

OURLife

2nd Quarter Issue

**IMPORTANCE OF
PERSISTENCY IN
LIFE INSURANCE**


HIKING
THE MOUNTAIN WITHIN


TALENT
of the Quarter

EFU Life 
wins *The People's
Choice Award* at
Summer Hack 2022

Putting the winning deck

Top 5s You need to go through

Historical View of Karachi

Thoughts to ponder

Introduction of Club

Predicting the Future



NEWSLETTER TEAM:
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Those who're interested to make their contributions in the Newsletter,
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**Managing Director & CEO,
Editor-in-Chief, Taher G. Sachak**

MESSAGE FROM THE CEO:

Dear colleagues,

We're reaching the end of 2022, and I am grateful for all that we've learned and achieved this year. The collective challenges presented by the country's economic downturn, the tragic floods and inflation that nobody expected to be this high, required us all to put forward our best effort, and we continue to deliver value to our employees, customers, and the ecosystem.

There is no doubt that our team is one of our greatest strengths as an organization, along with our culture. We talk a lot about how we make a difference, and we are all truly privileged to work in a job where we can make a difference.

To our employees, I would like to personally thank you for your dedication and commitment in making this newsletter "Our Life" dynamic and EFU Life, the respected organization it is today. We wouldn't be where we are now without your loyalty to keep us strong.

Company 2022

PERFORMANCE

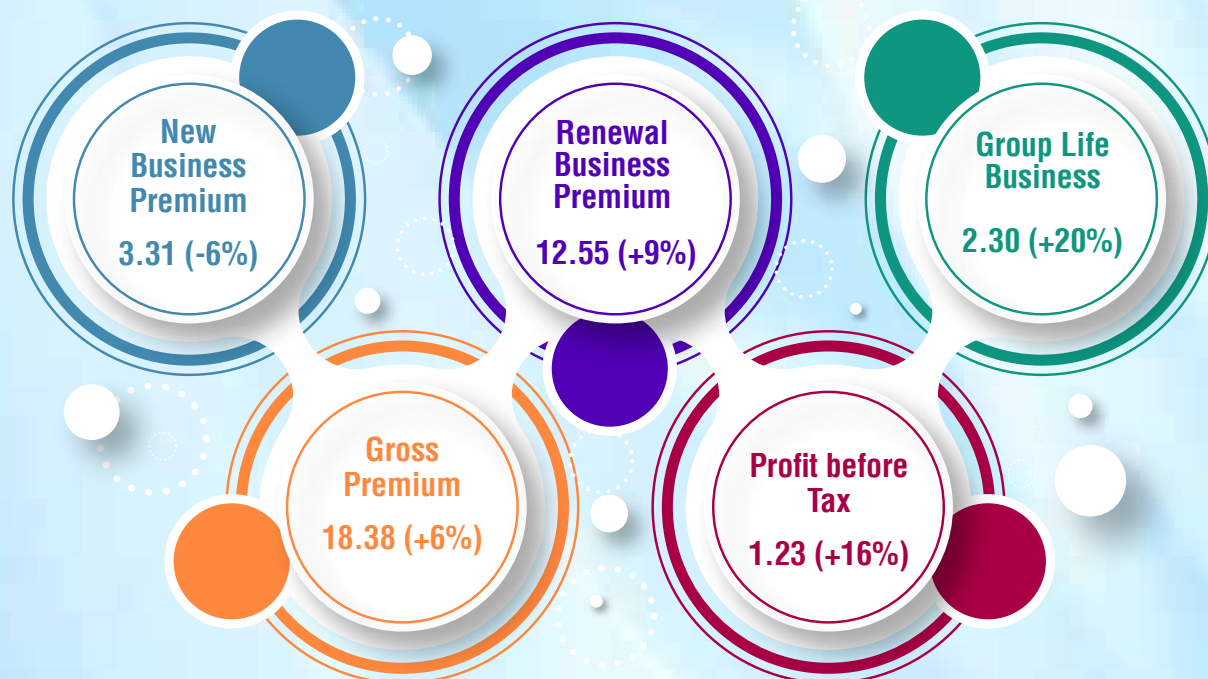








TABLE 1: EFU LIFE STATISTICS HY 2022

Some key statistics for the half year’s performance are discussed below:

- 
New Business:
 The company saw a decline in new business by 6% on account of affordability challenges faced by potential clients.
- 
Statutory Fund Surplus:
 The statutory surplus totaled PKR 1.3 billion, increasing by 23% compared to HY 2021.
- 
Profit before tax:
 We were able to achieve a growth of 16% from half year 2021 in the profit before tax amounting to PKR 1.2 billion.
- 
Takaful Growth:
 The family takaful contribution was PKR 4.0 billion in HY 2022, a growth of 22% compared to HY 2021.
- 
Claims:
 Claim experience was better compared to last year, decreasing by 12% from PKR 765 million in HY 2021 to PKR 676 million in HY 2022. This change is mainly due to a decrease in Covid-19 related claims.
- 
Maturities:
 The company made payments of PKR 2.0 billion in respect of maturities to our clients in HY 2022, an increase of 21% as compared to HY 2021.

EFU Life
wins *The People's Choice Award* at
Summer Hack 2022




EFU Life participated in SummerHack 2022
A global Insurance Design Thinking Ideathon
organized by Cookhouse Labs – InsurTech held virtually from 10th – 12th May 2022.

Cookhouse Labs, with flagship labs in Toronto and Utrecht, offers a collaborative space for innovative thinkers inspired by the test kitchen. They invite insurance and reinsurance experts, financial services professionals, entrepreneurs, and academics from around the globe to join in on developing solutions for the current and future trends of InsurTech. The initiative of summer hack provides opportunities for insurers around the world to come up with innovative solutions through the design thinking process. Among the exciting and creative solutions resulting from these events is a Smart tooth that aims to lower health insurance premiums, an insurance awareness campaign that leverages everyday bread purchases, and an insurance product for those in the gig community.

This year, Cookhouse Labs – InsurTech selected 15 teams from APAC, EMEA, and the Americas to participate in SummerHack 2022, a two-day Ideathon on 'Artificial Intelligence and Insurance.' Under the theme, the teams were asked to choose from the following four challenges:

1. Financial Literacy - How can AI be used to help customers better understand their financial needs and choose the right products?
2. Risk Mitigation - How can AI be used to nudge customers to change their behaviour to avoid or lower claims overall?
3. Inclusive Insurance - How can AI be used to develop and distribute inclusive insurance products to emerging markets?
4. Customer Experience - How can AI be used to build trust in insurance amongst our customers?

After selecting the challenge, the teams were given two days to ideate a real business solution using the Design Thinking methodology, which was judged based on creativity, innovation, and feasibility. EFU Life's team decided to opt for the 3rd Challenge, summarizing it as: 'How might we use AI to develop and distribute inclusive insurance products to emerging markets?'. EFU Life is already very active in this segment as part of its Digital & Financial Inclusion Strategy. In 2021 alone, it had covered more than two million lives through the inclusive Insurance channel.

After a thorough brainstorming process, the problem statement to work on was finalized as: ‘How might we ensure the next 250 million financially excluded Pakistanis through accessible, easy, and affordable insurance products that protect them and their loved ones?’. To meet the challenge of ensuring that by the year 2032, 250 million smartphone-owning Pakistanis have access to EFU Life’s inclusive insurance ecosystem, our team proposed a solution called ‘Iman.AI.’

Iman.AI was an AI Influencer and Financial Advisor that provided personalized mentorship and counselling to its users. Its service portfolio offered access to affordable insurance products to financially excluded Pakistanis. Upon installation of the app and permission of access by the user, the app could retrieve helpful information from the National Citizen Database of Pakistan (NADRA), social media, website history, etc. Based on this information, the app could then be able to offer a personalized pre-approved product built just for the user using their customer profile created through machine learning. For example, for farmers, the app could prove to be wholesome by improving their crop yields with better farming tips, increasing their savings by giving financial advice and access to micro-savings, therefore protecting them and their loved ones with insurance coverage through AI.

