

EFU LIFE ASSURANCE LIMITED  
Statement of Changes in Net Assets  
As on 31 December 2025



	Managed Growth Fund	Guaranteed Growth Fund	Capital Growth Fund	Aitemad Growth Fund	Pension Fund	Aggressive Fund	Income Growth Fund	Takaful Growth Fund	Takaful Aggressive Fund	Takaful Conservative Fund
-----Rupees in '000-----										
Fund brought forward	174,728,180	10,596,360	116,251	9,279,961	25,281	1,465,582	3,119,639	26,554,020	1,383,524	3,796,984
Value of creation of units	2,087,086	1,238,887	-	127,862	325	202,385	1,587,704	2,402,645	198,890	1,974,149
Increase (decrease) in value of investments in the financial year	17,665,979	(31,980)	(755)	527,167	3,977	277,441	13,223	1,977,535	123,857	483,025
Other income	21,819,910	1,321,711	16,962	803,202	2,893	183,359	493,919	2,444,443	131,053	(63,275)
	41,572,975	2,528,637	16,207	1,458,231	7,195	663,185	2,094,846	6,824,623	453,800	2,393,899
<b>Total income</b>	<b>216,301,155</b>	<b>13,124,998</b>	<b>132,457</b>	<b>10,738,191</b>	<b>32,476</b>	<b>2,128,767</b>	<b>5,214,486</b>	<b>33,378,643</b>	<b>1,837,324</b>	<b>6,190,883</b>
Management charges	(2,801,944)	(174,642)	(1,740)	(140,927)	(433)	(24,655)	(61,595)	(425,513)	(21,347)	(70,875)
Tax paid										
Other expenditure	(68)	(6)	(6)	(1)	-	(6)		(2)	(6)	(237)
Increase (decrease) in provisions										
Value of cancellation of units	(18,459,846)	(1,094,631)	(13,040)	(972,469)	(129)	(175,137)	(123,298)	(1,556,554)	(235,384)	(130,829)
<b>Total expenditure</b>	<b>(21,261,859)</b>	<b>(1,269,278)</b>	<b>(14,786)</b>	<b>(1,113,417)</b>	<b>(562)</b>	<b>(199,797)</b>	<b>(184,893)</b>	<b>(1,982,069)</b>	<b>(256,738)</b>	<b>(201,941)</b>
Fund carried forward	195,039,296	11,855,720	117,671	9,624,774	31,914	1,928,970	5,029,593	31,396,574	1,580,586	5,988,942

  
Managing Director &  
Chief Executive Officer

  
Director

  
Vice Chairman

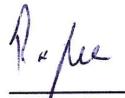
  
Chairman

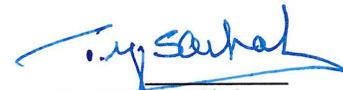
EFU LIFE ASSURANCE LIMITED  
Statement of Net Assets  
As on 31 December 2025



Managed Growth Fund	Guaranteed Growth Fund	Capital Growth Fund	Aitemad Growth Fund	Pension Fund	Aggressive Fund	Income Growth Fund	Takaful Growth Fund	Takaful Aggressive Fund	Takaful Conservative Fund	
-----Rupees in '000-----										
Bank Balance	1,048,595	132,633	3,064	181,322	10,381	26,878	148,994	604,699	49,995	279,977
Total Value of Investment	191,315,260	11,638,231	114,033	9,331,318	20,942	1,890,864	4,834,402	30,393,818	1,512,450	5,624,350
Accrued Interest / Dividend	2,598,456	89,724	653	112,464	636	20,437	45,430	321,015	18,199	83,351
Receivable / Payable	476,029	0	1	13,741	1	(9,129)	3,875	78,333	7	1,511
<b>Total Fund Value</b>	<b>195,438,340</b>	<b>11,860,589</b>	<b>117,752</b>	<b>9,638,845</b>	<b>31,959</b>	<b>1,929,050</b>	<b>5,032,700</b>	<b>31,397,865</b>	<b>1,580,651</b>	<b>5,989,188</b>
Management Charges	(8,016)	(487)	(5)	(396)	(1)	(79)	(207)	(1,290)	(65)	(246)
Cost of Disposition	(391,028)		(76)	(13,676)	(44)	-	(2,901)			
<b>Net Assets Value</b>	<b>195,039,296</b>	<b>11,860,102</b>	<b>117,671</b>	<b>9,624,774</b>	<b>31,914</b>	<b>1,928,970</b>	<b>5,029,593</b>	<b>31,396,574</b>	<b>1,580,586</b>	<b>5,988,942</b>

  
Managing Director &  
Chief Executive Officer

  
Director

  
Vice Chairman

  
Chairman



**EFU Life Assurance Limited**  
**Statement of Investment Performance Measurement of the Unit Linked Funds**  
**As on 31 December 2025**

Previous 10 Years					
Sr. No.	Name of the Unit Linked Fund	Type of Fund	Bid price at the beginning of the period (A) 31-Dec-2015	Bid price at the ending of the period (B) 31-Dec-2025	Investment Yield % $Y=((B/A)-1) \times 100$
1	Managed Growth Fund		1,461.7710	4,146.7156	183.678%
2	Capital Growth Fund		367.2183	808.3755	120.135%
3	Aitemad Growth Fund		1,172.1449	2,841.1409	142.388%
4	Pension Fund		256.1468	859.6178	235.596%
5	Guaranteed Growth Fund		807.8905	2,033.0039	151.643%
6	Takaful Growth Fund		974.5528	2,443.8289	150.764%

Previous 05 Years					
Sr. No.	Name of the Unit Linked Fund	Type of Fund	Bid price at the beginning of the period (A) 31-Dec-2020	Bid price at the ending of the period (B) 31-Dec-2025	Investment Yield % $Y=((B/A)-1) \times 100$
1	Managed Growth Fund		1,896.4200	4,146.7156	118.660%
2	Capital Growth Fund		442.6250	808.3755	82.632%
3	Aitemad Growth Fund		1,477.8580	2,841.1409	92.247%
4	Pension Fund		347.8293	859.6178	147.138%
5	Guaranteed Growth Fund		1,114.6534	2,033.0039	82.389%
6	Aggressive Fund		1,412.1494	3,111.3054	120.324%
7	Takaful Growth Fund		1,249.2593	2,443.8289	95.622%
8	Takaful Aggressive Fund		1,426.9170	2,649.0027	85.645%
9	Takaful Conservative Fund		1,043.2801	1,833.9210	75.784%

Previous 12 Months					
Sr. No.	Name of the Unit Linked Fund	Type of Fund	Bid price at the beginning of the period (A) 31-Dec-2024	Bid price at the ending of the period (B) 31-Dec-2025	Investment Yield % $Y=((B/A)-1) \times 100$
1	Managed Growth Fund		3,392.2749	4,146.7156	22.240%
2	Capital Growth Fund		714.1919	808.3755	13.187%
3	Aitemad Growth Fund		2,498.3878	2,841.1409	13.719%
4	Pension Fund		685.2460	859.6178	25.447%
5	Guaranteed Growth Fund		1,842.0396	2,033.0039	10.367%
6	Aggressive Fund		2,394.7081	3,111.3054	29.924%
7	Income Growth Fund		1,387.0532	1,551.1542	11.831%
8	Takaful Growth Fund		2,127.3227	2,443.8289	14.878%
9	Takaful Aggressive Fund		2,252.1214	2,649.0027	17.623%
10	Takaful Conservative Fund		1,704.1932	1,833.9210	7.612%

  
**Managing Director &  
 Chief Executive Officer**

  
**Director**

  
**Vice Chairman**

  
**Chairman**