

Press Release

For immediate release
27 October 2025

Manulife Syariah Indonesia and Danamon Syariah Collaborate through Proteksi Prima Berkah to Help Plan and Protect the Future of Indonesian Families

Jakarta, 27 October 2025 – Manulife Syariah Indonesia, along with PT Bank Danamon Indonesia Tbk (“Danamon”) through its Sharia Business Unit (“Danamon Syariah”), reaffirms its commitment to safeguarding the future of Indonesian families with the Proteksi Prima Berkah (PPB). PPB is a Sharia-based life insurance product tailored to meet the growing need for medium- to long-term financial protection and planning for Indonesians. PPB offers 25 years of life coverage while requiring contributions for only the first 8 years.

Prima Berkah Protection offers convenience to all customers through several benefits, including enrollment without medical examinations, simply by answering health questions, and monthly contributions that can be adjusted to each participant's financial capabilities, making this product inclusive for various groups. Additionally, PPB provides significant step-up cash benefits, amounting to 12 times the monthly contribution at the end of the 8th policy year and 120 times the monthly contribution at the end of the 18th policy year, with total cash benefits reaching up to 138% of the total contribution. The Proteksi Prima Berkah product offers death benefit coverage of 132 times the monthly contribution.

Indonesia's life insurance industry holds strong growth potential. In the first half of 2025, the insurance industry recorded a total of 21.46 million policies, an increase of 16.5% compared to the 1st semester of 2024¹. This is a clear indicator of growing public awareness around the importance of life and financial protection. The launch of PPB is aligned with this positive momentum and supports the government's vision of raising Indonesia's insurance penetration rate to 3.2% by 2027.²

“We believe that sharia-compliant financial solutions play a strategic role in strengthening the financial resilience of Indonesian families. Proteksi Prima Berkah embodies the values of cooperation (gotong royong) and sustainability in life protection. Through its thoughtfully designed benefits, the product offers a sense of security and also empowers individuals to plan their future with greater confidence and peace of mind,” said **Fauzi Arfan, President Director of Manulife Syariah Indonesia**.

¹ Perkembangan Industri Asuransi Jiwa Januari-Juni 2025 (semester 1) dari Asosiasi Asuransi Jiwa Indonesia

² [Peta Jalan Pengembangan dan Penguatan Perasuransian Indonesia 2023-2027](#)

Herry Hykmanto, Director of Sharia and Sustainability Finance at PT Bank Danamon Indonesia Tbk added, "Proteksi Prima Berkah is a unique flagship product that reflects the ongoing strategic synergy between Danamon Syariah and Manulife Syariah Indonesia in supporting the strengthening of the national sharia financial ecosystem, as well as providing holistic financial solutions for all the needs of community, including meeting the protection needs of Muslim customers during planning, waiting for, and the Hajj pilgrimage itself. This initiative is in line with our customer-oriented commitment and as a financial solutions provider that not only provides banking services but also contributes to the economic resilience of Indonesian families. We believe that this collaboration will open up wider access to sustainable protection, while strengthening financial inclusion based on sharia values."

Through Proteksi Prima Berkah, Manulife Syariah Indonesia encourages its participants to embrace the spirit of **Berbagi** (Sharing), **Bertumbuh** (Growing), and **Berdampak** (Impact). Under the *Berbagi* principle, commit to supporting one another in times of hardship by contributing to a benevolent fund (Tabarru'). With the *Bertumbuh* spirit, Manulife Syariah Indonesia professionally manages these collective funds in accordance with sharia principles, empowering participants to grow both financially and spiritually. Finally, this product upholds the *Berdampak* mission, driving a more just economic system and giving a tangible impact for all, especially families losing their breadwinner.

For more information on Proteksi Prima Berkah, Customers may visit nearest Danamon's branch or access through Danamon official website at bdi.co.id/proteksiprimaberkah.

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 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 registered 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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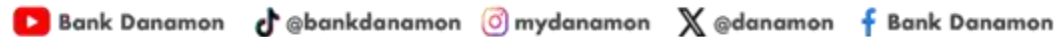
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About PT Bank Danamon Indonesia Tbk (as of 30 June 2025)

PT Bank Danamon Indonesia Tbk ("Danamon") is one of Indonesia's largest private-owned commercial banks with consolidated total assets of Rp251.5 trillion. With a vision of "We Care and Enable Millions to Prosper," Danamon provides holistic financial solutions tailored for the needs of retail, small and medium enterprises, corporate, and financial institution customers. As a member of MUFG, one of the largest global financial groups, Danamon's strength is supported by MUFG Bank, Ltd. as parent entity, MUFG's subsidiaries and partner banks in Southeast Asia, and group members in Indonesia: Adira Finance, Home Credit Indonesia, Mandala Finance, Zurich Asuransi Indonesia, alongside its other strategic partners.

With more than 24,000 employees (consolidated), 870 branches (conventional, Sharia Business Unit, and Adira Finance) and 1,006 ATMs and CRMs across Indonesia alongside 60,000 ATM Bersama, PRIMA, and ALTO networks, online banking through D-Bank PRO for retail customers and Danamon Cash Connect for corporate customers, and Hello Danamon 1-500-090 24-hour contact center, Danamon is committed to grow together as One Financial Group, to become a trusted customer-centric financial partner, serve all stakeholders, and run a sustainable business for a better future for Indonesia.

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



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