

Press Release

For immediate release
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Manulife Syariah Indonesia Launches FLEXI, a Flexible Sharia Protection Solution for Every Stage of Life

Jakarta, 28 Mei 2025 – Manulife Syariah Indonesia introduces Manulife Perlindungan Syariah (FLEXI), a Sharia-based life insurance product that offers customers the freedom to tailor their protection according to their needs, lifestyle, and life stages. FLEXI provides a relevant protection option grounded in Sharia principles, carrying the spirit of *"Fleksibilitas Memilih, Berkah Melimpah. (Flexibility in Choosing, Abundant Blessing)"*

Based on the 2025 National Survey on Financial Literacy and Inclusion (SNLIK) conducted by the Financial Services Authority (OJK) together with the Central Statistics Agency (BPS), the Islamic financial literacy index in Indonesia was recorded at 43.42%, while the Islamic financial inclusion index only reached 13.41%.¹ This figure indicates that although the majority of Indonesia's population is Muslim, the utilization of Islamic financial products, including sharia-based insurance, is still relatively low. This low inclusion can be influenced by several factors, such as limited public understanding of the principles of Islamic finance and the perception that Islamic financial products tend to be expensive and less flexible.

"We understand that life is constantly changing and that every individual has unique needs. FLEXI represents our commitment to providing flexible, Sharia-based protection that allows customers to choose their benefits, coverage period, contribution payment period, and even the currency used. Through FLEXI, we aim to bring peace of mind and added value in our customer's lives into our customers' lives with protection that truly adapts to their lifestyles," said **Fauzi Arfan, President Director of Manulife Syariah Indonesia**.

FLEXI enables customers to choose insurance benefits tailored to their financial goals. They can select from protection options such as death benefits, death benefits combined with living benefits in the form of cash payments, or maturity benefits. Customers can also choose their coverage period, ranging from short-term to lifetime, and contribution payment terms from 1 to 15 years. For convenience, FLEXI is available in both Indonesian Rupiah and U.S. Dollar (USD) currencies.

As a Sharia-compliant product, FLEXI is based on the principle of mutual assistance, realized through a tabarru' fund, and is free from elements of *riba* (usury), *gharar* (uncertainty), and *maysir* (gambling). It also offers spiritual benefits through the Policy Benefits Waqf Program, allowing customers to allocate a portion of their funds for *waqf* (charitable endowment) as a form of sustainable social contribution. Additionally, the Surplus Underwriting feature provides extra benefits to customers, further positioning FLEXI as a product that not only offers protection but also delivers added value.

¹ [SNLIK 2025](#)



FLEXI is designed to reach a wide range of customer segments—from young professionals starting their careers, to young families seeking to secure the best education protection for their children, to individuals preparing for retirement and legacy planning. With three main variants—Flexi Amanah, Flexi Cermat, and Flexi Berkah—this product provides comprehensive options for customers to build a safer, well-planned, and blessed future.

Through the launch of FLEXI, Manulife Syariah Indonesia reinforces its commitment to supporting the growth of the Sharia insurance industry in the country and improving financial literacy among Indonesians. This product reflects Manulife's spirit of delivering comprehensive, flexible, and accessible protection for everyone, helping to create a more peaceful and blessed future.

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 Syariah Indonesia

Commencing operations on December 1, 2024, PT Asuransi Jiwa Manulife Indonesia Syariah (Manulife Syariah Indonesia) is part of Manulife Financial Corporation, a Canadian financial services group with operations in Asia, Canada, and the United States. Manulife Syariah Indonesia is committed to protecting Indonesian families and communities by providing transparent, universal, and inclusive Sharia-based life, health, and financial planning solutions.

PT Asuransi Jiwa Manulife Syariah Indonesia is licenced and supervised by the Financial Services Authority (OJK). To find out more about Manulife Syariah Indonesia, visit [About Manulife Syariah | Manulife Indonesia](#)

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