



LIFE MATTERS

Message From Taher G. Sachak



Dear Friends

The year 2012 marked the completion of 20 years of our Company. We started our operations in November 1992 as the first private sector life insurance company of the country and today we are the leader in the sector.

Over the years, our commitment has been to our partners, our clients and our shareholders, as we continuously strive to deliver beyond your expectations, setting higher standards year after year, managing all your financial planning needs.

I am pleased to inform you that the paid up capital of your Company has been increased to Rs. 1 Billion, making EFU Life the highest capitalized life insurance company in the private life insurance sector. Additionally, the asset base of Rs. 40 Billion too remained the highest in the industry.

One of the key benefits offered to our clients is our fund management expertise, managing funds in excess of Rs. 37 Billion, making the Company the largest fund manager in the private life insurance sector.

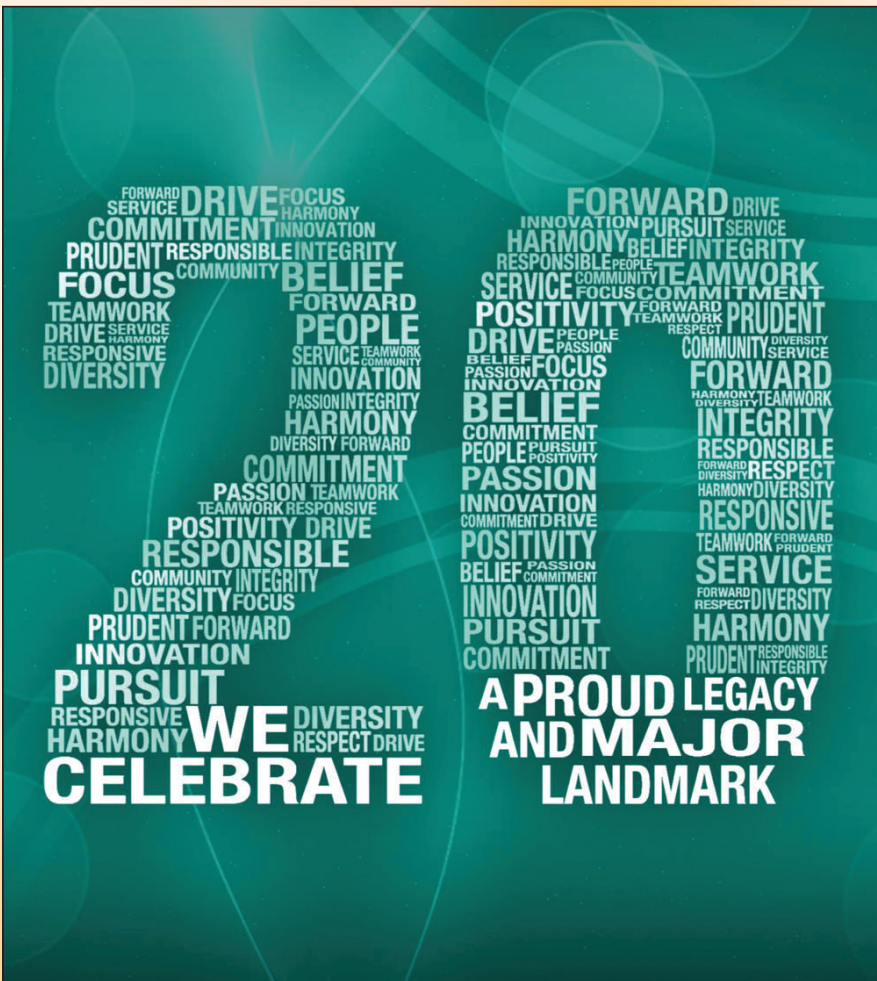
EFU Life's IFS Rating has been upgraded to AA by JCR-VIS Credit Rating Company, and this is a testament to our financial strength, and operational efficiencies and processes, with a very high capacity to meet policyholder's expectations. The Company is also ISO 9001-2008 certified.