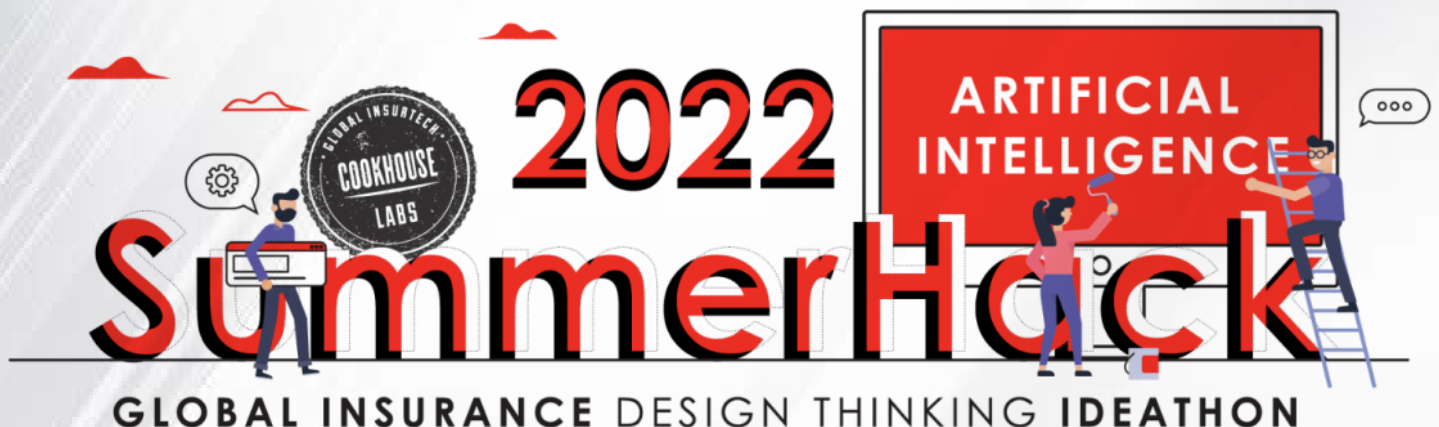
Iman.AI could be customized to mimic and portray any influencer based on the user’s profile to differentiate itself from competitors. A video explaining the concept of Iman.AI was devised by EFU Life’s core team, which was then presented to the judges. The video portrayed the charismatic face of Iman.AI, and she explained the present challenges faced by Pakistanis and how Iman.AI could offer customized solutions to its users. Out of all the participants, EFU Life won the “People’s Choice” award as it was a unique idea that incorporated artificial intelligence to increase insurance penetration.

The EFU Life’s team was led by Mr. Zain Ibrahim- Chief Operations Officer of EFU Life, who was also one of the esteemed judges for the event. The core team consisted of:

Mr. Ali Qureshi -GM & Head Actuarial & ERM, Ms. Nilofer Sohail – DGM & Head Channel Strategy & Execution, Mr. Raza Hasan – DGM & Head Group Benefits, Mr. Jalal H. Curmally -AGM & Head HR, Mr. Ahmar Hasan- CM Technology Department, Ms. Areesha Zulfiqar- AM Actuarial Services Department & Mr. Muhammad Shayan- AM Channel Strategy & Execution Department.

This team was supported by representatives from other departments, which included:

Mr. Imran Mehdi, Mr. Hammad Zafar & Mr. Imran Khan from Marketing Department, Mr. Salman Hussain & Mr. Shaheer Uzair from CSE Department, Ms. Maimoona Khan from Actuarial Services Department, Mr. Sajjad Muneer & Ms. Kanza Kaiser from HR Department.



NEW
M

embers



added to the EFU Family During (Jan '22 – Sept '22)

Sno	Name	Department
1	Bibi Nazra Batool	Client Services
2	Muhammad Jazib Hussain	Application Development & Maintenance
3	Laraib Shakeel	Application Development & Maintenance
4	Aqsa Yousuf	Application Development & Maintenance
5	Mahreen Shuja	Bancassurance Marketing
6	Muhammad Ahmed	Branch Administration
7	Taha Ahmed	Claims
8	Misha Sabir	Group Benefits Operations
9	Muhammad Umair Usmani	Client Services
10	Rasheed Ahmed Syed	National Sales
11	Ramis Kaleem	Network Security & Infrastructure
12	Mohsin Umer	Group Benefits Marketing
13	Umair Siddiqui	Group Benefits Marketing
14	Syed Ubed ullah Shah	Group Benefits Marketing
15	Usman Ali	Client Services
16	Umer Siddiqui	Client Services
17	Sohail Khalid	Application Development & Maintenance
18	Shinal Shafqat	Network Security & Infrastructure
19	Khurram Rahim	Network Security & Infrastructure
20	Sumair Ali	Branch Administration
21	Bahar	Branch Administration
22	Ali Raza	Branch Administration
23	Muhammad Jibran	Application Development & Maintenance
24	Ali Raza	Application Development & Maintenance
25	Faarah Samar	Client Services
26	Kashif Zia	Application Development & Maintenance
27	Muhammad Saindad	Application Development & Maintenance
28	Saman Afreen	Application Development & Maintenance
29	Danial Hussain	Channel Strategy and Execution
30	Muhammad Farhan	Client Services
31	Amna Siddiqui	General Administration
32	Muhammad Aqib	New Business
33	Kubra Bader	Bancassurance Marketing
34	Muhammad Ferzan Ahsan	Channel Strategy and Execution
35	Ebad Ur Rehman	Group Benefits Operations
36	Syed Ghufuran Hasan	Claims
37	Gulshan Sohail	Sales Administration
38	Quratulain Javed	Bancassurance Operations
39	Muhammad Hassan Khan	Application Development & Maintenance
40	Muhammad Maaz Siddiqui	Accounts
41	Muhammad Daniyal Javed	Network Security & Infrastructure
42	Amjad	Network Security & Infrastructure
43	Saad Ahmed Khan	Application Development & Maintenance
44	Aashiq Rasheed	Application Development & Maintenance
45	Mohammad Yasin	Channel Strategy and Execution

46	Jharna Satram	New Business
47	Muhammad Abbas	Branch Administration
48	Ariba Arif	Claims
49	Muhammad Imran	Application Development & Maintenance
50	Muhammad Yaseen	Application Development & Maintenance
51	Fayaz Ali Jhulan	Branch Administration
52	Ajay Prem	Branch Administration
53	Moiz Ali	New Business
54	Fayyaz Hussain	Branch Administration
55	Zanwar Ali Shah	Branch Administration
56	Aqsa Tariq Mehmood	Branch Administration
57	Muhammad Muzammil	Application Development & Maintenance
58	Muhammad Zeeshan	Branch Administration
59	Saqib Riffat Qureshi	Branch Administration
60	Nasreen Gill	National Sales
61	Syed Muhammad Ali Alvi	Group Benefits Operations
62	Syed Zeeshan Mehdi	Training and Development
63	Maliha Anwar	Internal Audit
64	Abbas Iqbal Qureshi	Marketing
65	Muhammad Saeed	Client Services
66	Babar Iftikhar	Human Resources
67	Nabeela	Network Security & Infrastructure
	Syed Muhammad Mustufa	
68	Rizvi	Application Development & Maintenance
69	Sharmeen Fatima Abbasi	Human Resources
70	Rutaba Khan	Network Security & Infrastructure
71	Kumail Raza	Group Benefits Marketing
72	Muhammad Hunain	Claims
73	Yasir Ali	Bancassurance Operations
74	Ali Raza	Application Development & Maintenance
75	Muhammad Aoun Haider	Client Services
76	Wajiha Yazdanie	Client Services
77	Muhammad Sami Qazi	Client Services
78	Zakir Ali	General Administration
79	Maheen	Accounts
80	Syed Abdul Baseer	Application Development & Maintenance
81	Syed Sohail Mohiuddin	Network Security & Infrastructure
82	Ahtisham Ud Din	Bancassurance Operations
83	Hasnain Ahmed Farooqui	Group Benefits Operations
	Muhammad Mubashir Ul	
84	Qadar	Group Benefits Operations
85	Arsalan Shabbir	Application Development & Maintenance
86	Hira Shakeel Ahmed Khan	Network Security & Infrastructure
87	Syed Wajahat Omer	Bancassurance Operations

88	Jaaziba	Claims
89	Jahanzaib Ali	Group Actuarial Section
90	Mahnoor Amjad	Channel Strategy and Execution
91	Mahad	Client Services
92	Hamza Muqtada Zuberi	Branch Administration
93	Dalpat Chaman Parmar	Client Services
94	Abbas Ali Jatoi	Bancassurance Operations
95	Ali Ahmed Siddiqui	Corporate Compliance & Secretarial
96	Danish Iqbal	Internal Audit
97	Tahir Abid	Branch Administration
98	Muhammad Rehan	New Business
99	Ayman Raza	Group Actuarial Section
100	Sabir Hussain	Branch Administration
101	Amna Yaseen	Branch Administration
102	Nadir Ejaz	Channel Strategy & Execution
103	Junaid Muhammad	Client Services Department
104	Ayaz Masood	Client Services Department
105	Ramis Bukhari	Investments

Health is Wealth

(A)

KNOW THE ABC OF M indfulness

A – Awareness

Becoming more aware of what you are thinking & doing.

B – Just Being with your experience

Helps in creating your own story, avoid the tendency to go on autopilot as a response to problems.

C – Choose to really see things and respond wisely

By creating a gap between the experience & your reaction to it, you can make wiser choices.

(B)

HOW TO BE MINDFUL AT W ork



1- Be consciously present:

'Whatever you do, whether you consider it important or not, be mentally present.'



2- Be a single tasker:

'When working on an important task, try turning off your email notifications to focus better.'



3- Slow down to speed up:

'Whenever you find yourself rushing, stop. That will save you energy and lead to fewer mistakes, too.'



4- Feel gratitude:

'Every day, write down two things you're grateful for about your work, even if they're small.'



5- Cultivate Humility:

'Thank a colleague for helping you get to where you are today.'



6- Adopt a growth mindset:

'Challenge yourself to a new task, which may stretch you a little, but see it as an opportunity to develop.'

