

Linking the past, present and future

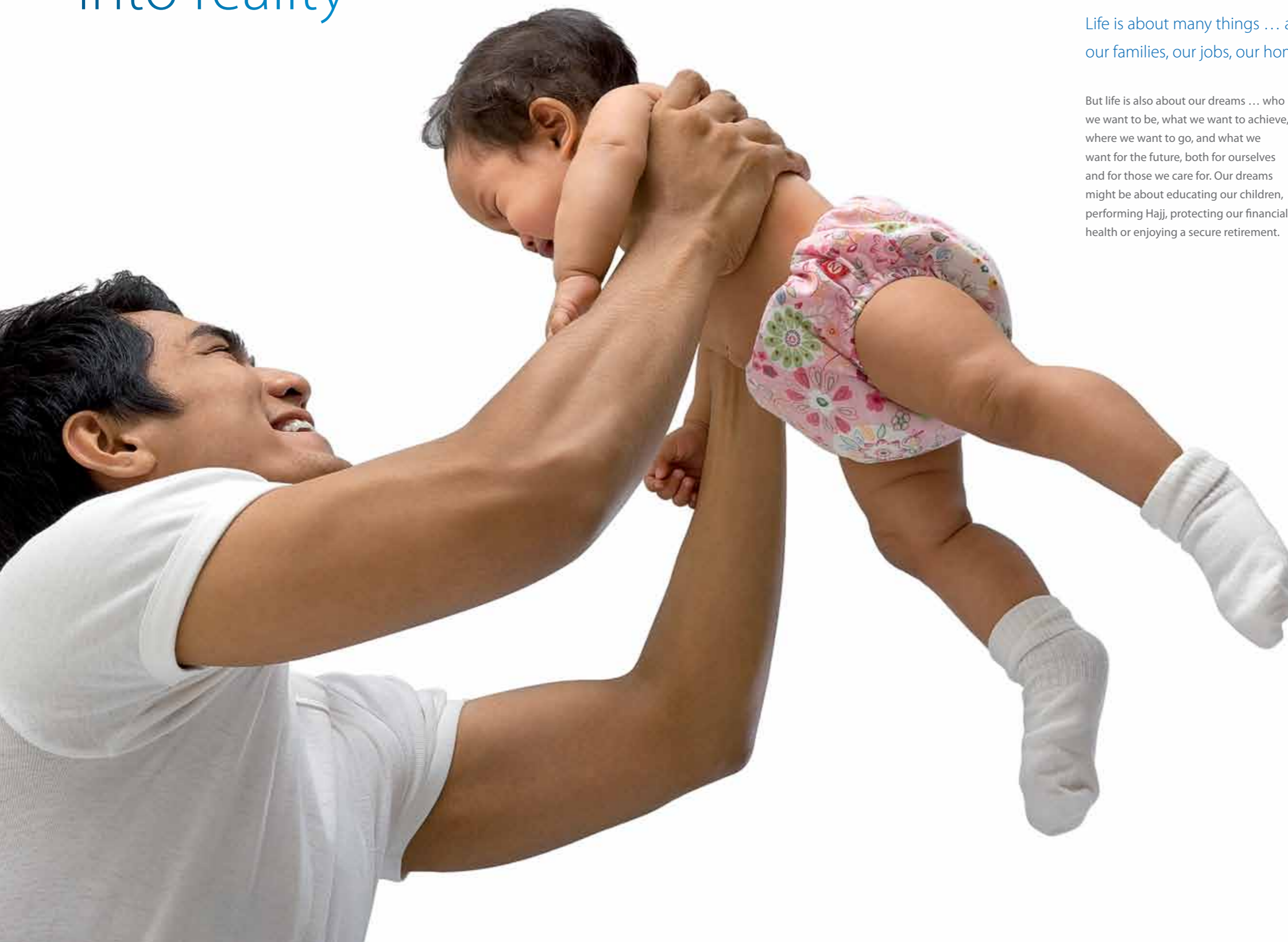


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Turning dreams into reality



Life is about many things ... about who we are,
our families, our jobs, our homes, our faith.

