



LIFE MATTERS

Message From Taher G. Sachak

Dear Friends

May I start by (belatedly) wishing you and your family a very happy and prosperous 2011.

During 2010 your Company has gone from strength to strength with total premium income increasing to Rs. 8.38 billion. The EFU Group (which is comprised of 3 companies) had a total premium income of Rs. 19.6 billion, making us the



largest insurance group in Pakistan. I am also pleased to confirm that our Credit Rating of AA- Outlook (Stable) has been reaffirmed by Japan Credit Rating Agency Ltd. (JCR-VIS). This rating signifies the strong financial position of the Company as well as confidence in the future growth prospects. Some other important milestones for last year that I would like to share with you are - we were awarded the prestigious "27th Corporate Excellence Award 2010" by Management Association of Pakistan in the Insurance Category; we were chosen as the "Best Life Insurance Company 2010" by the Consumers Association of Pakistan; we were given the "Corporate Social Responsibility Award 2010" by Helpline Trust; we were also presented the "First National Achiever Award" for the Best Life Insurance Company in Private Sector. All these plaudits would, of course, not have been possible without your continued trust and support.

Our policyholders' funds continue to provide good long-term returns and with a total market value of nearly Rs 20 billion, EFU Life is one of the largest asset managers in the country.

Once again, thank you for your support and we look forward to being of service to you and contributing to your long term financial planning.

Yours sincerely,

Managing Director

LEADERSHIP WITH INTEGRITY



EFU Group 2010 Premium Over Rs.

19.6 BILLION

(Over Rs. 1,960 Crore)

Your continued trust in us is at the core of our success. Thank you all!



GENERAL

www.efuinsurance.com



LIFE

www.efulife.com



HEALTH

www.allianzefu.com

EFU GROUP - PAKISTAN'S LARGEST INSURER

NEWS ROUNDUP

EFU Life & State Bank of Pakistan sign Agreement for provision of Group Life Cover



Picture shows (sitting from left) Mr. M. Mazharul Haq, Director-GSD (SBP-BSC); Mr. Ahsan Kamal, Director-HRD (SBP); Mr. Taher G. Sachak, Managing Director & Chief Executive, EFU Life, Mr. S. Ali Raza Zaidi, Executive Director EFU Life with other Senior Executives of SBP & EFU Life.

EFU Life wins the 27th Corporate Excellence Award 2010



EFU Life won the 27th Corporate Excellence Award 2010 in the Life Insurance Category. Mr. Mohammed Ali Ahmed - General Manager is receiving the award from Dr. Ishrat Hussain - Dean Institute of Business Administration Karachi and former Governor of State Bank of Pakistan.

EFU LIFE honoured with 5th CSR "National Excellence Award 2010"



EFU Life was recently awarded the 5th Corporate Social Responsibility "National Excellence Award 2010" by Help International Welfare Trust. In the picture, Mr. Zain Ibrahim, General Manager Operations, is seen receiving the award from Mr. Robert Gibson, Deputy British High Commissioner.

EFU Life receives 'Consumers Choice Award 2010' for the Best Life Insurance Company

Mr. Taher G. Sachak, Managing Director & Chief Executive - EFU Life is receiving the "Consumers Choice Award 2010" for Best Life Insurance Company from Mr. Makhdoom Amin Fahim, Federal Minister - Commerce. Also seen in the picture, Chairman - Consumer Association of Pakistan, Mr. Kaukab Iqbal.



EFU Life employees donate funds for flood victims

The employees of EFU Life joined the national efforts and made a contribution for the flood victims through The Citizen's Foundation. Mr. Syed Asaad Ayub Ahmad, CEO, The Citizen's Foundation is receiving the donation from Mr. Taher G. Sachak, Managing Director & Chief Executive, EFU Life. Also seen in the picture, Mr. Mohammed Ali Ahmed, General Manager, EFU Life.



HEALTH FILE

Changing your lifestyle could be a big step toward diabetes prevention - and it's never too late to start. Consider these tips.

When it comes to type 2 diabetes - the most common type of diabetes - prevention is a big deal. It's especially important to make diabetes prevention a priority if you're at increased risk of diabetes, for example, if you're overweight or have a family history of the disease.

Diabetes prevention is as basic as eating more healthily, becoming more physically active and losing a few extra pounds - and it's never too late to start. Making a few simple changes in your lifestyle now may help you avoid the serious health complications of diabetes down the road, such as nerve, kidney and heart damage. Consider the latest diabetes prevention tips from the American Diabetes Association.

Tip 1: Get more physical activity

There are many benefits of regular physical activity. Exercise can help you:

- Loose weight
- Lower your blood sugar
- Boosts your sensitivity to insulin - which helps keep your blood sugar within a normal range



Research shows that both aerobic exercise and resistance training can help control diabetes, but the greatest benefit comes from a fitness program that includes both.

Tip 2: Get plenty of fiber

It's rough, it's tough - and it may help you:

- Reduce your risk of diabetes by improving your blood sugar control

HOW TO PREVENT DIABETES 4 essential tips for taking control



- Lower your risk of heart disease
- Promote weight loss by helping you feel full

Foods high in fiber include fruits, vegetables, beans, whole grains, nuts and seeds.