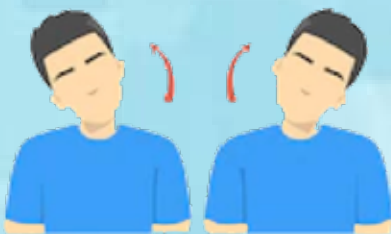


(C)
DESTRESS TO
Energize

If you need to stay at your desk, you can still get a good stretch! Do some simple neck exercises to get your blood flowing and reduce stress in just a few minutes!

STRETCH FOR NECK AND SHOULDER PAIN

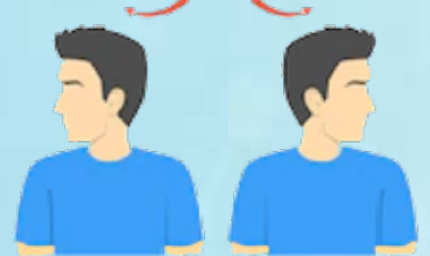
1 SIDE BEND



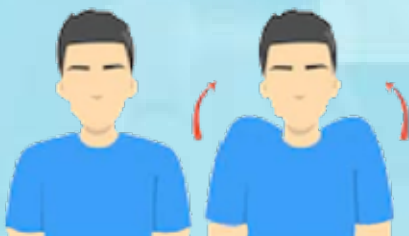
2 WING SPAN



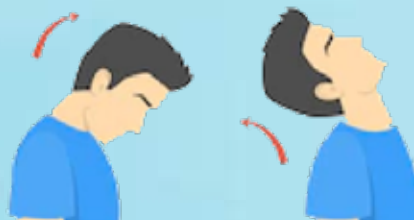
3 NECK ROTATION



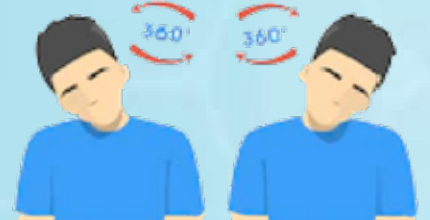
4 SHOULDER SHRUG



5 BACK AND FORWARD BEND



6 NECK ROTATION



Putting the WINNING DECK Together

The Philosophy & Behind the Scenes

They say, and we covered this in our trainings; driving a car is a 'Skill,' driving a car 'well,' that is a 'Competency.' All of us know our roles and routines, we utilize our skills to reach our objectives, and we know how to carry out our tasks. However, to do a respectable job, or an outstanding job, you must also use one or more Competencies in addition to Skills.

The market and insurance landscape today means that EFU Life needs all of us to do our part and outperform not just our competitors, but also ourselves! In today's market, that's where long term success is realized.

With that thought in mind, with a new HR system implementation on the horizon, a new performance management module to put into place, your HR department decided to take a long hard look at our current competencies to see if we could renew and reinvigorate them in all our minds.

Almost immediately, we spotted the problem. HR created the competency dictionary in 2017 using employee input, which was a wonderful idea. But it was almost forty slides long, in a power point presentation format, full of big tables, confusing language, and full of HR terminology. The competency dictionary appeared designed for HR to use only, and not as a living, breathing tool that any employee could use daily. As we needed to rework it, we set out the design principles right at the beginning - the redesigned competency dictionary had to be simple, it had to be unique, and most importantly, it had to be memorable!

During the trainings in the first half of this year, the reworked Competency Framework was shared with you all. Isn't it time we gave you a sneak peek behind the scenes of the creation of the framework? Here we go!

BTS of redesigning your *Competency Framework*:



- Sit for hours and hours looking for analogies while having free fries.
- Playing with words and references through your Masters' classes.
- Getting the best of ideas at 2 am in the morning when you are almost asleep.
- After 168 hours of work, you finally hit an "Aha!" moment by summarizing a 32-competency based framework and your company's values into one statement.
- Excruciatingly long meetings with the project team, your boss and lots of caffeine to work on the display of the new framework.
- Work with numbers and link random objects to them like, 6 to dice, 8 to octagon, 10 to de ca, 12 to face-cards and 14... well, 14 is a boring number.
- Try reminiscing old childhood days where Pokemon cards were the hype or gush about cards in Harry Potter, lead by a discussion over Tarot Cards, and you might be close to hitting the jackpot.
- Jumping from your values to fantasy novels to Greek mythology and boom, there you have it, you might finally end up with the idea of introducing your company's own unique deck of cards!
- Oh, it's not over yet. Don't forget to keep scrounging the internet and all of social media for the right artist to work with, that too quietly to keep it as a surprise for you all.
- Learn the art of becoming the best art critic version of yourself by going over different artworks by different artists.
- If your brain has not exploded yet, and you've managed to come up with a name for your deck along with all this, congratulations you have successfully redesigned your Competency Framework!
- If you're not there yet, please eat, don't sleep and kindly repeat!



The next step was sharing the framework with the CEO and the leadership, and after multiple meetings every day, our idea was approved. And so was born our Winning Deck! A deck of 11 cards covering 6 Core Competencies and 5 of our of Company Values.

To launch our new competency framework, we were fortunate to partner with Funverks' experienced and talented team. And I will personally never forget Funverk's message to us to 'Choose' our Competencies and Values, to 'Prize' them and hold them close to our heart, and then to 'Live' them in our lives both in and out of office.

Today you can find the Winning Deck in your hands, on your desk, in our elevators, decorating meeting rooms, on our LinkedIn page and in our minds and work. Soon, the Winning Deck will be with our colleagues in our branches across Pakistan and in our performance management systems in Decibel! But this is just the beginning of the adventure the Winning Deck promised. Soon the Winning Deck will help you plan your career, choose your next adventure in EFU Life, and prepare you for new roles, opportunities, and exciting achievements. All you have to do is turn to the Winning Deck, find a card that motivates, excites, or attracts you and make that your mantra this year. Where does that adventure lead you; I wonder?



Top 5s You need to go THROUGH

MOUTH-WATERING Places to visit in *Karachi!*

1. Dhoraji – Salim Uncle Gola

Extremely renowned for their Gola Ganda (with the Comelle of course!)



2. Burns Road – Fresco

The location where you would find the tastiest halwa puri in town during the weekends



3. Soft Swirl

One of the best Ice cream places



4. Saltage

Known for their steaks



5. Wang Wang

Pioneer of Hotpots in Karachi, a must go!



UPCOMING MOVIES

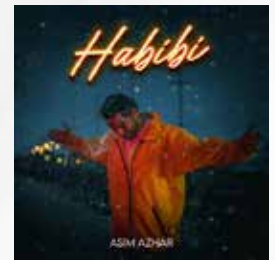
We Have Been Impatiently Waiting For!



1. **The Legend of Maula Jatt** (October 13, 2022)
2. **Black Adam** (October 21, 2022)
3. **Black Panther: Wakanda Forever** (November 11, 2022)
4. **Avatar: The Way of Water** (December 16, 2022)
5. **Enola Holmes 2** (November 4, 2022)

SONGS on the *Loop!*

1. **Summer High** AP Dhillon
2. **I'm good (Blue)** David Guetta, Bebe Rexha
3. **Iraaday – Rovalio** Abdul Hannan
4. **As it was** Harry Styles
5. **Habibi** Asim Azhar



SHOWS

to make our Weekends
Exciting!

1. **Delhi Crime** (Season 2)
2. **The Sandman**
3. **The Imperfects**
4. **Stranger Things** (Season 4)
5. **All of us are Dead**



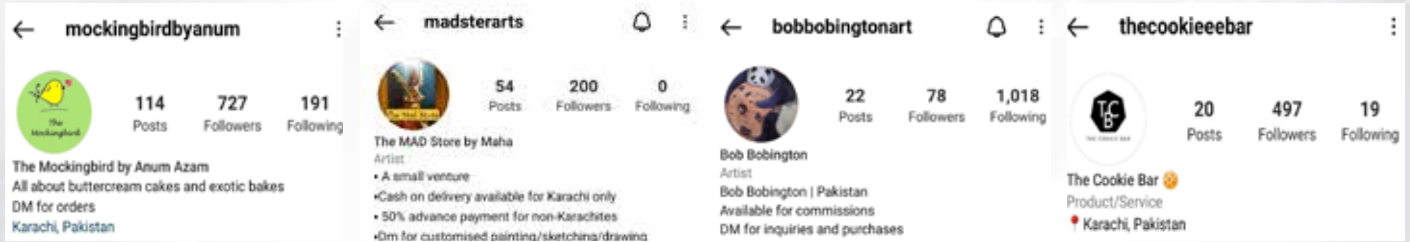
What's on the **BUCKET LIST** *Everywhere?*



1. **La Fortuna de San Carlos**, Costa Rica.
2. **Interlaken, Switzerland** - The most adventure Capital of Switzerland famous for skydiving.
3. **Franz Josef Glacier**, New Zealand.
4. **Jökulsárlón** - The largest Glacial Lake in the south part of Iceland - Iceland.
5. **Churchill** – a town in northern Manitoba, Canada – Famous for its Aurora season.