But life is also about our dreams ... who
we want to be, what we want to achieve,
where we want to go, and what we
want for the future, both for ourselves
and for those we care for. Our dreams
might be about educating our children,
performing Hajj, protecting our financial
health or enjoying a secure retirement.

Dreams can, and do come true through
planning, effort, commitment, and often
with the help of those who share our
vision and are able to contribute to our
success.

For one century,
AJB Bumiputera 1912 has been helping
the people of Indonesia realize their
dreams through financial services and
products created especially to meet their
specific needs.

Today AJB Bumiputera 1912 is the largest
Indonesian owned insurance company in
Indonesia, with more than Rp13.5 trillion
of assets and more than 5.2 million
policyholders.

AJB Bumiputera 1912 employs more
than 3,000 staff, is represented by more
than 30,000 agents, and operates more
than 450 branch offices throughout the
length and breadth of the archipelago.

AJB Bumiputera 1912 is a mutual
insurance company, owned by
Indonesian policyholders, and dedicated
to helping the people of Indonesia fulfill
their plans, achieve their goals and make
their dreams come true.

**It's what we have been doing for
100 years ... AJB Bumiputera 1912,
proven over time.**



Founders of AJB Bumiputera 1912

From Left to Right:

MKH. Soebroto, M. Ng. Dwidjosewojo, dan M. Adimidjojo.

AJB Bumiputera 1912 was founded as a response to a powerful need

In his role as Secretary of the Boedi Oetomo youth movement, which had launched in 1908, professional teacher Ngabehi Dwidjosewojo Mas believed that the economic situation of teachers could be improved if they had access to life insurance, but at that time of the Dutch East Indies there was no company catering for the needs of Indonesian people.

So, in 1912, together with fellow teachers Mas Hadi Karto Soebroto and Mas Adimidjojo, he founded AJB Bumiputera 1912 as the first national mutual life insurance company.

The three founders served as a Commissioner, Director and Treasurer, and were soon joined by Soepadmo R., with M. Darmowidjojo becoming the first policyholder.

From the outset the aims of AJB Bumiputera 1912 were clear ... to meet the needs of the people of Indonesia with financial products developed specifically for them by a company that was owned by the policyholders (referred to as members) and that kept all the profits in Indonesia for the benefit of members and the country.

This was achieved through the efforts of a skilled workforce and an ever-growing network of agents who formed close relationships with members as they helped them assess their immediate requirements and chart their financial futures.

The growth of AJB Bumiputera 1912 over the following 100 years has been steady and it has become one of the largest insurance companies in the country.

In all that time, and following its spectacular success however, AJB Bumiputera 1912 has never lost sight of its vision to benefit all Indonesians through the hard work and dedication of professionals who uphold the values of idealism and mutualism.

The knowledge and experience to lead

AJB Bumiputera 1912 is a major insurance company that stands apart because of its long history and heritage, mutual status, Indonesian ownership, and the unique knowledge of, and relationship it has with, its policyholders.

LONGEVITY

AJB Bumiputera 1912 was the first national insurance company in Indonesia and remains the oldest. It has weathered the challenges of boom and bust, of financial crises and political upheaval.

Throughout its 100 years history it has continued to protect the financial well being of its members (policyholders) and helped them realize their dreams. AJB Bumiputera 1912 is neither the latest fad, nor the new kid on the block. AJB Bumiputera 1912 is proven over time.

MUTUALITY

Unlike all other major insurance companies in Indonesia, AJB Bumiputera 1912 is a mutual company, owned by its members and operated for their benefit.

AJB Bumiputera 1912 has no external or foreign shareholders, is not controlled by any third party or external entity, and all profits stay in Indonesia to keep the company secure and strong and to be shared by policyholders.

