

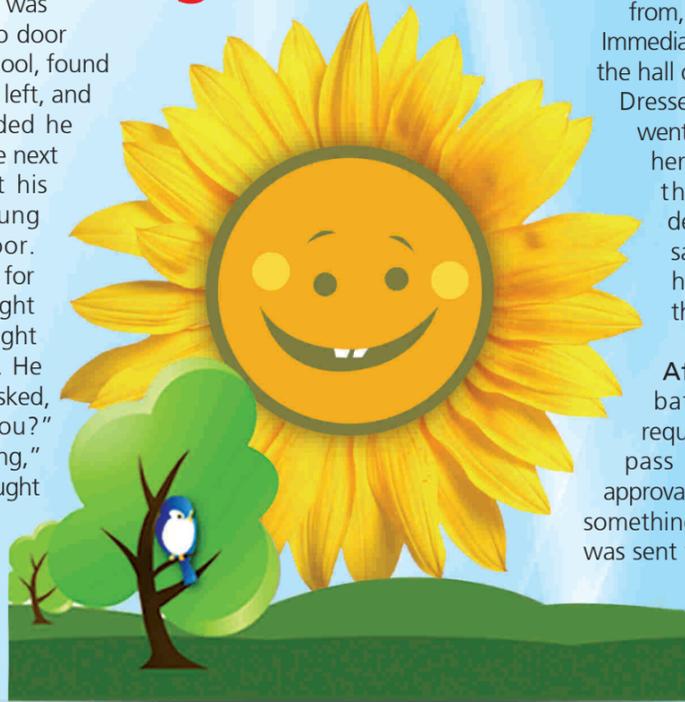
# FAMILY MATTERS

*Kindness is a language in which the deaf can hear and the blind can see.*

One day, a poor boy who was selling goods from door to door to pay his way through school, found he had only one thin dime left, and he was hungry. He decided he would ask for a meal at the next house. However, he lost his nerve when a lovely young woman opened the door. Instead of a meal he asked for a drink of water. She thought he looked hungry so brought him a large glass of milk. He drank it slowly, and then asked, "How much do I owe you?" "You don't owe me anything," she replied. "Mother has taught us never to accept pay for a kindness." He said, "Then I thank you from my heart."

As Howard Kelly left that house, he not only felt stronger physically, but his faith in God and man was strong also. He had been ready to give up and quit.

## Kindness Begets Kindness



the big city, where they called in specialists to study her rare disease. Dr. Howard Kelly was called in for the consultation. When he heard the name of the town she came from, a strange light filled his eyes. Immediately he rose and went down the hall of the hospital to her room. Dressed in his doctor's gown he went in to see her. He recognized her at once. He went back to the consultation room determined to do his best to save her life. From that day he gave special attention to the case.

After a long struggle, the battle was won. Dr. Kelly requested the business office to pass the final bill to him for approval. He looked at it, then wrote something on the edge and the bill was sent to her room. She feared to open it, for she was sure it would take the rest of her life to pay for it all. Finally she looked, and something caught her attention on the side of the bill. She began to read the following words:

"Paid in full with one glass of milk"

Year's later that young woman became critically ill. The local doctors were baffled. They finally sent her to

No, I was the captain of the Titanic.

Bill storms off to see Saint Peter. How come the captain of a sunken ship gets all that while I, the inventor of the Windows operating system, get a crummy little house? he asks.

Saint Peter replies, The Titanic only crashed once.

If you miss an opportunity don't fill your eyes with tears. It will hide another better opportunity in front of you.

Mistakes are painful when they happen. But year's later collection of mistakes is called experience, which leads to success.



Bill Gates dies and goes to heaven, where Saint Peter gives him a smart six-bedroom house with a pretty garden and a tennis court. Pleased with his lot, Bill quickly settles into the afterlife.

One day he is out walking when he bumps into a man wearing a fine tailored suit.

That's really nice, says Bill. Where did you get it?

Actually, says the man, I was given 50 of these, plus two mansions, a yacht, a golf course and four Rolls-Royces.