IN-HOUSE Home Businesses to *Promote*

1. **For Desserts** – The Mockingbird by Anum Azam (Can be found on Instagram)
2. **For paintings** – Madster Arts (Can be found on Instagram)
3. **For Sketches & Artwork** – Bob Bobbington Art (Can be found on Instagram)
4. **For melt-in-your-mouth Cookies** – The Cookieee Bar



RANDOM Scientific *Facts*

1. **Octopuses** have three hearts, nine brains, and blue blood.
2. **Lightening** Strikes the earth about 100 times every second.
3. **Tomatoes** have more genes than humans.
4. **Polar bears** have black skin!
5. The **diameter** of Jupiter is the same as 11 Earths.





BOOK REVIEW

DIGITAL FORTRESS

By Faarah Samar – Client Services Department.

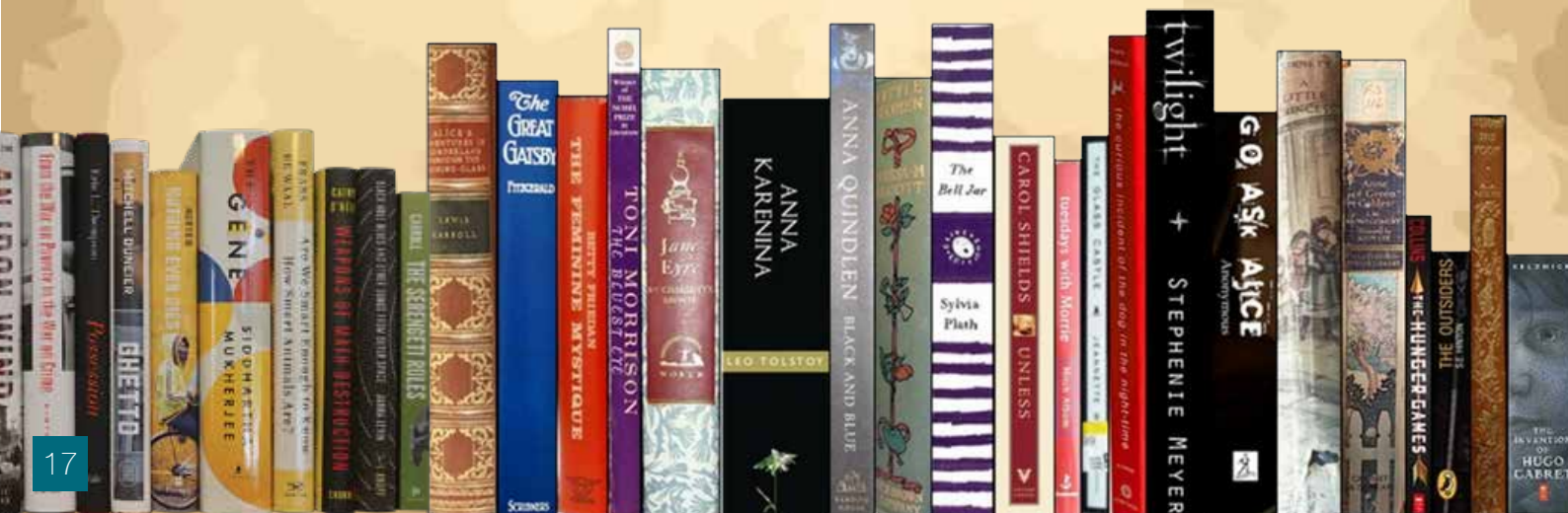
Susan Fletcher, the NSA's (National Security Agency) top cryptographer, receives an urgent call from her boss, Commander Strathmore, to report to work one weekend. She arrives to the shocking news that TRANSLTR, the NSA's incredibly fast and infallible code breaking machine that even the best computer encryption software cannot defeat, has finally met its nemesis. An unbreakable code created by an ex-NSA cryptographer, Ensei Tankado, who threatened to make it available for public use if the NSA did not make TRANSLTR's existence known to the world. It is codenamed the Digital Fortress. The implications of this constitute a lethal threat to national security, sending shockwaves through the corridors of the NSA.

Even as Susan frantically searches for Ensei's secret partner, she is perplexed, angry, and terrified that Commander Strathmore has sent her fiancé David, an ordinary university professor and foreign language expert, on a dangerous mission to Spain to retrieve the key to this unbreakable code. Is the key real, and if so, will David ever find it and live to return it? It is a race against time as secrecy, deception, and lies escalate, with Susan right in the midst of it all. She must fight for love, life, and country in the face of betrayal and terror.

This Dan Brown novel, emphasizes cryptography and details its origins, uses, and various forms, and the subject makes for fascinating, if a little dry, reading. Through the main character of Susan, we learn about how cryptography has evolved in modern times, as well as the NSA's functions, capabilities, and impressive power.

Digital Fortress is a cutting-edge techno-thriller with an inventive plot whose exciting premise is further bolstered by a fast pace, lots of suspense, interesting characterizations, and a romantic entanglement thrown in for good measure.

Dan Brown's frankly admirable and detailed research makes this book seem so real, it's scary. Moreover, it will provoke readers to think and wonder if the loss of privacy and the violation of human rights is justified through the number of terrorist plots disrupted – an intriguing and currently unresolved dilemma for our times.



thoughts TO PONDER

"You do not write your life with words...You write it with actions. What you think is not important. It is only important what you do."

- Patrick Ness.

"We don't live in bungalows, duplexes or flats. We live in our minds. Yes, that's our permanent residence. And there are no constraints of square-feet there. It's a vast space with unlimited area. And you know what! No matter how well-organized your rooms, balconies, garages and verandas are, life is good only when things are sorted there - in your mind. And that's where we keep things messy - regrets piling up in one corner, expectations stuffed in a closet, secrets under the carpet, worries littered everywhere, comparisons spilt on the table, complexes leaking from an old bottle, and grudges stinking in a box. Mind it! For this 'real home' of yours, you can't outsource housekeeping. You got to do it yourself."

- Dr. Sandeep Atre

"Words are in your control until you have uttered them, for when you have spoken them out you become under their control. Therefore, guard your tongue just as you guard gold and silver, for often one expression snatches away a blessing and invites punishment."

- Imam Ali (AS)

"The only way that we can live, is if we grow. The only way that we can grow is if we change. The only way that we can change is if we learn. The only way we can learn is if we are exposed. And the only way that we can become exposed is if we throw ourselves out into the open. Do it. Throw yourself."

- C. JoyBell C.

"Personality begins where comparison ends."

- Karl Lagerfeld

"What you are is God's gift to you, what you become is your gift to God."

- Hans Urs von Balthasar.

PREDICTING THE *Future*

What the future would look like in **2040**

By **Babar Iftikhar** – Human Resources Department.



Today, we enjoy the luxuries of a bygone era as part of our daily life. As human beings, we have evolved a lot over the years, and we will continue to do so. Our survival used to be solely based on instinct, but after technology entered the picture, everything changed. As new technologies emerge every day, as well as new creative approaches, the world is now evolving at a faster pace than we could have ever imagined. Keeping all of this in mind, here are my predictions for 2040:



- We will all wear a huge range of sensors that will constantly monitor things such as blood pressure, blood sugar and blood oxygen level.
- Longevity will rise, with many living well beyond 100.
- Children born in 2040 will have an indefinite life. With gene therapy, stem cell and nano-scale medicine, barring an accident or fatal disease, we may live for ever and look much younger. With exoskeletons – artificial, externally-worn support structures – the elderly will stay mobile for longer. Now they are bulky and rigid, but they will be soft and comfy.



- Most cars will be driving themselves, with motorways and roads having self-driving lanes.
- Driverless traffic could travel in convoys, forming “road trains” and allowing vehicles to drive much closer together, freeing up motorway space.
- The only place where you could experience being in control of a car yourself would be a licensed racetrack.

- Ahead of the ban on sales of new petrol and diesel cars in 2040, we can expect scrappage schemes during the 2030s which will phase them out. Our roads will look and sound very different.
- As for air travel, there will not be huge changes. The dawn of electric and self-flying planes is possible, but they will still be a small minority.
- We will see hyper-loops – transport tubes through which passenger pods can travel at up to 700 mph.

FOOD



- As the world's population booms from the present seven billion to more than nine billion, we will not be able to farm meat as we have done up to now.
- There won't be enough space for all the animals we would need plus their methane emissions could cause unsustainable environmental damage. Instead, we will see artificial tissue – meat – grown in factories, without the need for a living animal.
- Burgers have already been produced and eaten in a lab and by 2040 up to 40 percent of meat will be artificial or from substitutes such as plants. It will be engineered to look, taste and smell like the real thing.
- Insects will also be a staple in products resembling their meat versions, such as sausages or burgers. They are protein-rich, cheaper and greener.
- And with most people living in cities, crops may be grown on vertical farms up the sides of skyscrapers.



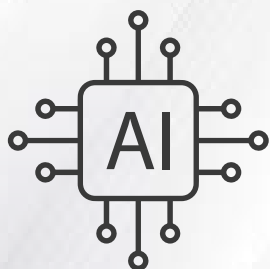
COMMUNICATION



- Our smartphones will have disappeared, replaced by control centers which we will wear in a series of devices around our body. For example, we will wear smart contact lenses, with texts floating in front of our eyes and earrings that send messages from a virtual assistant into our ears.
- We won't look as if we are wearing anything extra, but it will be as if we are looking through a smartphone at the real world, albeit one more powerful

than anything we know today.