From Left to Right Standing:

Ali Nurdin, SH. MM. (Director of Compliance), **Fauzi Arfan, FSAI, AAIJ** (Technical Director),
Faizal, SE. MM. (Director of Finance and Investment).

From Left to Right Seated:

Nasir Ilmullah SE., AAIIJ. (Marketing Director), **Dirman Pardosi SE., FSAI, AAIJ.** (President Director),
Nirwan Daud SE. MM. (Director of Human Resources).

INDONESIAN

AJB Bumiputera 1912 is locally owned and operated. It was founded on the philosophy of protecting the interests of Indonesian citizens and helping to improve their welfare.

As an Indonesian company
AJB Bumiputera 1912 understands the

dynamics of the local environment and is best placed to develop products and services that provide real benefit to its members, as well as generating funds to invest in national development.
AJB Bumiputera 1912 is more than an insurance company; it is a national asset.

CARE AND UNDERSTANDING

AJB Bumiputera 1912 believes in the importance of personal relationships between clients and their financial advisors, and provides a one-stop shop for tailor-made solutions to meet all the client's insurance needs.

AJB Bumiputera 1912 genuinely cares for the well being and welfare of its

policyholders, is owned by Indonesians of every type and every age, and provides products and services that can match the world's best.

AJB Bumiputera 1912 is unique because it protects and benefits the financial well being of Indonesians, as well as contributing to the development of the nation.

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AJB Bumiputera 1912 provides a one-stop shop for tailor-made solutions to meet all our members' insurance needs. Our financial solutions include savings plans, education insurance, medical and disability coverage, financial protection and retirement planning, and are formulated to meet the specific requirements of individuals, groups and companies, and those whose financial undertakings are governed by Islamic law.

Individual Life Insurance Products

EKAWAKTU IDEAL Combines a savings fund for retirement, and financial protection for the beneficiaries in case of the death of the insured party. (IDR)	MITRA MELATI An insurance program that provides protection and savings, and is linked to investment performance. (IDR)	MITRA POESAKA Insurance program providing protection and future savings, linked with an investment program, and offering flexibility in terms of premium payment, sum insured and savings withdrawn. (Dollar)
MITRA ABADI Provides lifetime insurance protection. (IDR)	MITRA OETAMA An insurance program that creates a fund for hospital and medical expenses, as well as receiving a return from the investment of the premium paid. (Dollar)	MITRA PRIMA A double benefit insurance program – providing savings and compensation, whether insured party is alive or deceased, as well as a bonus accumulated from paid premiums. (Dollar)
MITRA BEASISWA Provides child protection and funds education, from kindergarten through to university, whether both parents are alive or deceased. (IDR)	MITRA PELANGI An insurance program combining two prominent benefits: protection and savings, one bonus benefit and four additional benefits, which can be implemented to fit your requirements. (IDR)	MITRA SEHAT Insurance fund providing hospital and medical expenses, built up through the investment of paid premiums. (IDR)
MITRA CERDAS An education insurance program linked with investments, increasing the fund in line with investment results. (IDR)	MITRA PERMATA Insurance program providing savings benefit protection with high investment value, and offering flexibility in terms of premium payment, sum insured and savings withdrawn. (IDR)	MITRA SEJATI An insurance program providing financial protection in case the insured dies or can no longer earn an income. (Dollar)

Group Life Insurance Products

KREDIT A plan that provides protection for those in debt to finance institutions. Includes: Ekawaktu product, Year Installment Credit, and Annuity Credit.	MITRA MEDICARE Provides insurance protection to cover all the costs of treatment and surgical operations.	ASRI Short for "Asuransi Rakyat Indonesia" – a plan that provides protection from accident, disability or death for Indonesia families without exception.
EKAWAKTU Pure term insurance, not linked to savings.	EMPLOYEE PROSPERITY PROGRAM Provides insurance protection for employees and their families in the case of early death, disability or reduced income due to retirement.	
ACCIDENT Provides benefit to the insurer in case of an accident occurring within the term of the insurance.	IDAMAN Short for "Luran Dana Mantap" – a savings based insurance program that covers the agreed insurance payment in case of death, and returns the accumulated cash value if the insurer leaves the program early.	