Wow, were you a pope or a doctor healing the sick? asks Bill.



No one will manufacture lock without a key. Similarly God won't give problems without solutions.

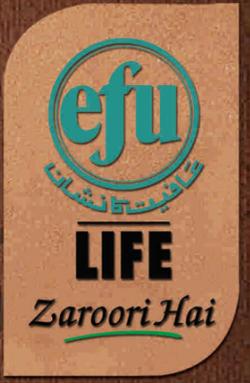
No one can go back and change a bad beginning; But anyone can start now and create a successful ending.



**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](mailto:csd@efulife.com)



# LIFE MATTERS

## Message From Taher G. Sachak



Dear Friends

Let me start by wishing you and your families a (belated) happy and prosperous 2012.

I am pleased to confirm that despite the ongoing challenging times your Company continues to go from strength to strength. The total gross premium of the Company last year was over Rs 10 Billion and the market value of the policyholders' funds we manage now exceed Rs. 24 Billion. Our main policyholders' fund, Managed Growth Fund (market value of around Rs. 23 billion) has also provided good long term returns to our policyholders with a return, net of all charges, of 13.31% p.a. over the last 10 years as at December, 2011.

This year too we will continue to explore ways to improve our products offering and our level of service to you. A byproduct of this journey of improvement is that the Consumers Association of Pakistan has, once again, chosen us as the best Life assurance company for 2011-the fourth consecutive year!

I am also pleased to inform you that EFU Life's credit rating has been reaffirmed AA-Outlook (Stable) by Japan Credit Rating Agency Ltd. This rating signifies the Company's longstanding tradition of exceptional performance, continued financial growth, enlightened management practices and ethical business conduct.

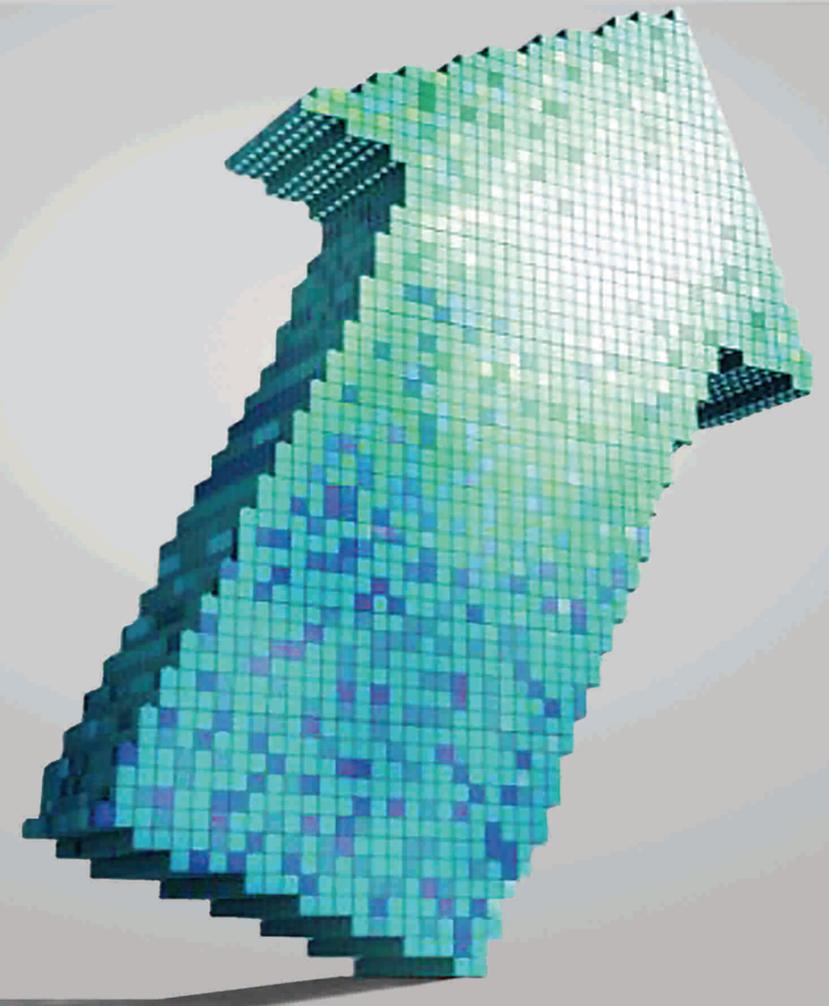
In conclusion, please accept my heartfelt thanks for your continued support of our Company.

