

**EFU LIFE ASSURANCE LIMITED**  
**Statement of Net Assets**  
**As on 31 December 2024**




	Managed Growth Fund	Guaranteed Growth Fund	Capital Growth Fund	Aitemad Growth Fund	Pension Fund	Aggressive Fund	Income Growth Fund	Takaful Growth Fund	Takaful Aggressive Fund	Takaful Conservative Fund
-----Rupees in '000-----										
<b>Bank Balance</b>	1,304,352	14,422	26	431,060	4,238	21,228	67,445	310,587	64,324	74,865
<b>Total Value of Investment</b>	172,314,195	10,523,876	130,842	8,595,881	20,685	1,427,217	2,922,388	25,519,230	1,281,821	3,554,642
<b>Accrued Interest / Dividend Receivable / Payable</b>	1,358,202	17,211	1	242,599	397	16,099	49,766	653,187	26,758	116,249
	116,422	44,327	(14,495)	24,532	1	1,515	82,805	79,692	11,072	52,467
<b>Total Fund Value</b>	<b>175,093,170</b>	<b>10,599,836</b>	<b>116,374</b>	<b>9,294,071</b>	<b>25,322</b>	<b>1,466,059</b>	<b>3,122,404</b>	<b>26,562,696</b>	<b>1,383,974</b>	<b>3,798,223</b>
Management Charges	(57,163)	(3,475)	(37)	(3,039)	(8)	(477)	(1,011)	(8,676)	(451)	(1,239)
Cost of Disposition	(307,828)		(87)	(11,072)	(32)	-	(1,754)	-		-
<b>Net Assets Value</b>	<b>174,728,180</b>	<b>10,596,360</b>	<b>116,250</b>	<b>9,279,961</b>	<b>25,281</b>	<b>1,465,582</b>	<b>3,119,639</b>	<b>26,554,020</b>	<b>1,383,524</b>	<b>3,796,984</b>

  
 Director

  
 Director

  
 Managing Director  
 & Chief Executive

  
 Chairman

**EFU LIFE ASSURANCE LIMITED**  
**Statement of Changes in Net Assets**  
**As on 31 December 2024**




	Managed Growth Fund	Guaranteed Growth Fund	Capital Growth Fund	Aitemad Growth Fund	Pension Fund	Aggressive Fund	Income Growth Fund	Takaful Growth Fund	Takaful Aggressive Fund	Takaful Conservative Fund
-----Rupees in '000-----										
Fund brought forward	146,053,957	7,796,621	122,678	7,785,462	22,073	1,074,222	1,712,352	19,522,219	1,130,070	2,102,004
Value of creation of units	1,671,417	1,578,184	-	146,599	325	153,658	1,031,870	2,188,076	149,962	1,200,734
Increase (decrease) in value of investments in the financial year	17,358,369	48,768	2,887	878,545	3,306	225,667	24,982	2,340,432	215,883	539,385
Other income	28,489,321	1,693,138	27,102	1,586,906	3,948	222,671	438,275	3,995,766	177,788	44,899
	<b>47,519,107</b>	<b>3,320,089</b>	<b>29,990</b>	<b>2,612,049</b>	<b>7,579</b>	<b>601,995</b>	<b>1,495,128</b>	<b>8,524,273</b>	<b>543,633</b>	<b>1,785,018</b>
<b>Total income</b>	<b>193,573,064</b>	<b>11,116,710</b>	<b>152,668</b>	<b>10,397,511</b>	<b>29,653</b>	<b>1,676,217</b>	<b>3,207,480</b>	<b>28,046,492</b>	<b>1,673,703</b>	<b>3,887,022</b>
Management charges	(2,439,508)	(139,058)	(1,866)	(130,594)	(349)	(18,554)	(36,604)	(338,992)	(18,409)	(43,464)
Tax paid										
Other expenditure	(898)	(7)	(1)	(9,482)	(15)	(134)		(9,358)	(1,661)	(509)
Increase (decrease) in provisions										
Value of cancellation of units	(16,404,479)	(381,285)	(34,550)	(977,475)	(4,008)	(191,947)	(51,237)	(1,144,122)	(270,110)	(46,064)
<b>Total expenditure</b>	<b>(18,844,884)</b>	<b>(520,350)</b>	<b>(36,418)</b>	<b>(1,117,551)</b>	<b>(4,372)</b>	<b>(210,635)</b>	<b>(87,841)</b>	<b>(1,492,472)</b>	<b>(290,179)</b>	<b>(90,038)</b>
Fund carried forward	<b>174,728,180</b>	<b>10,596,360</b>	<b>116,251</b>	<b>9,279,961</b>	<b>25,281</b>	<b>1,465,582</b>	<b>3,119,639</b>	<b>26,554,020</b>	<b>1,383,524</b>	<b>3,796,984</b>