In line with the vision of providing insurance solutions to cater to the financial planning needs of all major socio-economic classes in the country, the Company has made significant investment in developing its distribution footprint, comprising of Individual Life Sales Force, Individual Life Bancassurance and Group Benefits.

All these factors have placed EFU life at the forefront of the life insurance industry in Pakistan and, of course, this would not have been possible without your support. In conclusion, please accept my heartfelt thanks for your continued trust in EFU life.

Yours sincerely,

Managing Director



Two Decades of Glorious Services... and Still Counting!

Our journey of 20 years with you by our side has been a gratifying experience. We are committed to excellence in everything we do, striving to deliver beyond your expectations; setting higher standards year by year, managing all your financial planning needs.

A big thank you to all our esteemed clients, partners, distributors and team members for your belief and trust, in making this a truly fulfilling journey.



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NEWS ROUNDUP



EFU Life honoured with the 'Consumers Choice Award 2012' for the 'Best Insurance Company of Pakistan'.

Mr. Zain Ibrahim, Chief Operations Officer and Deputy Executive Director, EFU Life Assurance Ltd, receiving the prestigious 'Consumers Choice Award 2012' for the 5th consecutive year by Consumers Association of Pakistan.

First POS launched at JS Bank

Point of sale (POS) systems are becoming a necessary and invaluable part of most businesses, helping to streamline the customer experience by making it hassle free and convenient.

To further enhance the customer experience, EFU Life has now introduced POS technology at two more partner banks, SCB & MCB. With the support of the Banks, we aim to launch the POS technology at all our partner bank outlets to facilitate the buying process of our customers.



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6th CSR National Excellence Award 2011

EFU Life was conferred the prestigious 6th Corporate Social Responsibility "National Excellence Award 2011" organized by Help International Welfare Trust and CSR Association of Pakistan.

Chairman, Hilton Pharmaceuticals & Mr. Nisar Khoro, Speaker of the Sindh Assembly presented this Award to Ms. Evelyn Abrogena, Chief Manager, Human Resources - EFU Life.

EFU Life honoured with the "Putting the Consumer First" Award 2012 for Corporate Social Responsibility

Mr. Taher G Sachak, MD & CEO, EFU Life Assurance Ltd., receiving the prestigious 'Putting the Consumer First' Award 2012 for Corporate Social Responsibility for the 5th consecutive year at the 7th National Award ceremony organized by Helpline Trust.



HEALTH FILE

Think you know the **FACTS** about **COLD & FLU?**

Take this quiz and find out!



- | | | | | |
|--|------|--------------------------|-------|--------------------------|
| 1. Being cold will bring on a cold. | True | <input type="checkbox"/> | False | <input type="checkbox"/> |
| 2. If you have a sinus infection you need antibiotics. | True | <input type="checkbox"/> | False | <input type="checkbox"/> |
| 3. Green mucus means a sinus infection. | True | <input type="checkbox"/> | False | <input type="checkbox"/> |
| 4. Chicken soup is good for cold and flu. | True | <input type="checkbox"/> | False | <input type="checkbox"/> |
| 5. Over-the-counter remedies are helpful for children. | True | <input type="checkbox"/> | False | <input type="checkbox"/> |
| 6. Vitamin C will prevent a cold. | True | <input type="checkbox"/> | False | <input type="checkbox"/> |
| 7. A cold is most contagious before symptoms appear. | True | <input type="checkbox"/> | False | <input type="checkbox"/> |

1. TRUE

Researchers say that when colds are circulating in the community, many people are mildly infected but show no symptoms. If they become chilled, this causes a narrowing of the blood vessels in the nose and shuts off the warm blood that supplies the white cells that fight infection. The reduced defenses in the nose allow the virus to get stronger and common cold symptoms develop. So keep warm.