Yours sincerely,

*T. G. Sachak*

Managing Director & Chief Executive

## LEADING WITH EXCELLENCE



EFU Life has been recognized as the best life insurance company by Brands Foundation and continues its leadership position in the insurance industry. Led with excellence, driven by trust.



ISO 9001:2008 Certified  
Rated AA- by JCR-VIS  
Registered and Supervised by the Securities & Exchange Commission of Pakistan



# NEWS ROUNDUP

## EFU Life receives Brands of the Year Award 2010

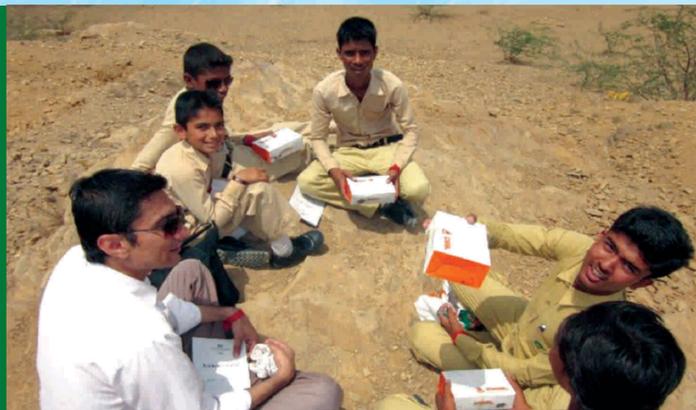


EFU Life received the prestigious Brands of the Year Award 2010 in the Life Insurance category for outstanding performance, support & customer satisfaction. The Award ceremony was held at Governor House on 30th July 2011, where Prime Minister Yousaf Raza Gilani in the presence of the Governor Sindh Dr. Ishratul Ibad Khan & Chief Minister Sindh, Syed Qaim Ali Shah endowed this Award to Mr. Taher G. Sachak, Managing Director & CEO of EFU Life.

### EFU Life supports Rahbar Program

Last year EFU Life joined hands with The Citizen's Foundation (TCF) to support the cause of educating the less privileged children in Pakistan through their "Rahbar Program". It aims at developing youth to become responsible members of their communities.

The role of a mentor is to guide TCF Mentees in their journey of self-discovery and help them develop a vision for their future. A total of nine employees from EFU Life volunteered their time for the cause.

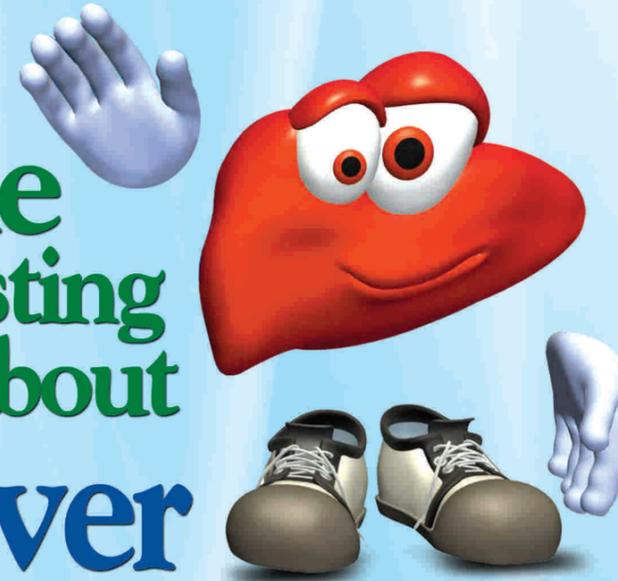


### EFU Life receives Global HR Excellence Award 2011

EFU Life was recently presented the "HR Excellence Award (Insurance Sector)" by a collaborative effort of the Global Media Links and Business Milestones in the Award ceremony held in Karachi. Picture shows Mr. Zain Ibrahim - GM Operations receiving the award from Senior Commerce Minister Makhdoom Amin Fahim and Chairman Intellectual Property Organization of Pakistan Hameedullah Jan Afridi.