- Our social networks will also become integral to the real world. We may see a stranger in the street and, using facial recognition software linked to our control centers, will instantly know their name and be able to access their profile.
- As a result, privacy will continue to be a hot topic.



ARTIFICIAL INTELLIGENCE



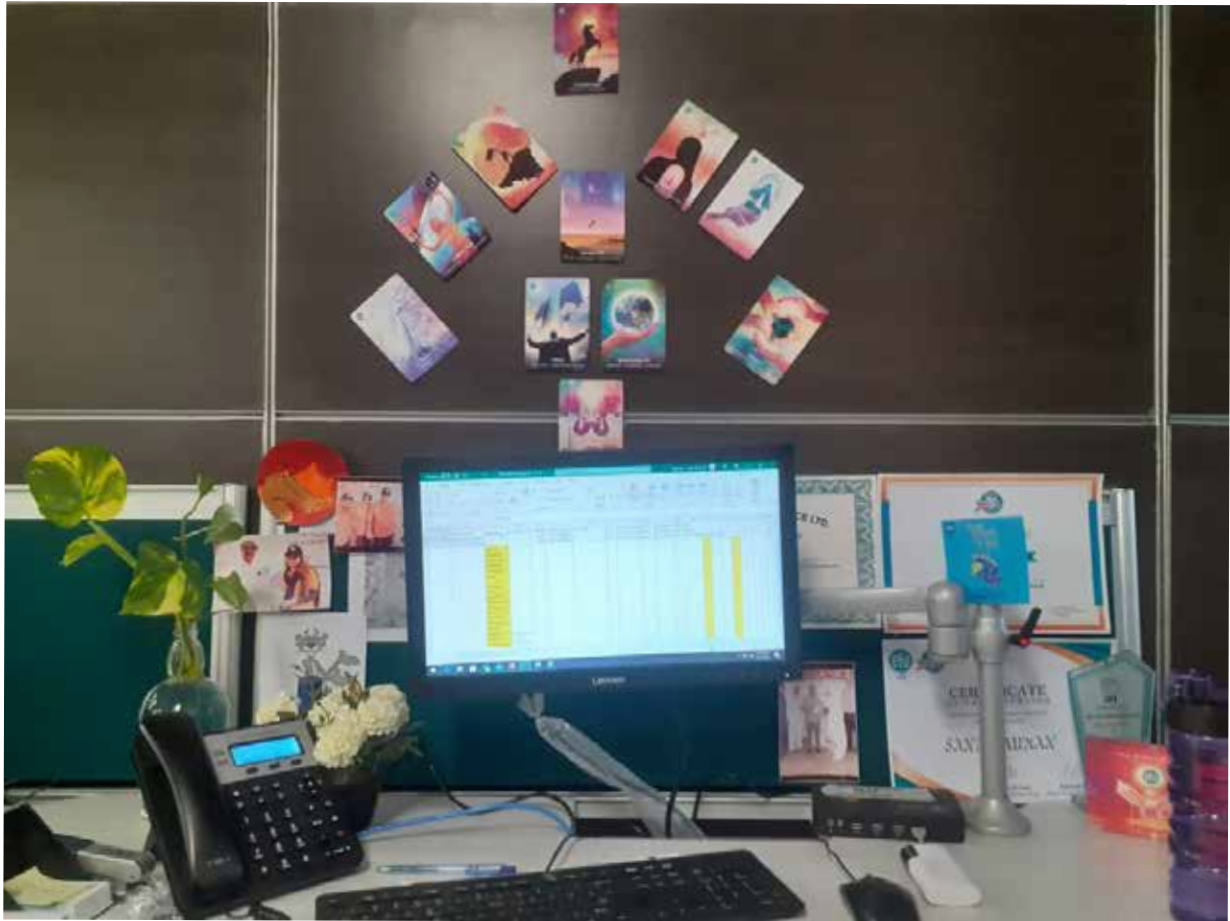
- By 2040, AI applications, in combination with other technologies, will benefit almost every aspect of life, including improved healthcare, safer and more efficient transportation, personalized education, improved software for everyday tasks, and increased agricultural crop yields.
- Human-machine teaming will be common for many future jobs.
- Current notions of privacy will continue to evolve, with individuals needing to share more personal information for access to applications, and tracking becoming ubiquitous.
- AI will confer strong advantages to countries that incorporate AI into their military systems.

It is very exciting to see the pace and transformative potential of today's innovative technologies being applied to solve the world's most pressing problems, such as feeding a global and growing population; improving access to and quality of healthcare; and significantly reducing carbon emissions to arrest the negative effects of climate change.

The next eighteen years will see profound improvements in addressing these challenges as entrepreneurs, the investment community and the world's largest enterprise R&D organizations focus on developing and deploying solutions that will deliver tangible results.

Planet will be reborn within a new era.

DECK YOUR Desk ANNOUNCEMENT



Winner Announcement
Sana Nauman – Accounts Department.



HIKING THE MOUNTAIN WITHIN

By Zain Ibrahim

Chief Operating Officer & Senior Executive Director, EFU Life.



Recently, I jeeped and trekked just behind the basecamp (Bazhin Glacier), overlooking the Rupal Face of the mighty Nanga Parbat! Nanga Parbat lies in the western bastion of the Himalayas, the 9th highest mountain in the world at 8,126 meters (26,660 ft) above sea level. It is one of the 14 eight-thousanders of the world, nicknamed Killer Mountain because of its high number of climber casualties. A mesmerizing sight, an indescribable experience! But the journey was hours-long, scary, and treacherous. And the effort to reach as close as any non-mountaineer can go reminded me of three important leadership lessons:

1. Passion: “One person with passion is better than forty people merely interested. - E.M. Forster”

The more I covered the journey, the more I asked myself: why am I doing this? Why am I taking such a risk? I could have stayed at Rattu and enjoyed the view from there. And could have avoided the toil of traveling for hours over the Rupal valley. The weather and the terrain were harsh, and we were the only ones taking that route. So, why was I doing it?

The answer was simple: Passion.

As leaders, we sometimes encounter projects and tasks that drag and fall behind schedule. Looking for reasons, we seldom focus on the passion-meter! Passion is the real driver of performance. Passion is about energy, excitement, and enthusiasm. Passion elevates productivity and ensures all members of the team remain committed to the vision of the project. Lack of passion makes team members feel trapped, bored of their jobs – thus driving the performance down and dealing a blow to the objective. It is thus imperative for leaders to check the level of passion in the team before embarking on a project trek, as this critical ingredient is needed more than any other skill or parameter.

2. Patience – “With patience, no time is too long...no distance is too far... no mountain is too high.

And anything realized after the journey is usually precious – Terry Mark.” We kept on treading for

hours, and the peak was just not arriving! The terrain around the mountain was unwelcoming and difficult. One can move for days and yet will still be miles away from the first basecamp. Add to that the almost non-existent track to drive or walk over the streams, rocks, and even glaciers. The toil tests level of patience in a big way! And that is what is needed to lead and implement long-term strategic objectives in business.

We all know the cliché – patience is a virtue. However, the advent of digital media and other instant gratification channels in society demands leaders to take action, often in haste. And then there are some millennials and Gen-Zs who do not seem to appreciate the virtue of patience in the success journey. They want success; yesterday!

