



**LIFE**

*Zaroori Hai*

# Life Matters

Message from

## Taher G. Sachak

### Dear Friends

This newsletter gives us a periodic opportunity to keep you, our clients, abreast of the progress of your company.

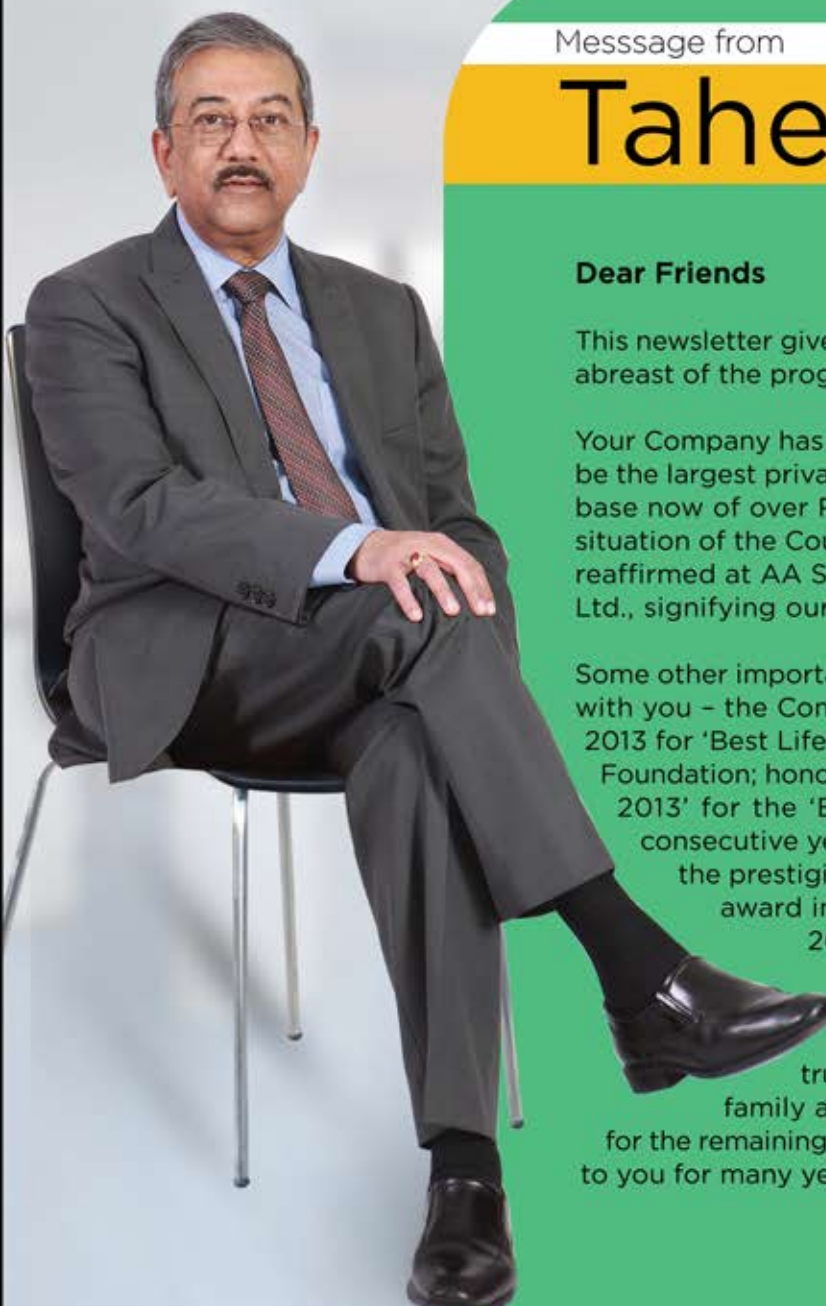
Your Company has completed 22 years of operations and continues to be the largest private sector life insurer in terms of assets with an asset base now of over Rs 49 billion . In spite of the challenging economic situation of the Country our Insurer Financial Strength rating has been reaffirmed at AA Stable Outlook, by JCR-VIS Credit Rating Company Ltd., signifying our high capacity to meet policyholders' obligations.

Some other important milestones for last year that I would like to share with you - the Company was presented the Brand of the Year Award 2013 for 'Best Life Insurance Company' for the second time by Brand Foundation; honoured with the prestigious 'Consumers Choice Award 2013' for the 'Best Insurance Company of Pakistan' for the 6th consecutive year by Consumers Association of Pakistan; awarded the prestigious South Asian Federation of Accountants (SAFA) award in the Life Insurance category for the annual report 2012.

We shall continue to strive to build the finest financial services institution with your support and trust. May I take this opportunity to wish you and your family a happy Ramadan & Eid Mubarak and the very best for the remaining part of the year. We look forward to being of service to you for many years to come.

Yours sincerely,

Managing Director



# News Roundup

## CSR Business Excellence Award 2013

EFU Life honoured with the 'CSR Business Excellence Award 2013' in the 6th International CSR Summit, organized by National Forum for Environment and Health (NFEH)



## Blood Donor Day Activity

This blood donor day, we conducted two interesting activities where we arranged an internal Blood Donation Drive with the collaboration of Omair Sana foundation and also another activity which was focused around generating awareness for blood donation where the employees of EFU Life actively participated to promote the concept of blood donation. The same activity was also promoted on our Facebook page to share the awareness campaign.

