

Pers Release

For Immediate Release
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Manulife Survey Reveals Indonesians Prioritize Quality of Life Over Living Longer

Jakarta – Manulife today released the findings of its *Asia Care Survey 2025*, revealing a significant shift in how Indonesians perceive longevity. The survey shows that Indonesians are increasingly prioritizing the quality of life—including financial freedom, physical and mental health, and the ability to live independently—over simply living longer.

In Indonesia, 56% of respondents said that financial independence and the ability to remain physically, mentally, and socially active are more important than extending lifespan. Only 6% selected “maximizing lifespan” as their top wish for later life.

“The concept of ageing well is transforming for the people in Indonesia. It’s no longer just about living longer, but about living better,” said Lauren Sulistiawati, President Director Manulife Indonesia. “At Manulife, we are committed to supporting this shift by offering holistic solutions that help people maintain their health and financial well-being throughout life.”

The Meaning of Health is changing: Independence Over Illness-Free Living

A striking 84% of Indonesian respondents agreed that being healthy means being able to live independently and do what matters to them, rather than being completely free from illness. However, nearly 64% of those aged 25–44 have already begun experiencing physical or mental health issues that affect their lifestyle.

Despite this, 82% of Indonesians believe they are taking sufficient preventive actions to stay healthy—20% higher than the regional average. Yet, the survey also reveals that preventive behaviors and health monitoring remain fragmented and inconsistent.

Financial Freedom: The Cornerstone of a Better Life in Retirement

The Asia Care Survey reveals a concerning disconnect between perceived and actual retirement readiness among Indonesians. While 76% of respondents believe they are on track to build a sufficient retirement fund, nearly half admit they could only sustain themselves for less than a year without borrowing or relying on others if they lost their income today.

Despite the clear need to grow their wealth for retirement, 73% of Indonesian respondents still rely heavily on cash and fixed deposits as an important in preparing for retirement, which, on average, make up 49% of their total liquid assets. This conservative approach may limit long-term asset growth needed to sustain a desired retirement lifestyle due to relatively lower returns.

"Holding excessive cash and hesitating to invest in growth-generating assets reflects a need for enhanced financial literacy and confidence. Without the right guidance or help, many miss the chance to build long-term wealth and secure their future. Manulife is here to empower individuals to make informed decisions — balancing risk and reward to achieve financial goals and independence, and a better quality of life in retirement," said Afifa, CEO and President Director, Manulife Aset Management Indonesia.

About the Manulife Asia Care Survey 2025

In its sixth year, the latest annual Manulife Asia Care Survey was conducted in January and February 2025 via online self-completed questionnaires in nine markets. A total of 9,034 people, evenly split between men and women, aged 25 and older were surveyed: mainland China (1,000), Hong Kong (1,013), Indonesia (1,000), Japan (1,000), Malaysia (1,000), Philippines (1,000), Singapore (1,021), Taiwan (1,000) and Vietnam (1,000). Each respondent either owns insurance or intends to buy insurance.

For more information about the survey, please visit:

<https://www.manulife.com/en/news/Asia-Care-Survey-2025.html>

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 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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