

Press Release

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Manulife Indonesia Pension Expo 2025 Encourages Retirement Readiness and Financial Resilience

Jakarta — PT Asuransi Jiwa Manulife Indonesia ("Manulife Indonesia")'s Dana Pensiun Lembaga Keuangan (DPLK) hosted the Manulife Indonesia Pension Expo 2025 on November 11, 2025, at Opus Grand Ballroom, The Tribata Darmawangsa, Jakarta.

The event, organized by DPLK Manulife Indonesia, was designed to be interactive, featuring an expo, an awards ceremony, and cross-sector discussions. More than 340 participants from 200 companies took part, including representatives from the Ministry of Finance, the National Social Security Council, the Financial Institutions Industry Association, and other cross-sector stakeholders.

This educational and multi-stakeholder collaborated event's objective was to strengthen retirement readiness across Indonesia, by fostering dialogue among key stakeholders and sharing data-driven insights, best practices, and integrated health and financial solutions. The event aimed to support workers and employers navigate the retirement transition with greater confidence, based on three critical pillars of retirement preparedness: health, financial security, and income sustainability.

Longevity: A New Lens to Retirement

The importance of this initiative is underscored by the findings from the 2025 Manulife Asia Care Survey, which revealed a shift in how Indonesians view longevity. The survey results indicate that the public currently does not only focus on simply living longer, 56% of Indonesian respondents now define a prosperous retirement by a better quality of life – emphasizing financial freedom, mental and physical wellbeing, and independence.¹

However, this awareness has yet to fully translate into adequate financial preparedness for retirement. While 76% of respondents feel they are on the right track in preparing for retirement, nearly half admit that they would only be able to survive for less than a year without relying on others if they lost their income today.

¹ [Manulife Asia Care Survey 2025](#)

Bridging the Pension Protection Gap

Data from the Financial Services Authority (OJK) highlights the scale of the challenge and low reach of pension programs in Indonesia. As of October 2025, only 23.6 million out of 144 million workers in Indonesia are enrolled in active pension programs. Even more concerning, the number of active participants in the Financial Institution Pension Fund (DPLK) is only around 1.23 million people, or less than 1% of the total workforce². This stark gap in pension coverage, particularly outside mandatory schemes, underscores the need for cross-sector collaboration to expand access, improve financial literacy, and integrate pension solutions into long-term welfare strategies

“The Manulife Indonesia Pension Expo is more than a forum—it’s intended to be a catalyst for action.” said **Lauren Sulistiawati, President Director of Manulife Indonesia**. “By bringing together individuals, corporates, experts and policymakers, we aim to contribute to build a secure and prosperous retirement for everyone across Indonesia. This initiative is a concrete step we are taking to provide literacy the financial resilience of participants while strengthening the pension ecosystem in Indonesia.”

The Pension Expo featured pension protection strategies, covering topics from health and emergency funds to sustainable income. In Indonesia’s pension ecosystem, the three main pillars—mandatory schemes, severance pay, and voluntary contributions or pension funds—must work in harmony to deliver comprehensive protection.

Empowering Retirement Planning with DPLK Manulife

Manulife Indonesia’s DPLK plays a pivotal role in this ecosystem. As a provider of fixed contribution programs, it supports both employers and individuals in planning for retirement with discipline and foresight, either through company schemes for employees or independently for individuals. The Manulife Asia Care Survey 2025 also revealed that the preference for “cash is king” is still dominant, with 73% of respondents relying heavily on cash and bank deposits, accounting for an average of 49% of their total wealth³. This highlights the need to refresh from a “saving” mindset to “planning and investing” mindset. This step is crucial in minimizing the risk gap when active income stops, enabling people in Indonesia enjoy retirement with greater peace of mind and prosperity. DPLK Manulife encourages this shift by offering structured retirement solutions that minimize risk when active income ceases, enabling individuals to enjoy retirement with greater peace of mind.

As a trusted partner for customers and corporate clients, Manulife Indonesia is committed to strengthening retirement readiness through integrated solutions under the Defined Contribution Pension Program and Post-Employment Compensation Fund, offering investment options that can be tailored to the cash flow needs of both companies and employees.

For more information on DPLK Manulife, visit [Dana Pensiun Lembaga Keuangan Program Pensiun Iuran Pasti | Manulife Indonesia](#).

² [Financial Services Authority Data 2025](#).

³ [Manulife Asia Care Survey 2025](#)



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](https://www.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.

About DPLK Manulife Indonesia

Financial Institution Pension Fund (DPLK) is a legal entity established by PT Asuransi Jiwa Manulife Indonesia to manage and operate programs that promise pension benefits based on the legal basis of pension funds, namely Law No. 11 of April 20, 1992 and its implementing regulations. Manulife Indonesia DPLK has been approved by the Minister of Finance, No. KEP-231/KM.17/1994, dated August 5, 1994.

Media Contact:

Fitriannisa Soegiharto

Head of Corporate Communication

PT Asuransi Jiwa Manulife Indonesia

Email: fitriannisa@manulife.com