

This situation highlights the significant gap between awareness and actual preparedness. The right solution is now crucial, not only to provide protection, but also to ensure flexibility in responding to various life goals.

MDWA was designed to meet these needs with features that prioritize flexibility and certainty. This product offers three plan options that can be selected according to life goals:

- Plan A (Annuity): annual cash benefits to create a stable cash flow of up to 295% of the Annual Base Premium
- Plan B (*Beasiswa*/Scholarship): scholarship benefits at the end of the coverage period for parents preparing for their children's education of up to 3,340% of the Annual Base Premium
- Plan C (Combo): combination benefits that combine annual cash benefits of up to 40% and long-term fund accumulation of up to 1,290% of the Annual Base Premium.

Customers can also choose a coverage period of up to 30 years, various premium payment methods—lump sum, 5 years, or 10 years—as well as rupiah or US dollar currency.

¹ [Perilaku Mengelola Keuangan Masyarakat 2024](#)

² [Manulife Asia Care Survey 2025](#)

MDWA also provides comprehensive life protection, including accidental death benefits and permanent total disability benefits, with additional rider options such as critical illness protection or premium waiver. All of these benefits are now more accessible thanks to the Guaranteed Issuance Offering underwriting method, which allows customers to obtain protection without a medical examination.

Manulife Indonesia Vice President Director & Deputy CEO, Novita J. Rumngangun said, “We see that Indonesians today are more health conscious, more independent, and more eager to take control of their financial decisions. As such, innovation is no longer just about adding features but about presenting an approach that is truly rooted in their needs and values. reflects our commitment to providing solutions that not only offer protection but also give customers the freedom to plan for the future in a way that suits them best.”

Since its initial launch, MDWA has received positive responses from agents. In the first three days, this product recorded promising performance. More than 5,600 agents have also completed product training, confirming their high enthusiasm and confidence in MDWA's relevance in meeting the financial needs of Indonesian families.

William Satriadi Soetrisno, General Manager Agency PT Asuransi Jiwa Manulife Indonesia, added, “As the first point of contact with customers, our agents possess a deep understanding of life’s evolving needs and priorities. Their expertise and close relationships make financial planning not just a process, but a personal and meaningful journey. With MDWA’s flexibility, agents can tailor protection plans that truly matter—whether it’s sustaining long-term cash flow, securing a child’s education, or building a future-ready fund.”

The launch of MDWA is part of Manulife Indonesia's commitment to supporting the community in achieving financial peace of mind in the future—an increasingly important need amid growing health awareness and long-term economic challenges. This commitment is reflected in the total claims paid by Manulife Indonesia in 2024, amounting to IDR 8.3 trillion, an increase of 6% compared to the previous year.

For more information on MDWA, visit [Manulife Dynamic Wealth Assurance \(MDWA\) | Manulife Indonesia](#).

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, 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, as well as investment programs and pension funds for individual and corporate customers in Indonesia. Through a network of approximately 16,000 professional marketers and employees spread across more than 50 general agencies, Manulife Indonesia serves around 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, Twitter, Instagram, YouTube, or visit www.manulife.co.id.

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