  
 Director

  
 Director

  
 Managing Director  
 & Chief Executive

  
 Chairman

**EFU Life Assurance Limited**  
**Statement of Investment Performance Measurement of the Unit Linked Funds**  
**As on 31 December 2024**



Previous 10 Years					
Sr. No.	Name of the Unit Linked Fund	Type of Fund	Bid price at the beginning of the period (A) 31-Dec-2014	Bid price at the ending of the period (B) 31-Dec-2024	Investment Yield % $Y=((B/A)-1) \times 100$
1	Managed Growth Fund		1,315.0500	3,392.2749	157.958%
2	Capital Growth Fund		337.4000	714.1919	111.675%
3	Aitemad Growth Fund		1,001.3200	2,498.3878	149.509%
4	Pension Fund		242.9400	685.2460	182.064%
5	Guaranteed Growth Fund		762.6600	1,842.0396	141.528%


Previous 05 Years					
Sr. No.	Name of the Unit Linked Fund	Type of Fund	Bid price at the beginning of the period (A) 31-Dec-2019	Bid price at the ending of the period (B) 31-Dec-2024	Investment Yield % $Y=((B/A)-1) \times 100$
1	Managed Growth Fund		1,643.2813	3,392.2749	106.433%
2	Capital Growth Fund		410.1023	714.1919	74.150%
3	Aitemad Growth Fund		1,276.8935	2,498.3878	95.661%
4	Pension Fund		311.7658	685.2460	119.795%
5	Guaranteed Growth Fund		1,025.1705	1,842.0396	79.681%
6	Aggressive Fund		1,119.6330	2,394.7081	113.883%
7	Takaful Growth Fund		1,082.8705	2,127.3227	96.452%
8	Takaful Aggressive Fund		1,128.9698	2,252.1214	99.485%
9	Takaful Conservative Fund		983.6169	1,704.1932	73.258%

Previous 12 Months					
Sr. No.	Name of the Unit Linked Fund	Type of Fund	Bid price at the beginning of the period (A) 31-Dec-2023	Bid price at the ending of the period (B) 31-Dec-2024	Investment Yield % $Y=((B/A)-1) \times 100$
1	Managed Growth Fund		2,583.1413	3,392.2749	31.324%
2	Capital Growth Fund		569.1842	714.1919	25.476%
3	Aitemad Growth Fund		1,897.9146	2,498.3878	31.639%
4	Pension Fund		505.6754	685.2460	35.511%
5	Guaranteed Growth Fund		1,546.2377	1,842.0396	19.130%
6	Aggressive Fund		1,721.2315	2,394.7081	39.128%
7	Income Growth Fund		1,158.3517	1,387.0532	19.744%
8	Takaful Growth Fund		1,641.0379	2,127.3227	29.633%
9	Takaful Aggressive Fund		1,665.2328	2,252.1214	35.244%
10	Takaful Conservative Fund		1,413.5841	1,704.1932	20.558%

  
 Director

  
 Director

  
 Managing Director  
 & Chief Executive

  
 Chairman