

# Life Matters



## Dear Friends

It's my pleasure to greet you as part of the growing EFU Life family and would like to thank you for your continued patronage. The end of 2016 closed on the biggest milestone for us--the move to our new home, the "EFU Life House." Centrally located with state of the art facilities our new home is a testament to the trust that our clients have placed in us and enhances our ability to offer the best financial planning solutions and world class services.

The other major milestone achieved in 2016 was that the total assets under management crossed Rs.96 billion making your Company the third largest Asset Manager in Pakistan.

The Company continued to be recognized for its quality management, service levels and innovation through numerous awards. Additionally EFU Life has been honoured with the prestigious 'World Finance Global Insurance Award 2015' in the 7th Annual Global Insurance Awards by World News Media, securing the top position in the life insurance sector in Pakistan. Insurers Financial Strength (IFS) rating was upgraded

to 'AA+' (Double A+) by JCR - VIS Credit Rating with a "Stable" outlook reflecting the Company's strong liquidity position and capacity to meet policyholder liabilities.

But, of course, the most valuable "award" for us is your continued trust and support of our Company.

In conclusion, may I wish you and your family a rather belated happy, healthy and prosperous 2017 and we look forward to being of service to you for many years to come.

Yours sincerely,

Managing Director

Message from  
Taher G. Sachak



## OUR NEW HOME EFU LIFE HOUSE

The journey of excellence continues as we stand committed to be your financial partner.

### OUR NEW ADDRESS

EFU Life House  
Plot No. 112, 8th East Street, Phase 1, DHA, Karachi.



# COMPANY NEWS



## EFU Life recognized by Who's Who Pakistan Council

The CEO & MD of EFU Life, Mr. Taher G. Sachak, has been conferred the prestigious 'Who's Who Professional Award. He is among the top 60 professional in Pakistan to be inducted in the 'Who's who hall of fame for his outstanding contribution to Pakistan in the category of Insurance. The award ceremony was held at Governor House and Dr. Ishrat-ul-Ebad Khan, Ex-Governor Sindh, recognized the achievement.



## Best Corporate Report Award 2015

EFU Life Assurance's Annual Report "The Anatomy of Life" has been awarded 1st runners up for the Best Corporate and Sustainability Report Awards 2015 by Joint Committee of The Institute of Chartered Accountants of Pakistan (ICAP) and the Institute of Cost & Management Accountants of Pakistan (ICMAP). Ms. Abida Hasanali, Senior marketing Manager, EFU Life Assurance Ltd, received the award on behalf of the company.

## Strategic Partnership between Easypaisa & EFU Life

Recognizing the need of the masses for protection and savings financial solutions, EFU Life partnered with Easypaisa to launch a range of products, the first being Easypaisa Kamyab Mustakbil. This unique Shariah compliant financial planning solution provides customers with a simple and secure takaful plan, with a keen focus on affordability.



## EFU Life Key Financial Highlights for the year 2016

**RS. 2.32 BILLION**  
TOTAL CLAIMS PAID

**RS. 1.87 BILLION**  
PROFIT AFTER TAX

**45%**  
RETURN ON EQUITY

**RS. 18.73**  
EARNINGS PER SHARE

**150%**  
CASH DIVIDEND

**RS. 106.30 BILLION**  
STRONG ASSET BASE

**RS. 96.36 BILLION**  
FUNDS UNDER MANAGEMENT

**RS. 4.19 BILLION**  
SHAREHOLDERS EQUITY

# Top 10

## Health Tips for a Better Life



**1. Embrace nutrition basics.** Eating right doesn't have to be complicated. Forget the fad diets and adopt a healthy eating plan including a variety of fruits and vegetables, lean proteins, whole grains, and low-fat dairy.

**2. Move more.** Aim to get at least 150 minutes of moderate activity, such as walking each week to assist in weight maintenance and overall health.

**3. Be smoke free.** Make a plan for the challenges you will face and keep trying your best. Seek support and talk to your doctor about medications that can double your chances of quitting for good.



