



Bank DBS Indonesia and Manulife Indonesia Launch Unit-Linked Real Estate Investment Fund

- Manulife Dana Investasi Real Estat Asia Pasifik Dollar launched to provide linked insurance protection and investment for Indonesians
- Diverse real estate portfolio with Asia Pacific footprint for optimal fund growth

Jakarta, 10 November, 2020 – Meeting the increased demand for financial protection amid the pandemic, PT Bank DBS Indonesia and Manulife Indonesia have launched Manulife Dana Investasi Real Estat Asia Pasifik Dollar (MDIREAPD), a unit-linked investment fund focused on the Asia Pacific property sector.

"Customers are looking to optimize their financial planning to cope with an increasingly volatile and uncertain market today. With MDIREAPD, Bank DBS Indonesia customers can diversify their property assets while continuing to enjoy life insurance protection. Creating this new product with Manulife Indonesia, we are giving customers the opportunity to benefit from diverse real estate asset types, functions and locations throughout Asia Pacific with a flexible amount of starting capital," said Paulus Sutisna, President Director of PT Bank DBS Indonesia.

The National Statistics Agency (BPS) reported that Indonesia's economic growth contracted to minus 5.32% in the second quarter of 2020. BPS also identified seven out of 17 business sectors that accomplished positive year-on-year growth. The real estate or property and financial services were two of the sectors that managed positive performance despite the pandemic.

Ryan Charland, President Director and CEO of Manulife Indonesia said, "Manulife Indonesia and Bank DBS Indonesia remain committed to meeting the changing financial needs of Indonesian families. We are offering MIDREAPD as a way for our unit-linked customers to tap into growth opportunities in the property sector in Asia Pacific and keep their financial goals and future ambitions on track."

MDIREAPD unit link investment fund is currently available through MiTreasure Optimax Protection (MiTOP) product. MiTOP is a solution that provides comprehensive life insurance protection and allows policyholders to plan their inheritance for their loved ones. The product offers a combined death and investment benefit, where customers will immediately receive the Insured Amount and Policy Value based on the amount of investment yielded upon passing. MDIREAPD is offered starting 12 October 2020.

Since announcing their collaboration in 2016, Bank DBS Indonesia and Manulife Indonesia have introduced a variety of products, including unit-linked, life and health insurance, supporting the financial needs of Indonesian familes. MiTOP was launched in 2018.

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About DBS

DBS is a leading financial services group in Asia with a presence in 18 markets. Headquartered and listed in Singapore, DBS is in the three key Asian axes of growth: Greater China, Southeast Asia and South Asia. The bank's "AA-" and "Aa1" credit ratings are among the highest in the world.

Recognised for its global leadership, DBS has been named "World's Best Bank" by Euromoney, "Global Bank of the Year" by The Banker and "Best Bank in the World" by Global Finance. The bank is at the forefront of leveraging digital technology to shape the future of banking, having been named "World's Best Digital Bank" by Euromoney. In addition, DBS has been accorded the "Safest Bank in Asia" award by Global Finance for 12 consecutive years from 2009 to 2020.

DBS provides a full range of services in consumer, SME and corporate banking. As a bank born and bred in Asia, DBS understands the intricacies of doing business in the region's most dynamic markets. DBS is committed to building lasting relationships with customers, and positively impacting communities through supporting social enterprises, as it banks the Asian way. It has also established a SG50 million foundation to strengthen its corporate social responsibility efforts in Singapore and across Asia.

With its extensive network of operations in Asia and emphasis on engaging and empowering its staff, DBS presents exciting career opportunities. The bank acknowledges the passion, commitment and can-do spirit in all of our 29,000 staff, representing over 40 nationalities. For more information, please visit www.dbs.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 more than 9,000 employees and professional agents spread across 26 sales offices, Manulife Indonesia serves more than 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 Manulife

Manulife Financial Corporation is a leading international financial services group that helps people make their decisions easier and lives better. With our global headquarters in Toronto, Canada, we operate as Manulife across our offices in Canada, Asia, and Europe, and primarily as John Hancock in the United States. We provide financial advice, insurance, and wealth and asset management solutions for individuals, groups and institutions. At the end of 2019, we had more than 35,000 employees, over 98,000 agents, and thousands of distribution partners, serving almost 30 million customers. As of June 30, 2020, we had \$1.2 trillion (US\$0.9 trillion) in assets under management and administration, and in the previous 12 months we made \$30.6 billion in payments to our customers. Our principal operations are in Asia, Canada and the United States where we have served customers for more than 155 years. We trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong.





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