Tip 3: Lose extra weight

If you're overweight, diabetes prevention may hinge on weight loss. Every pound you lose can improve your health. And you may



be surprised by how much. In one study, overweight adults reduced their diabetes risk by 16 percent for every kilogram (2.2 pounds) of weight lost. Also, those who lost a modest amount of weight - at least 5 to 10 percent of initial body weight - and exercised regularly reduced the risk of developing diabetes by almost 60 percent over three years.

Tip 4: Avoid fad diets and make healthier choices

Low-carb diets, the glycemic index diet



or other fad diets may help you loose weight at first, but their effectiveness at preventing diabetes isn't known nor are their long-term effects. And by excluding or strictly limiting a particular food group, you may be giving up essential nutrients. Instead, think variety and portion control as part of an overall healthy-eating plan.

When to see your doctor

If you're older than age 45 and your weight is normal, ask your doctor if diabetes testing is appropriate for you. The American Diabetes Association recommends blood glucose screening if:

- You're age 45 or older and overweight
- You're younger than age 45 and overweight with one or more additional risk factors for type 2 diabetes - such as a sedentary lifestyle or a family history of diabetes

Share your concerns about diabetes prevention with your doctor.

FAMILY MATTERS

Warren Buffet's Advice for 2011

We begin this New Year with dampened enthusiasm and dented optimism. Our happiness is diluted and our peace is threatened by the financial illness that has infected our families, organizations and nations. Everyone is desperate to find a remedy that will cure their financial illness and help them recover their financial health. They expect the financial experts to provide them with remedies, forgetting the fact that it is these experts who created this financial mess.

Every new year, I adopt a couple of old maxims as my beacons to guide my future. This self-prescribed therapy has ensured that with each passing year, I grow wiser and not older. This year, I invite you to tap into the financial wisdom of our elders along with me, and become financially wiser.

Hard work: All hard work brings a profit, but mere talk leads only to poverty.

Laziness: A sleeping lobster is carried away by the water current.

Earnings: Never depend on a single source of income. [At least make your investments get you second earnings].

Spending: If you buy things you don't need, you'll soon sell things you need.

Savings: Don't save what is left after spending; spend what is left after saving.

Borrowings: The borrower becomes the lender's slave.

Accounting: It's no use carrying an umbrella, if your shoes are leaking.

Auditing: Beware of little expenses; A small leak can sink a large ship.

Risk-taking: Never test the depth of the river with both feet. [Have an alternate plan ready].

Investment: Don't put all your eggs in one basket.

I'm certain that those who have already been practicing these principles remain financially healthy. I'm equally confident that those who resolve to start practicing these principles will quickly regain their financial health.

Let us become wiser and lead a happy, healthy, prosperous and peaceful life.



About Warren Edward Buffet

Warren Edward Buffett (born August 30, 1930) is an American investor, industrialist and philanthropist. He is widely regarded as one of the most successful investors in the world. Often called the "legendary investor", Warren Buffett, is the primary shareholder, chairman and CEO of Berkshire Hathaway. He is consistently ranked among the world's wealthiest people. He was ranked as the world's second wealthiest person in 2009 and is currently the third wealthiest person in the world as of 2010.

Buffett is called the "Oracle of Omaha" or the "Sage of Omaha" and is noted for his adherence to the value investing philosophy and for his personal frugality despite his immense wealth. Buffett is also a notable philanthropist, having pledged to give away 99 percent of his fortune to philanthropic causes, primarily via the Gates Foundation.



At the busy dental office, one patient always used to be late. Once when the receptionist called to confirm an appointment, he said, "I'll be about 15 minutes late. That won't be a problem, will it?"

"No," the receptionist told him. "We just won't have time to give you an anesthetic."

He arrived early.

After a lengthy course on improving computer skills, a teacher finally seemed to get the hang of it. In fact, he admitted in his self-evaluation, "computers have simplified and shortened my life."



Your most unhappy customers are your greatest source of learning – Bill Gates

Nothing great was ever achieved without enthusiasm – Ralph Waldo Emerson

Kind words do not cost much. Yet they accomplish much – Blaise Pascal

Strength does not come from physical capacity. It comes from an indomitable will – Mahatma Gandhi

The secret of success is consistency of purpose – Benjamin Disraeli



Dear Readers

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

Occasionally mail is returned to us because your address has changed, or no one was available to receive the mail. We are therefore, unable to provide you with timely service. 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.

EFU Life website relaunched – now also offers e-services



EFU Life is a brand known to provide most efficient services to its clients. Whatever we do, our focus is always client's convenience.

We are now pleased to announce the re-launch of our official website, www.efulife.com. The purpose of revamping is to provide a completely fresh look & feel and exclusive browsing experience. As a part of the exercise, we have also initiated **e-Services**. With e-Services clients have a facility to know their policy details such as policy's benefit structure, the amount of premium due etc by just logging-in at our website. They can also post suggestions, initiate a service request, submit queries or ask an EFU Representative to make contact with them. The platform also facilitates to make online payments.

If you have any comments or suggestions, please write or e-mail us. EFU Life Assurance Ltd, 37-K, Block-6 PECHS, Karachi-75400. UAN: 111-EFU-111 (111-338-111). Client Services: 111-EFU-CSD (111-338-273). Fax: 3453-7519. Email: csd@efulife.com & info@efulife.com Website: www.efulife.com
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