## HEALTH FILE

# Some interesting facts about our liver



Hi... I'm Your Liver!

Let me tell you how much I love you... in 9 ways

1. I store the iron reserves you need, as well as a lot of vitamins and other minerals.  
*Without me, you wouldn't have the strength to carry on!*
2. I make bile to help digest your food.  
*Without me, you'd waste away to nothing.*
3. I detoxify poisonous chemicals you give me, and that includes alcohol, beer, wine and drugs (prescribed and over-the-counter) as well as illegal substances.  
*Without me, your "bad" habits would kill you.*
4. I store energy, like a battery, by stockpiling sugar (carbohydrates, glucose and fat) until you need it.  
*Without me, the sugar level in your blood could fall dramatically and you'd go into a coma.*
5. I make the blood that got your system going even before you were born.  
*Without me, you wouldn't be here!*
6. I manufacture new proteins that your body needs to stay healthy and grow.  
*Without me, you wouldn't grow properly!*

7. I remove poisons from the air, exhaust smoke and chemicals you breathe.  
*Without me, you'd be poisoned by pollutants!*
8. I make clotting factors that stop the bleeding when you accidentally prick yourself.  
*Without me, you'd bleed to death!*
9. I help defend you against the germs going into your body all the time. I take those cold germs, flu bugs and other germs you encounter, and knock them dead - or at least weaken them.  
*Without me, you'd be a sitting duck for every infection known to man.*

Let me tell you some easy ways to love me, your liver !!!

- A. Don't drown me in beer, alcohol or wine!  
*Even one drink is too much for some people and could scar me for life.*
- B. Watch those drugs!  
*All drugs are chemicals, and when you mix them up without a doctor's advice you could create something poisonous that could damage me badly.*
- C. I scar easily.. and those scars, called "cirrhosis" are permanent.  
*Medicine is sometimes necessary. But taking pills when they aren't necessary is a bad habit. All those chemicals can really hurt a liver.*

- D. Be careful with aerosol sprays!  
*Remember, I have to detoxify what you breathe in, too. So when you are cleaning with aerosol cleaners, make sure the room is ventilated, or wear a mask.*

- E. That goes double for bug sprays, mildew sprays, paint sprays and all those other chemical sprays you use. Be careful what you breathe!

**Watch what gets on your skin!** Those insecticides you put on trees and shrubs not only kill bugs they can get to me right through your skin and destroy my cells, too. Remember they're all chemicals.

Cover your skin with gloves, long sleeves, a hat and mask every time insecticides are in the air or if you're handling them.



**WARNING**

*I can't and won't tell you I'm in trouble until I'm almost at the end of my rope... and yours. Remember: I am a non-complainer. Overloading me with drugs, alcohol and other junk can destroy me! This may be the only warning you will ever get.*



**Take My Advice, Please!**

- Check me out with your doctor.
- Blood screening tests can identify some trouble.
- If I'm soft and smooth, that's good. If I'm hard and bumpy, that could mean trouble.
- If your doctor suspects trouble. ULTRA SOUND & CT scans can look into it.
- My life, & yours, depends on how you treat me.

### LIVER FACTS

The liver is the largest solid organ in our body. It's about 8 inches (20 cm) wide, 6.5 inches (17 cm) long and 4.5 inches (12 cm) thick and weighs approximately 3.5 pounds (1.6 kilograms).

#### Liver Diseases

There are many kinds of liver diseases. Viruses cause some of them, like hepatitis A, hepatitis B & hepatitis C.

If the liver forms scar tissue because of an illness, it's called cirrhosis. Jaundice, or yellowing of the skin, can be one sign of liver disease. Like other parts of your body, cancer can affect the liver.