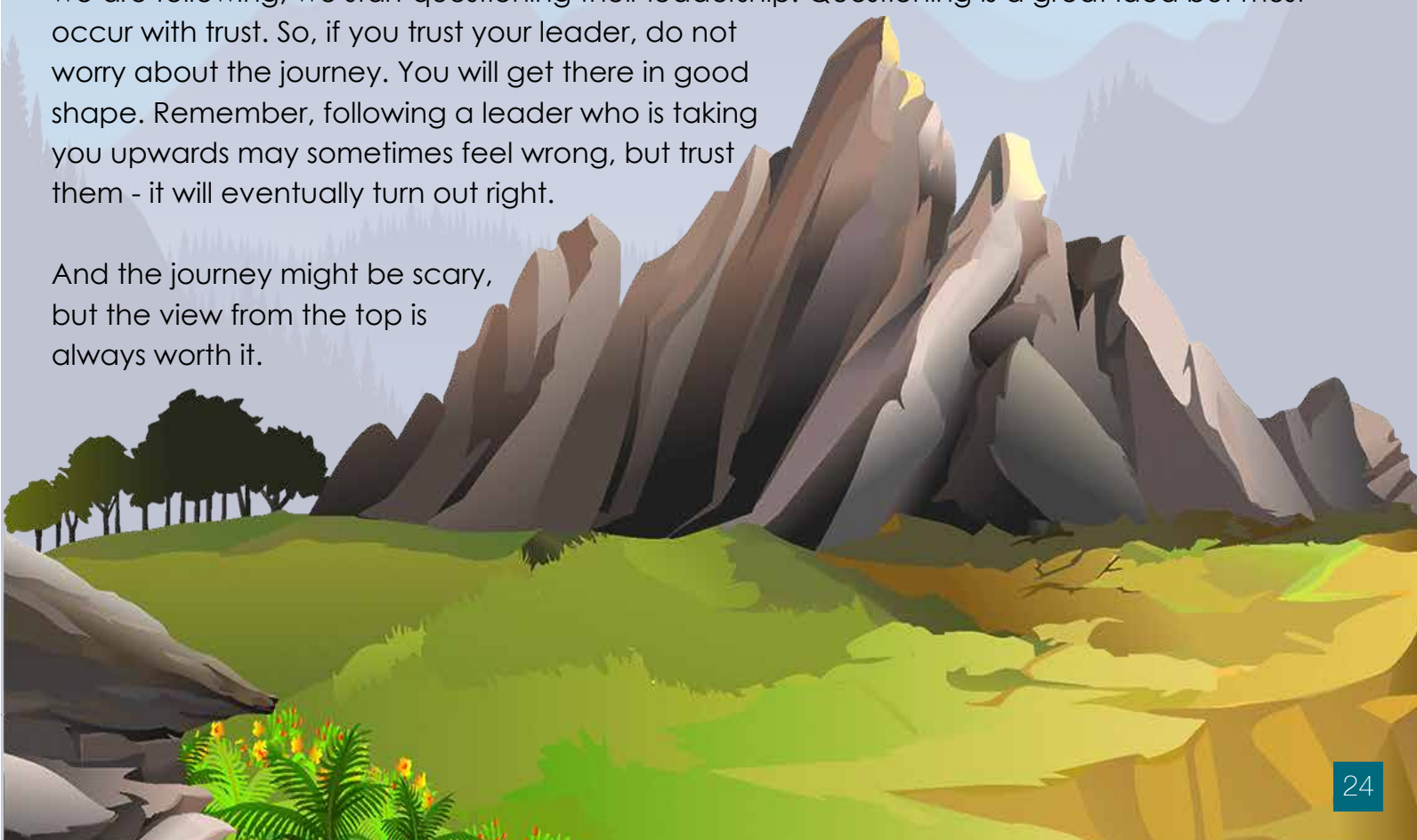
True leaders still recognize that success takes patience, and patience requires composure and character. When leaders lack patience, they cannot delay gratification and get frustrated, seriously affecting their ability to lead. Delayed gratification always rewards, and the final destination is always worth the patience.

3. Trust – “Faith moves mountains.”

When we started our journey near Rupal, it was clear that we were taking the leap of faith. There were no tracks; the peak was not visible; we were miles away, and the jeep was old and wobbly. I looked at the driver and somehow felt that he knew his way around and meant business. I trusted my instinct and judgment of him. But more so, I trusted him with his experience, foresight, and skills.

It is an understatement to say that the journey tested his skills. Each time I had doubts, I had to remind myself that he was the leader in our journey and must be trusted. That is what happens in business situations too. Sometimes, when we cannot see or appreciate the vision of the leader we are following, we start questioning their leadership. Questioning is a great idea but must occur with trust. So, if you trust your leader, do not worry about the journey. You will get there in good shape. Remember, following a leader who is taking you upwards may sometimes feel wrong, but trust them - it will eventually turn out right.

And the journey might be scary, but the view from the top is always worth it.



TALENT of the Quarter

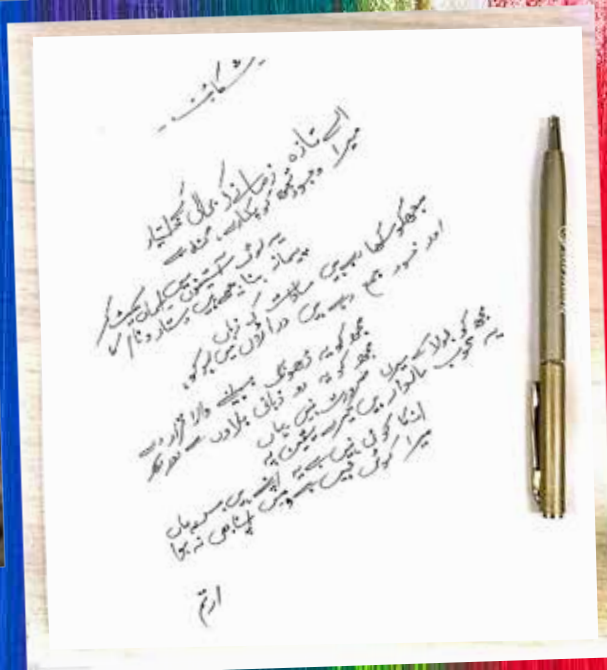
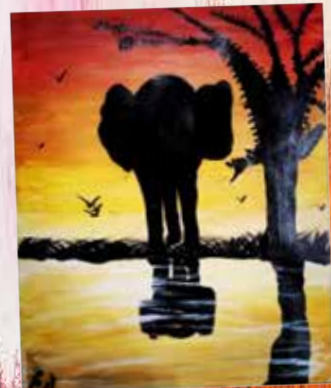
Syed Arqam Raza Rizvi

Sales
Administration
Department

“Paints and pictures are the oldest known human way to communicate thoughts, and this is what inspires me to create such art, which can be understandable after millions of years. The other way to see what others are ignoring or used to. This is what a painter or photographer can practice. Painting and photography teach me to try, try to create, try to create something new, try to create something new which covers every glitch in the process. This is how I like to paint down the precious glory of my surroundings and show it to the world so everyone can see through my sight.

A circle can be a cap of a bottle or may be the Earth’s crust, who knows.”

This is Syed Arqam Raza Rizvi, an artist, a writer, and a photographer.



TAKING *Music* Another Level

COKE STUDIO - 14

By Maliha Anwar – Internal Audit Department.

Talk about creating magic or music? There is no way you are a music lover and while talking about music **COKE STUDIO PAKISTAN** doesn't cross your mind. They never fail to amaze us with their incredible music, bringing young, raw talent and giving them the spotlight, they truly deserve.

While producing the season 14, Coke studio focused on making music for every mood and every occasion, from Gen-Z to millennials, something which not just the Pakistanis but the whole world is talking about. Coke Studio season 14 had mainly targeted listeners from Gen-Z focusing on what the youngsters want. The reason behind it was that 65% of the nation is younger than 30 years of age. And, as a Gen-Z, I can authenticate that it really hit the vibe in the best way possible. Not to forget that for the first time, the show got more positive responses than negative ones.

The coveted platform grabbed a lot of attention not just in Pakistan but the whole world kept dropping banger after banger. It had 13 songs in 4 languages including Urdu, English, Balochi, and Punjabi. We surely enjoyed all of them, despite not knowing all the languages.

The producer famously known as 'Xulfi' put together a phenomenal team, ensuring that all the artists were the right fit who got the job done. Through his vision and expertise, along with the associate producers' Sherry Khattak, Abdullah Siddiqui, Action Zain and Adnan Dhool, they managed to produce such great and meaningful lyrics that in no time they became the talk of the town.



Another thing that Coke Studio did differently this year were the music videos. Conventionally, all the music videos were shot in a studio set up but this year, all the videos were shot on a different set, and it was a treat to watch.

Moving on towards the music, the songs created a genre of its own. From **'Tu Jhoom'** to **'Phir Milenge'**, the show revered the concept of modern and traditional music in Pakistan. We absolutely loved how the show experimented and mixed different genres of music and succeeded at it, for instance, **'Go'** by Atif Aslam and Abdullah Siddiqui had a western as well as classical influence on it. **'Pasoori'** by Shae Gill and Ali Sethi must be the most loved song of the season, netizens loved what they got from the song.

The approach on Coke Studio season 14 seems to be a mixture of all kinds of renditions. Rap is mainly considered to be a male dominated genre in Pakistan but Eva B's rap in Balochi language in the hip-hop/pop song **'Kana Yaari'** which was otherwise sung by Kaifi Khalil and Wahab Bugti, broke all the stereotypes and proved to be a major highlight of the show.

The fusion of contemporary Pakistani music - Faisal Kapadia of Strings and the Pakistani Hip-hop sensation, Young Stunners in **'Phir Milenge'** really stunned the audience. Ever praised Atif Aslam's and Momina Mustehsan's cinematic pop **'Sajan Das Na'** didn't disappoint but Mustehsan's single **'Beparwah'** didn't quite fit right. Let's just say it didn't have the vibe we were looking for.

Grammy winner Arooj Aftab and Asfar Hussain's **'Mehram'** was very much in the same space as **'Beparwah'**.

'Peechay Hutt' by Talal Qureshi featuring the youtube famed, Justin Bibis, and Gen-Z icon, Hassan Raheem, added a rebellious touch to the song due to which it got very popular among the youngsters. **'Yeh Dunya'** by Talha Anjum from Young Stunners, rock band Karakoram, and the Pakistani rapper, Faris Shafi, was an amazing collaborataion and we are all in for it. However, the brother-sister duo, Faris Shafi and Meesha Shafi, failed to impress us with their pop-rap mix in **'Muaziz Saarif'**.

