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Press Release

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Manulife Indonesia and Danamon Launch Proteksi Prima Fleksi Ekstra to Help the Productive Generation Build Financial Readiness for the Future

Jakarta — Amid increasingly dynamic financial needs, PT Asuransi Jiwa Manulife Indonesia ("Manulife Indonesia"), together with PT Bank Danamon Indonesia Tbk ("Danamon"), has launched Proteksi Prima Fleksi Ekstra (PPFE), a life insurance solution that combines life protection with medium-term financial planning which provides assured benefits while offering flexible access to benefits at an earlier stage, subject to the policy provisions Through PPFE, customers can plan their financial goals, while benefiting from the flexibility through the option to access selected benefits earlier should their financial needs change, and in accordance with the policy provisions.

“Many people are at a stage of life where they carry significant responsibilities, both for their families and aging parents. They need to balance current family needs with long-term financial planning. Through PPFE, we aim to help customers build greater financial readiness through guaranteed benefits, subject to policy terms and conditions, and flexibility that can adapt to changing needs,” said Kah Jing Lee, Chief Bancassurance Officer of PT Asuransi Jiwa Manulife Indonesia.

Findings from the Manulife Asia Care Survey 2026, highlight the growing financial pressures faced by Indonesians. While 65% freedom as avoiding becoming a burden on others, 68% financially support family members, allocating an average of 38% of their monthly income to family needs.

As a result, 69% say these responsibilities affect their ability to achieve long-term financial independence. The challenge is particularly acute among working-age adults, aged 25–34, who must balance immediate family needs with future financial goals.

In response to these evolving needs, Manulife Indonesia and Danamon introduced PPFE, a solution designed to help customers protect their loved ones while planning for medium-term financial goals. Embodying the “Ekstra SIAP” concept that offers Comprehensive Solutions, Inclusive Protections, application with no medical examination required, Early Access to Policy Benefits, and flexible currency options in both IDR and USD.The product is available for prospective insured individuals aged 18 to 80 years, with flexible premium payment terms of 5 years for 15 years of coverage or 6 years for 18 years of coverage, and a minimum annual premium of IDR 24 million or USD 2,400.

This flexibility is further supported by the Early Policy Termination Benefit option, available in designated policy years, allowing customers to access policy benefits earlier should their financial needs evolve, subject to the policy's terms and conditions. This benefit can help support various financial goals, such as funding a child's education, preparing for important family milestones, or meeting other medium-term financial needs, without having to wait until the end of the coverage period. PPFE also provides an accidental death benefit, offering enhanced financial protection if the insured passes away as a result of an accident, in accordance with the policy terms and conditions.

Ivan Jaya, Consumer Funding & Wealth Business Head PT Bank Danamon Indonesia Tbk, emphasizes that financial readiness should be supported by early planning, as well as relevant, integrated, and easily accessible financial solutions for customers.

“Good financial planning is not only about achieving future goals, also about providing peace of mind in facing the various changes that may arise throughout life’s journey. Through PPFE, Manulife Indonesia and Danamon offer a solution that combines protection and flexibility, enabling customers to plan for their various financial goals more effectively while maintaining the ability to adapt to their evolving financial needs,” said Ivan Jaya, Consumer Funding & Wealth Business Head, Danamon

Since its introduction, PPFE has received a positive response from Danamon customers. In the first few weeks following its launch, the product recorded sales of hundreds of policies, reflecting customer interest in solutions that combine protection and financial planning.

Through this collaboration, Manulife Indonesia and Danamon continue to expand access to protection and financial planning solutions that are relevant to customers' evolving needs.

For further information related to the Prima Fleksi Ekstra (PPFE) product, please visit [Proteksi Prima Fleksi Ekstra | Manulife Indonesia]

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About Manulife
Manulife Financial Corporation is a leading international financial services provider, headquartered in Toronto, Canada. Anchored in our ambition to be the number one choice for customers, we operate as Manulife across Canada and Asia, and primarily 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, over 106,000 agents, and thousands of distribution partners, serving over 37 million customers with operations across 25 markets globally. We trade as 'MFC' on the Toronto, New York, and Philippine stock exchanges, and under '945' on the Hong Kong stock exchange.

Not all offerings are available in all jurisdictions. For additional information, please visit manulife.com.

About Manulife Indonesia

Didirikan pada tahun 1985, PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) merupakan bagian dari Manulife Financial Corporation, sebuah grup jasa keuangan asal Kanada yang beroperasi di Asia, Kanada, dan Amerika Serikat. Manulife Indonesia menawarkan berbagai layanan keuangan, termasuk asuransi jiwa, asuransi kecelakaan dan kesehatan, serta program investasi dan dana pensiun untuk nasabah individu maupun korporat di Indonesia. Melalui jaringan yang terdiri dari 18.000 tenaga pemasar profesional dan karyawan yang tersebar di lebih dari 70 kantor pemasaran, Manulife Indonesia melayani sekitar 2 juta nasabah di seluruh Indonesia. PT Asuransi Jiwa Manulife Indonesia berizin dan diawasi oleh Otoritas Jasa Keuangan (OJK).

Untuk informasi lebih lanjut tentang Manulife Indonesia, ikuti kami di Facebook, Instagram, YouTube, atau kunjungi www.manulife.co.id

About Danamon

PT Bank Danamon Indonesia Tbk ("Danamon") is one of the largest national private commercial banks in Indonesia, with consolidated assets of Rp301.3 trillion. With the vision "We Care and Help Millions of People Achieve Prosperity," Danamon provides holistic financial solutions tailored to meet the needs of customers in the retail, small and medium-sized enterprise, corporate, and financial institution segments. As a member of MUFG, one of the world's largest financial services groups, Danamon's strength is supported by MUFG Bank, Ltd. as its parent company, MUFG's subsidiaries and partner banks in Southeast Asia, as well as group members in Indonesia—namely Adira Finance, Home Credit Indonesia, Mandala Finance, Zurich Insurance Indonesia,and other strategic partners.

With over 36.088 employees (consolidated), 1.205 branches (conventional, Sharia Business Units, and Adira Finance), 906 ATMs and CRM locations throughout Indonesia, as well as a network of 60,000 ATMs from Bersama, PRIMA, and ALTO, online banking services through D -Bank PRO for individual customers and Danamon Cash Connect for corporate customers, as well as the 24-hour Hello Danamon contact center at 1-500-090, Danamon is committed to continuing to grow together as One Financial Group in order to become a trusted, customer-oriented financial partner, serving all stakeholders, and conducting sustainable business for a better future for Indonesia.

Danamon is listed on the Indonesia Stock Exchange under the ticker symbol BDMN. MUFG Bank, Ltd. is Danamon's controlling shareholder, holding 92.47% of Danamon's shares (directly and indirectly). For more information, visit Danamon's website at www.danamon.co.id.

**) Data as per 30 June 2026*

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