Syariah Life Insurance Products

MITRA IQRA Funds child protection and education, from kindergarten to university, whether both parents are alive or deceased, based on Syariah. (IDR)	MITRA MABRUR Provides the funds to cover the expense of performing Hajj, combining insurance protection and savings, based on Syariah. (IDR)	MITRA SAKINAH Builds savings for retirement through a combination of savings, insurance protection and investment, all based on Syariah. (IDR)
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Everyday challenges, everyday dreams

Each of us face similar challenges ... ensuring a good education for our children so that they can have the best possible start in life, developing and safeguarding our financial health so that we are able to cope with changing circumstances and can protect our loved ones in difficult times, and guarding against the possible effects of sudden or catastrophic illness or disability with all the costs and loss of income that it entails.

AJB Bumiputera 1912's individual insurance products have been developed and fine tuned over decades to meet those requirements and provide members with the benefits they need.

For example, AJB Bumiputera 1912 was founded by teachers keen to give all Indonesians access to a good education and our Mitra Beasiswa plan ensures that a child's education is fully financed, from kindergarten right through to university, regardless of changing financial circumstances, or even with the tragic loss of parents.

When it comes to long-term financial health, AJB Bumiputera 1912 has a complete range of products using different investment vehicles to suit individual users requirements and investment philosophy.

Mitra Permata, for example, provides savings benefit protection with high investment value. Even though it is an insurance program, Mitra Permata also offers unlimited flexibility, in choice of premium payment, selection of sum insured, and the value of savings withdrawn.

For protection against the effects of illness and hospitalization, AJB Bumiputera 1912's Mitra Sehat plan builds up a fund to cover the cost of treatment as well as getting the best investment yield on the premiums paid to create the means to support the future living costs of your family as you recover.

For your individual insurance needs, AJB Bumiputera 1912 has you well covered.



Safeguarding your key resource

Every business relies on its employees, and successful businesses are those that look after the welfare of their workforce, and which provide the motivation that ensures loyalty and optimum performance.

AJB Bumiputera 1912's Employee Prosperity plan for example, has been developed to provide protection and financial security for employees and/or their families in the case of disability through accident or other causes, untimely death, or reduced income due to retirement.

Providing coverage against similar risks as well as PHK, resignation and dismissal, our Mitra Idaman, or Collective Life

Insurance Ideal Partner (Steady Fund Premium), plan combines savings and protection elements to protect both company and employee.

With Mitra Idaman, the savings element provides more progressive fund accumulation than insurance products in general. As the sum insured increases from year to year, the longer someone stays a member, the higher will be the protection they receive.

Whatever the needs a company or collective might have for protecting or motivating their workforce, AJB Bumiputera 1912 has the right product.

Financial well being for the devout

AJB Bumiputera 1912 is an Indonesian owned and operated company and takes its responsibility to provide financial protection and financial growth plans in accordance with Islamic law seriously.

Our Syariah products have been developed to meet the specific needs of Indonesians and to help them achieve their dreams.

Millions of people dream of visiting Baitullah (Ka'bah), and Mitra Mabrur (Bumiputera Mabrur) helps to make that dream come true. Mitra Mabrur not only helps build the hajj savings fund regularly, but also provides a profit sharing fund (Mudharabah) and protection insurance, allowing you to perform hajj peacefully, without worrying about leaving your family at home.

Other Syariah products provide child protection and education funding, or help members prepare for retirement through a combination of savings, insurance protection and investment, all undertaken in line with Syariah principles.