The immensely respectable Abida Parveen and Naseebo Lal's **'Tu Jhoom'** is a vivid image of perfection, while the Sufi act **'Neray Neray Vas'** by Soch the Band along with Butt Brothers created the next dance anthem for us to enjoy in the next



wedding, the beat is going to keep us hooked. Last but not the least, Qurat-ul-Ain Balouch and Zain Zohaib got together for an upbeat qawwali **'Thagyan'** and left us all groovy.

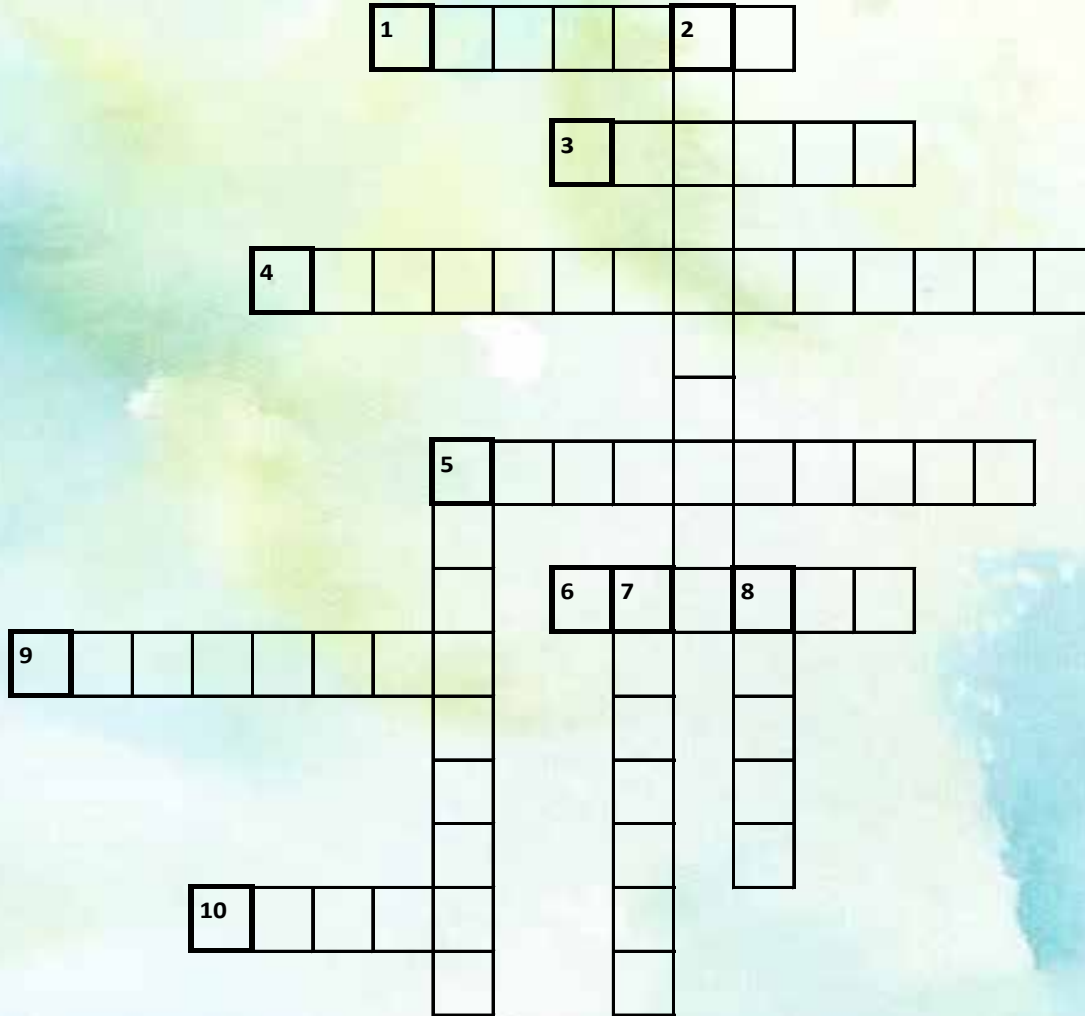
When you thought they can't surprise you anymore they dropped another masterpiece raising the bar higher than before and leaving us all in awe. Obsessed would be an understatement and expectations of music lovers from Coke Studio are higher than before. What a block buster season it has been!



**#COKE
STUDIO**

GAME CORNER

CROSSWORD How well do you know your *Winning Deck?*



Down:

- 2. I feel aik baar mein commitment kardun phir toh mein apni bhi nahin sunta.
- 5. I say jo baat hai woh kahunga.
- 7. I say humara tareeqa, humari pehchaan.
- 8. I believe in letting my imagination take EFU Life to where we need to be.

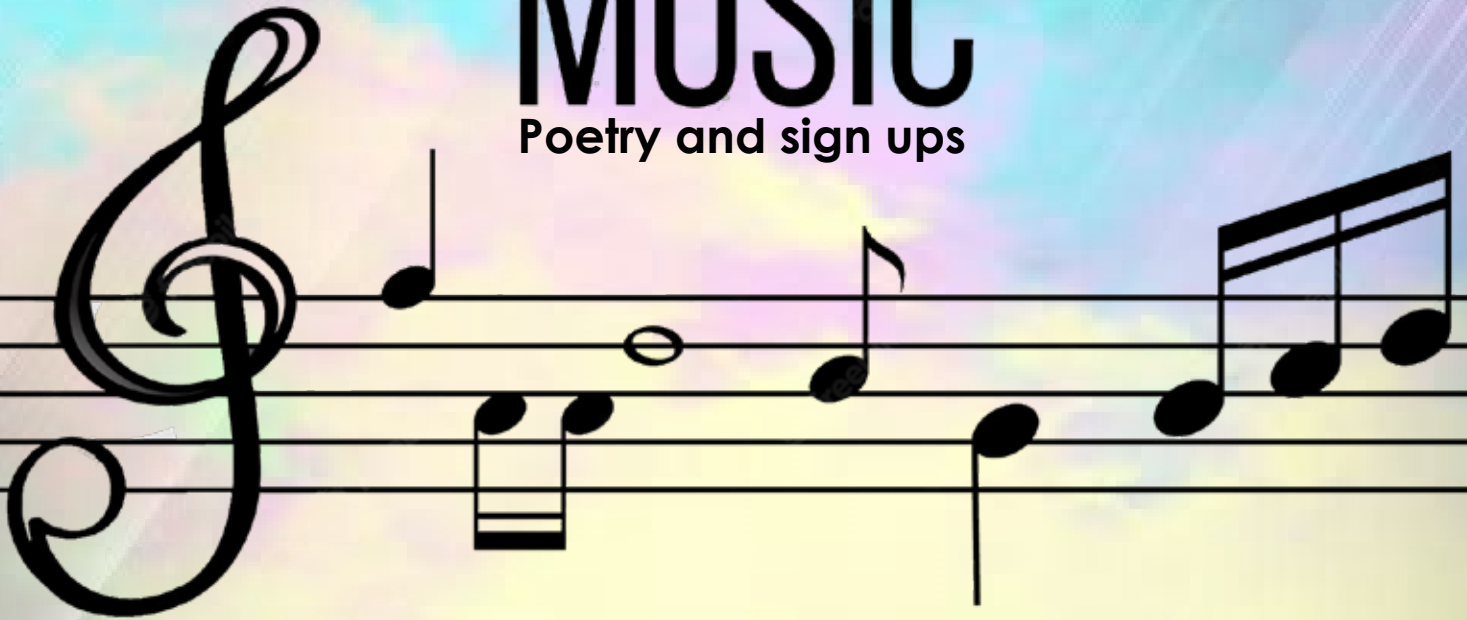
Across:

- 1. I feel logon ki zindagi mein farq parhta hai kyun kay mein hun na.
- 3. I believe that family members might have differences, but family is a single unit.
- 4. I believe if it is to be, it is up to me.
- 5. I believe that I need to connect to engage.
- 6. I believe act is a fact, harkat may barkat.
- 9. I believe a goal undelivered is a goli.
- 10. I am always ready to appreciate and say 'Wah' & 'Congratulations' when we celebrate.

SUDOKU

1			4		6			9		11
	10		8	1		3	4		6	
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Introduction of Clubs
LITERATURE
MUSIC
Poetry and sign ups



All the employees with a talent with words or music, it's time for you to shine! HR department introduces Literature Club and Music Club within the company!

We believe that EFU Life has a lot of talent and to give it a platform, this year, we have decided to introduce two different clubs, The Literature Club, and the Music Club. These clubs will be holding events internally on a quarterly basis, providing a space for the people to share their talent and love for music and words with each other and have interesting sessions.

To sign up for these clubs, please email us on ourlife@efulife.com with the name of the club you want to join as a subject line. The deadline to sign up for the clubs is **December 31, 2022**.

To start off the Literature Club, here is a piece of poetry written by one of our employees, internally. Enjoy!



