

# Life Matters



LIFE

Zaroori Hai

## Dear Friends

May I start by wishing you and your family a very happy and a blessed Ramadan.

The year 2015 helped us achieve various milestones. Your Company's net asset value of all unit linked funds under management increased to Rs. 81.5 billion in 2015, making us the largest asset manager in Pakistan. The total value of the assets of the Company increased to Rs.91.3 billion. Profit after tax increased to Rs.1.475 billion, an increase of 55%, resulting in an earnings per share of Rs. 14.75.

During 2015, the Company launched its Takaful operations through the individual life and Takaful sales force, bank partners and group benefits marketing channels. The Company expects this new line of business to grow over a period of time and contribute significantly to the Company's overall performance. For our clients we remain focused on delivering the quality services and

solutions they need and expect to succeed in their financial planning with us.

We have committed to new challenges with a long-term vision for growth. We will continue to challenge to secure a better future for our customers, having a vision and being successful, with being innovative and agile in order to provide our customers with the highest value consistently in this ever changing world.

We look forward to being of service to you for many years to come.

Yours sincerely,

Managing Director

Message from  
Taher G. Sachak



## SHEDDING LIGHT ON YOUR FUTURE ENDEAVOURS



EFU Life introduces 'Hemayah'- Pakistan's First Shariah Compliant Window Family Takaful Operations. You'll find protection when you need it the most, as we secure your future endeavours with our tailor-made Takaful solutions catering to savings, child financial planning and pure Takaful coverage.

For more details, SMS 'HEMPRD' to 9898\*. *Aap ki Khuzhiyon ka Salbaan!*

EFU Life - Window Takaful Operations



HEMAYAH

EFU FAMILY TAKAFUL

# NEWS ROUNDUP

## EFU Life receives Certificate of Excellence by MAP

EFU Life Assurance Limited, has been honored with 'Certificate of Excellence' by Management Association of Pakistan (MAP) in the category of Commercial Banks & Insurance Sector. The award was presented during the ceremony of 31st Corporate Excellence Awards 2015 held recently in Karachi. Mr. Mohammed Ali Ahmed, Chief Strategy Officer, EFU Life Assurance Ltd., received the award on behalf of the Company. The award seeks to recognize and reward the best managed companies in Pakistan.



L to R: Mr. Attaulah Sheikh, Divisional Forest Officer, Mr. Ch. Muhammad Akram, Deputy Director JPMC, Mr. Azeeq ur Rehman, CSR/CSI Activist & Senior Executive Advisor, Alzad Memorial Thalassemia Foundation, Professor Anisuddin Bhatti, Executive Director JPMC, Mr. Tahir G. Sachak, MD & CEO - EFU Life Assurance Ltd., Mr. Shahzeb Sheikh, Assistant Commissioner Karachi (General), Mr. Mahmood Tareen, Founder & CEO, The Professionals Network, Mr. Zammer Baloch, Deputy Director JPMC along with the Management of EFU Life.

## EFU Life launches a Tree Plantation Drive at JPMC

EFU Life, launched a Tree Plantation Drive to commemorate the 4th Insurance Day in Pakistan with Jinnah Post Graduate Medical Centre (JPMC). EFU Life has always been at the forefront of ground-breaking CSR initiatives. The Company is committed to serving the people of Pakistan, and improving the quality of life. Taking this vision forward, EFU Life initiated a Tree Plantation Drive at JPMC, under the slogan 'Keep JPMC Clean and Green' involving plantation of trees at JPMC, and installation of trash cans.

## EFU Life wins CSR Award

EFU Life Assurance Limited, has been conferred with 'CSR Award 2016' in the category of 'Social Impact' at the 5th Corporate Social Responsibility Awards, organized by The Professionals Network and Ethical Business Update (EBU). This award is the first and only registered CSR Award of Pakistan registered with IPO. Ms. Aman Hussain, Head of Marketing, EFU Life Assurance Ltd., received the award on behalf of the Company. The awards recognized the efforts of the companies who are at the helm of Social Responsibility efforts in Pakistan.



# The 15 Coolest Tips for Surviving Summer Heat Waves

**1. Slow down:** When you are outside or in a place that is not air conditioned, face reality, move slowly and put your brain in low gear.

**2. Always be hydrating:** Drink ice water, cold juice, and non-caffeinated ice tea. Have it with you at all times. This is especially important if you live somewhere that is both hot and humid.

**3. Stay ahead of your thirst:** Related to the above tip, don't wait until you are thirsty to drink up, force yourself to drink and drink and drink.

**4. Shut out the sunlight:** Even if your home or office is air conditioned, shut the blinds. Sunlight equals heat.

**5. Wear loose fitting clothes:** Inside wear shorts, baggy T-Shirt, flip-flops. Forget the underwear and socks. When you are outside wear loose, long-sleeved clothes (shirts, pants, skirts) of light material. Keeping the sun off your skin provides more surface area for sweating, and so is actually cooler. Wear a cap or straw hat.