The winning relationship starts here

The long-term success of AJB Bumiputera 1912 is built on the close bonds we have built with our members and the ability of our people to provide sound, trustworthy advice to their questions, and reliable, effective solutions to their financial needs.

Backed by a world class IT capability that puts all vital information at their fingertips, members of AJB Bumiputera 1912's professional workforce fulfill the role of trusted financial adviser for more than 5 million policyholders throughout Indonesia.

Manning more than 450 offices, they represent an unbeatable resource in what many regard as a financial industry but what is essentially a 'people' business.

Service is our overriding aim and we are always seeking to identify and hire

the people with the expertise and experience we need, and to raise the skills and effectiveness of our existing workforce.

The company might be 100 years old, but our people are young, highly skilled and very proud to be building on well-established foundations to carry the mutual tradition on into a new century.





Contributing to a brighter future

Founded by teachers, AJB Bumiputera 1912 has helped many generations of Indonesians gain education, so it is not surprising that the work we do in the community focuses primarily on the education sector.

TAMANSISWA UNIVERSITIES

AJB Bumiputera 1912 has been working in partnership with the Damandiri Foundation, for many years supporting the Community Development Post (Posdaya) program to help students, graduates and educators gain higher degrees and extra qualifications.

AJB Bumiputera 1912 and the Damandiri Foundation have now joined forces to assist Tamansiswa Universities by: providing scholarships for Tamansiswa lecturers to gain doctoral degrees; increasing the capabilities of the university's Research and Community Dedication Institution; supporting the university students' development within the community through On the Job-Training (KKN); and helping to transform Tamansiswa's conventional library to a digital library, towards which AJB Bumiputera 1912 has donated 10 computer systems.

LIPI (INDONESIAN SCIENCE INSTITUTION)

Another long-standing partner in the education sphere to receive support as part of AJB Bumiputera 1912's CSR program is the LIPI (Indonesian Science Institution).

The object of the partnership is to develop three annual programs, namely LKIG (Scientific Creativity Contest for the Teachers), PPRI (Selection of Indonesian Young Researchers) for university students, and LKIR (Scientific Work Contest for Youths) for secondary school students.

PURWOKERTO SCHOLARSHIPS

To commemorate National Education Day, AJB Bumiputera 1912's Purwokerto Territorial Office granted Scholarships and Further Study Funds amounting to Rp 3.224.276.000 to meet the school or university fees of 1,339 children of policyholders.

Payment was made simultaneously, and granted symbolically by the District Head of each of the 12 Districts in the Purwokerto's office's territory, including: Purwokerto, Cilacap, Wangon, Kebumen, Banjarnegara, Purbalingga, Brebes, Tegal Municipality, Tegal District, Pemalang, Purworejo and Temanggung.

OTHER ACTIVITIES

Every year, AJB Bumiputera 1912 and its employees involve themselves in activities to help those less fortunate or in need. They include donating blood bags to PMI throughout Indonesia, each February, and contributing reading and lessons books and computer systems to schools catering for poor and retarded / disabled children through the "Pustaka Bumiputera Untuk Indonesia" program.

The dreams continue...

For 100 years, AJB Bumiputera 1912 has been helping Indonesians realize their dreams and create better lives and futures for themselves.

It is a source of great pride and motivation to have helped build this nation, and to assist so many people to achieve their goals, whether educational, developmental or financial.

As we look towards our second century of service we are just as committed to the spirit of mutualism, idealism and professionalism as the founders of AJB Bumiputera 1912, and just as determined to continue to make a real difference to the lives of the people of Indonesia and the economic welfare of the country.

Our products and technology might be more sophisticated today, but our belief in our mission to benefit our members, and the spirit with which we pursue it remains unchanged.

**AJB Bumiputera 1912 ...
proven over time.**



*Let go of the past and go for the future.
Go confidently in the direction of your
dreams. Live the life you imagined.*

Henry David Thoreau