The Rising Phoenix



*The chains that were meant to hold her down, finally broke
She won the losing battle within; she finally took off her cloak
She let go of the memories with which came excruciating pain
She let go of the life, the life that seemed mundane
She let go of all, all that kept pulling you down
Sinking its claws within her, keeping her stuck to the ground
She let go of herself, your life and all that was once profound.*

*As soon as everything was released, she found herself to be free
Free from all the barriers, free from the world's decree
Free from the life that kept her in vain, free from the boundaries that
were used to constrain
The soul, which was not hers to bound, the soul which they did their
best to drown*

*But she rose with that same soul, she rose again from the ground
She rose from the tears, the tears she had cried
From the scars she got, the ones she had to hide
From the screams which got muted, muted due to pride
And alas, she rose from the fire, the fire that once had died.*

An ode dedicated to survivors of abuse, who overcame adversities despite the obstacles, and still found the courage to fight back, take chances, and find diamonds when life kept throwing stones their way. You are not alone in your battles; we are proud of you and support you.

Life at the Branches

By Abbas Haider – Branch Administrator of our Karachi Indus Branch.

EFU Life appreciates all the Branch Administrators and the work they put in every day. Here's a glimpse of the work life of the Branch Administrators constantly putting their best at the Branches.

"EFU Life has a rich branch culture in terms of the work environment, the learning, teamwork, smart use of technology and a family-like relationship with all the employees, head office or the branches. Our day starts with motivational quotes by our management, followed by the plans and objectives for the day. We celebrate our work here; every day becomes a treat. We, the staff, capture it as one. There are high pressures involved due to the kind of work, but the pleasant environment makes it easy. Sales force, managers and support staff work as a team and enjoy every event either its birthdays or any religious events and support each other no matter what to develop an uplifting branch culture."



HISTORICAL VIEW OF



Ushna Khan – Intern – Human Resources Department

Many people refer to Karachi, the 12th largest city of the world, as 'The City of Lights' and 'The Heart of Pakistan' and with good reason. The current financial capital was a small fishing village ruled by Sindhi-Baloch families during the 18th century. Check out some of the less known facts and history of this very large metropolitan city which was once just an insignificant dot on the world map:

PARIS ^{of} *Asia*

Karachi had developed into an excellent trading post by the mid-1900s. The British improved the Karachi port, as well as the city's infrastructure and personnel for administration and law enforcement after which, the city's economy flourished. There was also a huge Jewish community there, as well as thousands of British officers, physicians, engineers, and administrators. Karachi gained the title "the Paris of Asia" during that time. After a while, many Jews migrated to Israel in 1948, and after the Arab-Israel war, most left Karachi. It was estimated that there were fewer than 500 Jews living in Pakistan by 1953.



Jews leaving Pakistan in 1950s.

WALL STREET of *Pakistan*

The first half of the Ayub era saw an economic boom and fast industrialization, earning McLeod Road the name of "The Wall Street of Pakistan". The Karachi Stock Exchange, Banks, Insurance Firms, Newspaper offices, other financial institutions, and Advertising Agencies were all located here which later got housed in brand-new structures. The streets in this region received routine water washing from 1959 to 1965. Later, this street got renamed after the sixth prime minister of Pakistan, Ibrahim Ismail Chundrigar, and today we know it as I.I Chundrigar Road.



McLeod Road, Karachi



I.I Chudhrigar Road, Karachi

Karachi's **1ST LANGUAGE & THE GORA QABRISTAN**

Karachi was a city of Hindu-majority and was known as Sindhi-speaking city in 1941, but by 1951, only 8.5% of the population spoke Sindhi, making Urdu the mother tongue of 51% of Karachians.

Various Christian bodies formed the Karachi Christian Cemeteries Board after Independence, initially named Maseehi Qabristan, and later named Gora Qabristan at Shahrah-e-Faisal. Interestingly, one of the earliest graves in this cemetery dates back to 1843, years before Pakistan's independence, and belongs to a woman named Maria Cotton who was related to Sir Charles Napier, who previously governed Sindh.

As a matter of fact, the cemetery also contains a mass grave containing 58 Polish soldiers who perished in an accident near Karachi in 1945 when returning from the Eastern Front. A 140-foot long Christian cross was once the largest in all of Asia. It was constructed by

Pakistani Christian Parvez Henry Gill, who built it to inspire Karachi's Christian residents living in a predominantly Muslim city.



Gora Qabristan, Karachi

INTERCONTINENTAL to *Pearl Continental*

The famous 5-star hotel, Pearl Continental, was initially named as "Intercontinental" until 1966 when it was acquired by the Pearl Chain group in the 1990s.



Intercontinental (1966)



Pearl Continental 2022

THE GATEWAY to *Asia*

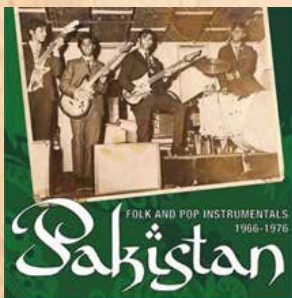
Due to PIA's position as the leading airline in the world in 1960, Karachi Airport was called "The Gateway to Asia." In 1975, because of taking language classes in English and French in Karachi, PIA flight hostesses were able to communicate easily with customers in both languages.



PIA Airhostesses taking English & French lessons in Karachi (1975)

MUSEUM, FM, & THE NIGHT LIFE OF *Karachi*

Back in the 1960s and 70s, Karachi was the place to be! People living back then remember it as a different place, where children would play outside for hours, women would go alone to see films, and doors remained open without fear. With a vibrant nightlife, sprawling old bazaars, a thriving entertainment industry, and a distinct taste in fashion, the 1960s and 70s are often considered the golden decades of Karachi, whether it be the construction of the Quaid-e-Azam's mausoleum, the arrival of The Beatles, or the Royal Visit, the time witnessed various historical moments.



An album cover of music by famous Karachi club bands of the 1970s



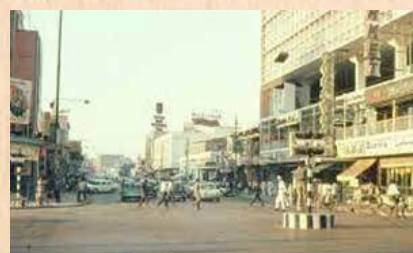
Night Life in 1960s & 1970s



A 1973 photograph of a pop band playing at a nightclub in Karachi



A bus in Karachi specifically catering to western tourists (1972)



The bustling Saddar District of Karachi in 1974

Pakistan Television (PTV) was launched in 1964 it enjoyed a dominant position in media outlets. Originally only in black and white, colour transmissions were launched in 1976. Classic TV serials of the 1970's and 1980's such as Khuda Ki Basti, Shama and Ankahi were highly successful and are celebrated to this day which were all Karachi based stories.

After the British Raj, Saddar became Karachi's nightlife epicenter during the mid-1960s. Its streets were lined with trendy restaurants, shops, bars and nightclubs, mostly catering to Karachi's middle class. Apart from the bustling nightclubs and the beaches and shopping areas like Zainab Market, other favorite spots for the free-wheeling tourists were the Kemari fishing harbor, and a large hut colony of fakirs behind Abdullah Shah Ghazi's shrine in Clifton. It was in the 1970s that the city's famous "crabbing" scene was first developed for tourists in Kemari.

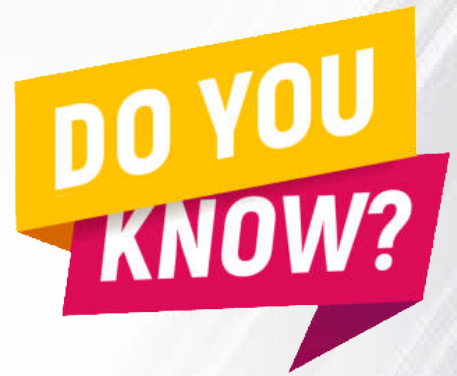
This city has amazing attention to detail in terms of art, culture, colors, standards, and ideals since the beginning. The extremely populous city of Karachi is also the home to millions of immigrants. Karachi has something for everyone. The most breathtaking locations, historical art and culture, incredible entertainment, and a multitude of other things to discover can all be found in this city. Karachi is a miniature version of Pakistan from the start and one of the most glorious cities in the world.

"Karachi has had an overdose of history, too much has happened" – Steve Inskee



KARACHI

OFFICE *Jokes*



1. The Definition of a Boss: Someone who is early when you are late and late when you are early.
2. What days are the strongest? Saturday and Sunday. The rest are weakdays.
3. I always tell new hires: Don't think of me as your boss, think of me as your friend who can fire you.
4. I love deadlines. I love the whooshing noise they make as they go by.



CONVERSATIONS AT *Work*

1. Boss: Can you come to work this weekend?
Me: Yeah, no worries but I'll probably be a bit late as public transport is slow on weekends.
Boss: What time will you get here?
Me: Monday.
2. My boss asked me how good I was at making spreadsheets.
I told him I Excel at it.
3. Boss: This is the third time you've been late for work this week. Do you know what that means?
Me: That it's only Wednesday.

4. A human resource person was quizzing a new employee on the company's safety manual. "And what steps do you take in case of a fire?" she asked. The new employee replied, "Quick ones."

KNOCK KNOCK

1. Knock! Knock!
Who's there?
A broken pencil.
A broken pencil who?
Forget it, it's pointless.

2. Knock! Knock!
Who's there?
Yah.
Yah who?
No thanks, I use Outlook.

3. Knock Knock
Who's there?
Spell
Spell who?
W-H-O.



Independence DAY



Snack BOXES





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