**4. Stay positive.** Health goals don't always go as planned. When you face challenges, focus on all of the positive changes you have made, no matter how small they seem. Treat yourself with kindness, like you would a good friend.

**5. Prioritize preventive screenings.** Many medical conditions can be recognized in the early stages by getting preventive screenings and immunizations. Ask your doctor about what screenings are recommended for you.

**6. Connect with others.** Building a community of people who can help you through life's ups and downs is a vital step towards happiness and good health. Invest in relationships that provide encouragement and accountability to both parties.



**7. Stress Less.** Gratitude has been shown to lower stress, which prevents many other physical and mental consequences. Instead of focusing on what your body

can't do or how you wish your body looked, try expressing gratitude for where you are now and the opportunity to make improvements.

**8. Work toward or maintain a healthy weight.** If you are overweight, work toward losing 5-7% of your weight to significantly reduce your health risks. Studies show that individuals who track their intake using an app, such as my "fitness pal", lose more weight and keep it off compared to those who don't track.



**9. Set SMART goals.** General goals such as "exercise more" are not effective. A SMART goal is Specific, Measurable, Action-oriented, Realistic, and Timely. "I will walk 20 minutes over my lunch break on Tuesdays and Thursdays" is a SMART goal.

**10. Schedule sleep.** Make sleep a priority to enjoy a more focused, energy-filled lifestyle. Aim for 7-9 hours of sleep each night. Create a relaxing bed-time routine and change your electronic device settings to the "night-shift" mode.



# Family Matters

## VALUE



A popular speaker started off a seminar by holding up a \$20 bill. A crowd of 200 had gathered to hear him speak. He asked, "Who would like this \$20 bill?"

200 hands went up.

He said, "I am going to give this \$20 to one of you but first, let me do this." He crumpled the bill up.

He then asked, "Who still wants it?"

All 200 hands were still raised.

"Well," he replied, "What if I do this?" Then he dropped the bill on the ground and stomped on it with his shoes.

He picked it up, and showed it to the crowd. The bill was all crumpled and dirty.

"Now who still wants it?"

All the hands still went up.

"My friends, I have just showed you a very important lesson. No matter what I did to the money, you still wanted it because it did not decrease in value. It was still worth \$20. Many times in our lives, life crumples us and grinds us into the dirt. We make bad decisions or deal with poor circumstances. We feel worthless. But no matter what has happened or what will happen, you will never lose your value. You are special - Don't ever forget it!

# Humour

"A lot of people have asked me how short I am. Since my last divorce, I think I'm about \$100,000 short."

A successful man is one who makes more money than his wife can spend. A successful woman is one who can find such a man.

My husband wanted one of those big-screen TVs for his birthday. So I just moved his chair closer to the one we have already.

An archaeologist is the best husband a woman can have; the older she gets the more interested he is in her.

Keep the dream alive: Hit the snooze button.

## Quotes

"Success Is Getting What You Want, Happiness Is Wanting What You Get."

W. P. Kinsella

"Think Continually About What You Want, Not About The Things You Fear."

Brian Tracy

"The Person Who Says It Cannot Be Done Should Not Interrupt The Person Who Is Doing It."

Chinese Proverb

A Clear Vision, Backed By Definite Plans, Gives You A Tremendous Feeling Of Confidence And Personal Power."

Brian Tracy



## 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.

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Plot No.112,8th East Street, Phase I, DHA, Karachi,  
Pakistan Fax: (021) 3453-7519.  
Email: [marketing@efulife.com](mailto:marketing@efulife.com)

## New Features in Our Mobile App



• **Notifications:** You will now be notified for all EFU Life policy related details such as renewal, reminder, birthday greeting etc.

• **E-Registration Process:** Create your own E services Login Id by simply filing in your details.

• **Tax E-Filer Status:** Check your E-Filer status by simply entering your CNIC number.

For more information about the app:  
Visit: [www.efulife.com](http://www.efulife.com)  
SMS: Type 'App' and send it to 9999\*



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