

Life Matters



LIFE

Zaroori Hai

Dear Friends

As a client of the growing EFU Life family I would like to thank you for your continued patronage. I am pleased to inform you that we launched a 360° marketing campaign "Izzat Se Nazrain Milain" for the third consecutive year as part of an integrated communication plan.

"Izzat Se Nazrain Milain" is the broad theme of the year's campaign and its objective is to create awareness of the importance of long term financial planning in the context of one's family.

The year 2015 helped us achieve various milestones with the net asset value of funds crossing Rs76 billion in september this year making us the largest fund manager in Pakistan. Your company was again honored with the prestigious 'Consumer Choice Award 2014' for

the Best Life Insurance Company for the 7th consecutive year.

All this, of course, would not be possible without your ongoing support and trust.

With the year end just around the corner, may I take this opportunity to wish you and your family a very happy, healthy and prosperous 2016 and we look forward to being of service to you for many years to come.

Yours sincerely,

Managing Director

Message from
Taher G. Sachak



IZZAT SE NAZRIN MILAIN EFU LIFE KAY SAATH



'KAMAL' likh kar 9898* par SMS karain

*Rs. 2+T apply



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NEWS ROUNDUP

Best Corporate Award 2014

EFU Life Assurance's Annual Report 2014, 'The Future...Belongs To Those Who Create It', was awarded 1st Runner Up for the Best Corporate Report (BCR) Award 2014 in the Non Banking Financial Institutions Category. This ranking is declared by a Joint Committee of the Institute of Chartered Accountants of Pakistan (ICAP) and Institute of Cost & Management Accountants of Pakistan (ICMAP). Mr. Shahid Abbas, Chief Financial Officer, EFU Life Assurance Ltd. received the award on behalf of the company.



Consumer Choice Award 2014

EFU Life Assurance Limited, the leading private sector life insurance provider in the country, has been honored with the prestigious 'Consumer Choice Award 2014' for the Best Life Insurance Company. The awards ceremony was held recently in Karachi. Mr. Arshad Iqbal, Deputy General Manager, received the award on behalf of the company. This is the 7th consecutive time that EFU Life has received the Consumer Choice Award.

EFU Life PlanIT - the 1st of its kind mobile app in the Insurance industry

EFU Life has launched the first of its kind mobile app in the Insurance industry. EFU Life PlanIT offers complete solution for all life insurance needs. The app offers a comprehensive range of services, from accessing and monitoring policy information, such as Premium details, plan details, agency details, to payment of premium through Online Credit Card payment facility and many more. EFU Life PlanIT is available for download on both Android and IOS platforms. For more details, view the official Company website and social media pages.



EFU Life launches Media Campaign 2015

EFU Life recently launched yet another 360 degree nationwide marketing campaign 'Izzat se Nazrain Milain' to build awareness among the masses about life insurance and its benefits. It conveys the story of a man who is self-reliant and has been able to fulfill the promises and responsibilities towards his loved ones without needing help from anyone. It goes to show that the person can live his life with dignity and pride knowing that he has secured the future of his loved ones. Through this, he has done the 'Kamal' of fulfilling his duties, which gives him the confidence to look himself in the eye and hold his head up high. The media campaign has maintained presence on all offline and online advertising mediums, TV including Cable, Cinema, Outdoor, Print, Radio, Social and Digital Media.

Positive thinking: Stop negative self-talk to reduce stress

Is your glass half-empty or half-full? How you answer this age-old question about positive thinking may reflect your outlook on life, your attitude toward yourself, and whether you're optimistic or pessimistic — and it may even affect your health.

Positive thinking doesn't mean that you bury your head in the sand and ignore life's less pleasant situations. Positive thinking just means that you approach unpleasantness in a more positive and productive way. Positive thinking often starts with self-talk, an endless stream of unspoken thoughts that run through your head. If the thoughts that run through your head are mostly negative, your outlook on life is more likely pessimistic. If your thoughts are mostly positive, you're likely an optimist.

