Press Release – For Immediate Release

Universitas Prasetiya Mulya, Danamon, and Manulife Launch Danamon Prasmul EduWealth (DPEW) to Help Parents Prepare for Their Children's Educational Future

BSD City, 9 July 2026 – Universitas Prasetiya Mulya, together with PT Bank Danamon Indonesia Tbk and PT Asuransi Jiwa Manulife Indonesia, officially launched **Danamon Prasmul EduWealth (DPEW),** a solution designed to help Indonesian families prepare for their children's education in a more structured, sustainable, and protected way.

Amidst the growing demand for quality education, many parents now face increasingly complex challenges in planning their children's education. As well as considering institutional choices and their children's readiness for the future world of work, families also need to anticipate rising education costs and various life risks that could affect the sustainability of these educational plans. Therefore, educational planning can no longer be undertaken in isolation, but must form part of a more comprehensive family plan.

Danamon Prasmul EduWealth addresses these needs by offering an educational planning ecosystem that combines educational access and insights from Universitas Prasetiya Mulya, banking solutions from Danamon, and insurance protection from Manulife Indonesia. Through this collaboration, DPEW helps parents set their children's educational goals, manage funding more effectively, and safeguard the sustainability of these plans through protection against life's uncertainties.

Under the theme **"Unlock the Future,"** the launch of DPEW is a collaborative initiative that brings together the strengths of education, financial planning, and future protection within a single, mutually reinforcing ecosystem. **Through this collaboration, the three institutions hope that more Indonesian families will be able to prepare for their children's educational journeys in a more focused, planned, and sustainable manner.**

The launch event, held at the Harry-Jusuf Auditorium, Universitas Prasetiya Mulya BSD City Campus, was attended by parents, school principals, counselors, members of the education community, industry practitioners, as well as leaders from Universitas Prasetiya Mulya, Danamon, and Manulife Indonesia.

Education Requires More Comprehensive Planning

Chair of The Yayasan Prasetiya Mulya, **Dr. Hassan Wirajuda**, stated that the best investment parents can make for their children is a well-planned, high-quality education.

"We believe that education is not just about choosing the best university, but also about ensuring that every child has an equal opportunity to reach their full potential. Through Danamon Prasmul EduWealth, we want to help Indonesian families prepare for their children's educational journey in a more structured way, so that educational decisions are no longer limited by financial readiness alone. We hope that more and more Indonesian families will be able to prepare for their children's educational journey in a more focused, planned, and sustainable manner."

He added that cross-sector collaboration is increasingly important, as the challenges of future education become more complex and require a more holistic approach.

Promoting More Disciplined Financial Planning for Education

On average, education costs have risen year after year. If we look at the average education costs or the expenses incurred by students in the BPS's Education Support Statistics data, an increase can be seen from 2018 to 2024; for example, the average cost of high school education, which was originally around Rp4.6 million in 2018, rose to around Rp10.2 million in 2024—a 56% increase. Meanwhile, the cost of higher education actually decreased from 2018 to 2021. However, these costs rose again in 2024 to around Rp19 million.

Given this upward trend in education costs, Danamon believes that early financial planning for education is becoming increasingly important for families to prepare for their children's future in a more focused and sustainable manner.

"Education is one of the most important investments for a family's future. As the cost of education rises year after year, early planning including financial planning is becoming increasingly important so that parents can prepare for their children's educational needs in a more focused manner. Through Danamon Prasmul EduWealth, we aim to help customers prepare for their educational funding needs in a gradual and planned manner with holistic financial solutions tailored to their families' needs," said **Ivan Jaya, Head of Consumer Funding & Wealth Business at Danamon.**

According to Ivan, the collaboration between Danamon, Prasetiya Mulya University, and Manulife Indonesia offers a more comprehensive approach to preparing for children's educational future, one that encompasses not only financial aspects but also protection.

"As a trusted financial partner, Danamon is committed to providing solutions that help customers achieve their long-term financial goals. We hope that through this collaboration, we can encourage more Indonesian families to develop disciplined financial planning habits to help make their children's dreams come true in the future," added **Ivan**.

Protection as an Essential Part of Future Planning

Lauren Sulistiawati, Presiden Direktur & CEO Manulife Indonesia, emphasized that effective education planning requires not only financial preparedness but also protection that helps families maintain continuity of their plans when faced with unexpected risks.

"Children's education is one of the most important goals for many families. However, long-term plans like this need to be prepared more holistically, including through protection that helps families maintain financial readiness when unexpected life events happen. Through this collaboration, Manulife Indonesia aims to support Indonesian families in securing their future plans, so that children's educational aspirations can continue to be pursued effectively."

Building the Future Education Ecosystem

Danamon Prasmul EduWealth (DPEW) is a strategic collaboration that brings together the strengths of Universitas Prasetiya Mulya as an educational institution, Danamon as a banking partner, and Manulife Indonesia as a protection partner.

Through an integrated approach, DPEW is expected to help Indonesian families plan their children's education comprehensively from preparation and funding to protection against various risks that may affect the continuity of education.

The launch of DPEW reflects the shared commitment of the three institutions to support the development of a future generation of Indonesians who are better prepared, more resilient, and capable of facing increasingly complex global challenges.

Because our children's future isn't built in a single day but is prepared through steps that begin today.

About Universitas Prasetiya Mulya
Universitas Prasetiya Mulya is a leading private university in Indonesia known for its business-oriented learning approach, innovation, and leadership. For more than four decades, Universitas Prasetiya Mulya has been committed to developing future leaders capable of making a positive impact on the business world, society, and the nation through relevant, innovative, and impactful education.

About PT Bank Danamon Indonesia Tbk
PT Bank Danamon Indonesia Tbk ("Danamon") is one of the largest national private commercial banks in Indonesia, with consolidated assets of Rp250.8 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 24,000 employees (consolidated), 870 branches (conventional, Sharia Business Units, and Adira Finance), 1,016 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 a single 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.

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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

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