2. FALSE

A British study found that people who took amoxicillin, the most commonly prescribed antibiotic to treat sinus infections, didn't

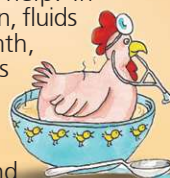
recover any faster than those who didn't take any medicine.

3. FALSE

Green mucus does not always mean a sinus infection. However, it may signal a sinus infection if the mucus becomes thicker, increases in quantity, or is accompanied by a fever or pain. In this case call your physician.

4. TRUE

Chicken soup really does help. In addition to providing nutrition, fluids and mucus-dissolving warmth, chicken soup actually reduces the inflammatory compounds, called "cytokines" that rise with a cold and flu, and trigger body aches, fever and



fatigue, thus reducing the discomfort of a respiratory infection.

5. FALSE

The health advisory states that over-the-counter cold and cough remedies can cause dangerous side effects in children under two. Always ask your doctor before giving any medicine to children.

6. FALSE

According to a comprehensive review of data from several decades, which included more than 11,000 people, the results showed that daily doses of at least 200 milligrams of vitamin C had virtually no impact on either prevalence or duration of colds than in people who didn't take vitamin C. However, the researchers did find that marathon runners were 50% less likely to catch a cold if they took a daily dose of vitamin C. So there is no harm in taking some any way!!



7. FALSE

People are most contagious for the first 2 to 3 days of a cold and usually not contagious by day 7 to 10.



What Is a Sinus Infection?

A sinus infection is inflammation or swelling of your sinuses. Normally, your sinuses are filled with air. When the sinuses become blocked and filled with fluid, bacteria can grow there and cause infection. This infection is sinusitis.

Sinus Infection Some Symptoms

- Thick, yellow, foul-smelling nasal discharge
- Pressure or pain around the face and eyes
- Headache (generally in the forehead area)
- Nasal obstruction
- Congestion
- Post-nasal drip
- A cold that won't go away
- Fever or cough that may or may not be present.

FAMILY MATTERS



If you believe, you can - you can!

As a man was passing the elephants, he suddenly stopped, confused by the fact that these huge creatures were being held by only a small rope tied to their front leg. No chains, no cages. It was obvious that the elephants could, at anytime, break away from their bonds but for some reason, they did not.

He saw a trainer nearby and asked why these animals just stood there and made no attempt to get away. "Well," trainer said, "when they are very young and much smaller we use the same size rope to tie them and, at that

age, it's enough to hold them. As they grow up, they are conditioned to believe they cannot break away. They believe the rope can still hold them, so they never try to break free."

The man was amazed. These animals could at any time break free from their bonds but because they believed they couldn't, they were stuck right where they were.

Like the elephants, how many of us go through life hanging onto a belief that we cannot do

something, simply because we failed at it once before?

Failure is part of learning; we should never give up the struggle in life.

The Elephant and the Rope

"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

"Always get married early in the morning. That way, if it doesn't work out, you haven't wasted a whole day."

Mickey Rooney

"Women now have choices. They can be married, not married, have a job, not have a job, be married with children, unmarried with children. Men have the same choice we've always had: work or prison."

Tim Allen

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

Henry Youngman

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The Better Half

By Glasbergen



"Life at the office is getting worse. All the backstabbing is done by computer now."

Quotes



"A true friend is one who overlooks your failures and tolerates your success!"

Doug Larson

"Always and never are two words you should always remember never to use."

Wendell Johnson

"A harmful truth is always better than a useful lie!"

Eric Bolton

If you have any comments or suggestions, please write or e-mail us. EFU Life Assurance Ltd, 37-K, Block-6 PECHS, Karachi-75400. UAN: 111-EFU-111 (111-338-111). Client Services: 111-EFU-CSD (111-338-273) Fax: 3453-7519. Email: csd@efulife.com & info@efulife.com Website: www.efulife.com ISO 9001 : 2008 Certified I Rated AA- by JCR-VIS (Outlook: Stable)

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