The health benefits of positive thinking

- Increased life span
- Lower rates of depression
- Lower levels of distress
- Greater resistance to the common cold
- Better psychological and physical well-being
- Reduced risk of death from cardiovascular disease
- Better coping skills during hardships and times of stress

It's unclear why people who engage in positive thinking experience these health benefits. One theory is that having a positive outlook enables you to cope better with stressful situations, which reduces the harmful health effects of stress on your body.

Focusing on positive thinking

You can learn to turn negative thinking into positive thinking. The process is simple, but it does take time and practice — you're creating a new habit, after all.

- Identify areas to change. If you want to become more optimistic and engage in more positive thinking, first identify areas of your life that you typically think negatively about

- Check yourself. Periodically during the day, stop and evaluate what you're thinking. If you find that your thoughts are mainly negative, try to find a way to put a positive spin on them 
- Be open to humor. Give yourself permission to smile or laugh, especially during difficult times. Seek humor in everyday happenings. 
- Follow a healthy lifestyle. Exercise at least three times a week to positively affect mood and reduce stress
- Surround yourself with positive people. Make sure those in your life are positive, supportive people you can depend on to give helpful advice and feedback
- Practice positive self-talk. Start by following one simple rule: Don't say anything to yourself that you wouldn't say to anyone else. Be gentle and encouraging with yourself.

Negative self-talk	Positive thinking
I've never done it before.	It's an opportunity to learn something new.
It's too complicated.	I'll tackle it from a different angle.
I don't have the resources.	Necessity is the mother of invention.
I'm too lazy to get this done.	I wasn't able to fit it into my schedule, but I can re-examine some priorities.
There's no way it will work.	I can try to make it work.
It's too radical a change.	Let's take a chance.
No one bothers to communicate with me.	I'll see if I can open the channels of communication.
I'm not going to get any better at this.	I'll give it another try.

Practicing positive thinking every day

Don't expect to become an optimist overnight. But with practice, eventually your self-talk will contain less self-criticism and more self-acceptance. When your state of mind is generally optimistic, you're better able to handle everyday stress in a more constructive way. That ability may contribute to the widely observed health benefits of positive thinking.



Family Matters

A SPECIAL PRAYER BY SENIOR CITIZEN

A simple, not-so-intelligent, but sincere prayer.

My dear God you know that I am growing older, keep me from becoming too talkative, from repeating all my jokes and anecdotes, and particularly keep me from falling into the tiresome habit of expressing an opinion on every subject.

Release me from craving to straighten out everyone's affairs. Keep my mind free from recital of endless details. Give me wings to get to the point.

Give me the grace, dear GOD, to listen to others as they describe their aches and pains. Help me endure the boredom with patience and keep my lips sealed, for my own aches and pains are increasing in number and intensity, and the pleasure of discussing them is becoming sweeter as the years go by.

Teach me the glorious lesson that occasionally, I might be mistaken. Keep me reasonably sweet.

I do not wish to be a saint (Saints are so hard to live with), but a sour old person is the work of the devil.

Make me thoughtful, but not moody, helpful, but not pushy, independent, yet able to accept with graciousness favors that others wish to bestow on me.

Free me of the notion that simply because I have lived a long time, I am wiser than those who have not lived so long. I am older, but not necessarily wiser!

If I do not approve of some of the changes that have taken place in recent years, give me the wisdom to keep my mouth shut.

GOD, please know that when the end comes, I would like to have a friend or two left.



Dear Readers

Please ensure that we have your current contact number and address.

Please help us reach you by notifying us of your current mobile number, full address and email address so that we can continue to provide you the best services.

Email: csd@efulife.com

If you have any comments or suggestions, please write or e-mail us:

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Quotes



"You're never as good as everyone tells you when you win, and you're never as bad as they say when you lose."

Lou Holtz

"Risks must be taken because the greatest hazard in life is to risk nothing."

Leo Buscaglia

"Do you want to know who you are? Don't ask. Act! Action will delineate and define you."

Thomas Jefferson

"What you do makes a difference, and you have to decide what kind of difference you want to make."

Jane Goodall

"Courage is the most important of all the virtues because without courage, you can't practice any other virtue consistently."

Maya Angelou