**6. Change your schedule:** Get up at 5 a.m., go for a walk while it is still bearable. Get your work done early so you can crawl around the rest of the day.

**7. Crank up the fans:** If you don't have air conditioning and even if you do, promote air circulation throughout your house or office with fans. Start them up early in the day before it gets hot.

**8. Turn off the lights:** Light bulbs emit heat so use your lights as little as possible. It's a good idea to switch your bulbs to eco-friendly ones, such as fluorescent or LED bulbs because they emit lower levels of energy and thus, heat.

**9. Minimize the use of heat producing appliances:** If you have to use the dishwasher, washing machine or dryer, if possible, use them at night or early in the morning.

**10. Eat high water content foods:**

Many fruits and vegetables, such as watermelon, grapes, cucumber, and tomatoes, contain 90 percent or higher water content by weight. Eating them in abundance will keep you hydrated.



**11. Seek refuge:** If you need relief from your hot house, go to an air-conditioned library, Movie Theater, or a shopping mall.

**12. Utilize the cooling power of water:** If you feel like your body is getting too hot, cool it down by taking a long, cool shower or bath. Soak your feet in a bucket or pan of ice water. Utilize towels and bandannas soaked in cold, cold water. Apply an ice pack to various parts of your body.

**13. Use a hand fan:** Take one with you when you go outside, it can be a lifesaver on a hot bus or subway train.



**14. Use a water-filled spray bottle:** Even better than a fan is a spray bottle with water that you have placed in a refrigerator until it is ice cold (nearly frozen is best). When you are outside, mist yourself with refreshing spritzes of chilled water.

**15. Keep your car cool:** If possible park in the shade or a garage, use a sunshade or window visor, dash cover or at least put a towel over the steering wheel. Keep windows open a crack when you park and if you can find one, buy a solar powered fan. Paired with open windows, a solar-powered fan can make your car feel downright pleasant during even the hottest summer days.



# Family Matters



## The Joys of Ageing!

I would never trade my amazing friends, my wonderful life, my loving family for less gray hair or a flatter belly. As I've aged, I've become kinder to myself, and less critical of myself. I've become my own friend. I don't chide myself for eating that extra cookie, or for not making my bed, or for buying that silly cement gecko that I didn't need, but looks so avante garde on the patio. I am entitled to a treat, to be messy, to be extravagant. I have seen too many dear friends leave this world too soon; before they understood the great freedom that comes with ageing. Whose business is it if I choose to read or play on the computer until 4 am and sleep until noon? I will dance with myself to those wonderful tunes of the 60s & 70s, and if I, at the same time, wish to weep over a lost love ... I will. I will walk the beach in a swim suit that is stretched over a bulging body, and will dive into the waves with abandon if I choose to, despite the pitying glances from the jet set. They, too, will get old. I know I am sometimes forgetful. But there again, some of life is just as well forgotten. And I eventually remember the important

things. Sure, over the years my heart has been broken. How can your heart not break when you lose a loved one, or when a child suffers, or even when somebody's beloved pet gets hit by a car? But broken hearts are what give us strength and understanding and compassion. A heart never broken is pristine and sterile and will never know the joy of being imperfect. I am so blessed to have lived long enough to have my hair turning gray, and to have my youthful laughs be forever etched into deep grooves on my face. So many have never laughed, and so many have died before their hair could turn silver. As you get older, it is easier to be positive. You care less about what other people think. I don't question myself anymore. I've even earned the right to be wrong. So, to answer your question, I like being old. It has set me free. I like the person I have become. I am not going to live forever, but while I am still here, I will not waste time lamenting what could have been, or worrying about what will be. And I shall eat dessert every single day (if I feel like it).

### Quotes

"It doesn't matter where you came from. All that matters is where you are going."

**Brian Tracy**

"Think big and don't listen to people who tell you it can't be done. Life's too short to think small."

**Tim Ferriss**

"We become what we think about."

**Earl Nightingale**

"Everything you've ever wanted is on the other side of fear."

**George Addair**



### 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:**

EFU Life Assurance Ltd, 37-k Block-6, PECHS, Karachi-75400. Fax: (021) 3453-7519.  
Email: [marketing@efulife.com](mailto:marketing@efulife.com)

### Humour



"As you get older three things happen. The first is your memory goes, and I can't remember the other two..."  
**Sir N. Wisdom**

"One of the most difficult things in the world is to convince a woman that even a bargain costs money."  
**Edgar Watson Howe**

"When I was a kid I used to pray every night for a new bike. Then I realized that The Lord doesn't work that way, so I stole one and asked him to forgive me."  
**Erno Philips**

"I've been in love with the same woman for forty-one years. If my wife finds out, she'll kill me."  
**Henry Youngman**



(021) 111-338-111



[efulife.com](http://efulife.com)



EFU Life PlanIT



[/EFULifeAssurance](https://www.facebook.com/EFULifeAssurance)



@EFU\_Life



EFULIFE  
9898