## Congratulations EFU Life Cricket Team!!!

Our Cricket team won the Insurance Association of Pakistan (Karachi) Cricket tournament played on March 31, 2014 at Karachi Parsi Institute Ground, Karachi. Mr. Taher G. Sachak MD & CEO of EFU Life along with other executives were present at the final match. It was a clean sweep by EFU Life team.



# Stress symptoms: Effects on your body and behavior

Stress symptoms may be affecting your health, even though you might not realize it. You may think illness is to blame for that nagging headache, your frequent insomnia or your decreased productivity at work. But stress may actually be the culprit.

## Common effects of stress

Indeed, stress symptoms can affect your body, your thoughts and feelings, and your behavior. Being able to recognize common stress symptoms can give you a jump on managing them. Stress that's left unchecked can contribute to health problems, such as high blood pressure, heart disease, obesity and diabetes.



## Act to manage stress

If you have stress symptoms, taking steps to manage your stress can have numerous health benefits. Explore stress management strategies, such as:

- ▶ Physical activity
- ▶ Relaxation techniques
- ▶ Meditation
- ▶ Yoga
- ▶ Tai chi



And be sure to get plenty of sleep, eat a balanced diet, and avoid tobacco use and excess caffeine and alcohol intake.

## Common effects of stress

On your body	On your mood	On your behavior
<ul style="list-style-type: none"> <li>▶ Headache</li> <li>▶ Muscle tension or pain</li> <li>▶ Chest pain</li> <li>▶ Fatigue</li> <li>▶ Change in sex drive</li> <li>▶ Stomach upset</li> <li>▶ Sleep problems</li> </ul>	<ul style="list-style-type: none"> <li>▶ Anxiety</li> <li>▶ Restlessness</li> <li>▶ Lack of motivation or focus</li> <li>▶ Irritability or anger</li> <li>▶ Sadness or depression</li> </ul>	<ul style="list-style-type: none"> <li>▶ Over eating or under eating</li> <li>▶ Angry outbursts</li> <li>▶ Drug or alcohol abuse</li> <li>▶ Tobacco use</li> <li>▶ Social withdrawal</li> </ul>

## When to seek help

If you're not sure if stress is the cause or if you've taken steps to control your stress but your symptoms continue, see your doctor. Your doctor may want to check for other potential causes.



Also, if you have chest pain, especially if it occurs during physical activity or is accompanied by shortness of breath, sweating, dizziness, nausea, or pain radiating into your shoulder and arm, get emergency help immediately. These may be warning signs of a heart attack and not simply stress symptoms.



# Family Matters

## AND THEN IT IS WINTER.....



You know ... time has a way of moving quickly and catching you unaware of the passing years. It seems just yesterday that I was young, just married and embarking on my new life with my mate. Yet in a way, it seems like ages ago, and I wonder where all the years went. I know that I lived them all. I have glimpses of how it was back then and of all my hopes and dreams. But, here it is... the "back nine" of my life and it catches me by surprise...How did I get here so fast? Where did the years go and where did my youth go? I remember well seeing older people through the years and thinking that those older people were years away from me and that "I was only on the first hole" and the "back nine" was so far off that I could not fathom it or imagine fully what it would be like. But, here it is...my friends are retired and getting grey...they move slower and I see an older person now. Some are in better and some worse shape than me...but, I see the great change...Not like the ones that I remember who were young and vibrant...but, like me, their age is beginning to show and we are now those older

folks that we used to see and never thought we'd become. Each day now, I find that just getting a shower is a real target for the day! And taking a nap is not a treat anymore... it's mandatory! Cause if I don't on my own free will... I just fall asleep where I sit! And so...now I enter into this new season of my life unprepared for all the aches and pains and the

loss of strength and ability to go and do things that I wish I had done but never did!! But, at least I know, that though I'm on the "back nine", and I'm not sure how long it will last...this I know, that when it's over on this earth...it's over. A new adventure will begin! Yes, I have regrets. There are things I wish I hadn't done...things I should have done, but indeed, there are many things I'm happy to have done. It's all in a lifetime. So, if you're not on the "back nine" yet...let me remind you, that it will be here faster than you think. So, whatever you would like to accomplish in your life please do it quickly! Don't put things off too long!! Life goes by quickly. So, do what you can today, as you can never be sure whether you're on the "back nine" or not! You have no promise that you will see all the seasons of your life...so, live for today and say all the things that you want your loved ones to remember...and hope that they appreciate and love you for all the things that you have done for them in all the years past!!

"Life" is a gift to you. The way you live your life is your gift to those who come after. Make it a fantastic one. **LIVE IT WELL! ENJOY TODAY! DO SOMETHING FUN! BE HAPPY! HAVE A GREAT DAY** Remember "It is health that is real wealth and not pieces of gold and silver. **LIVE HAPPY IN 2014!**



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

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

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## Quotes



Knowing others is intelligence; knowing yourself is true wisdom. Mastering others is strength; mastering yourself is true power."

Lao-Tzu

"Life is a great big canvas, and you should throw all the paint you can on it."

Danny Kaye

"Success each day should be judged by the seeds sown, not the harvest reaped."

John C. Maxwell

"Even a mistake may turn out to be the one thing necessary to a worthwhile achievement."

Henry Ford

"All the advice in the world will never help you until you help yourself."

Fred Van Amburgh