



LIFE

Because Life is Precious

LIFE MATTERS

Message From The Managing Director



Dear Friends,

Time really does fly! We are already nearing the half-year milestone and within a "blink of an eye lid" this year will be over too! As the saying goes "time waits for no man" and this does underline the importance of starting financial planning for the future **now** as opposed to postponing it for later.

With your continued support, your Company is going from strength to strength - our total premium income last year was Rs. 2.5 billion, which was an increase of 33% over the previous year. Along with our sister companies, EFU General and Allianz EFU Health, the EFU Group secured total premium of more than Rs. 9.3 billion in 2005, making the Group the largest insurer in Pakistan.

We have ambitious plans for 2006, one of which is the setting up of EFU Family Takaful Company which will offer Shariah compliant life insurance (family takaful) products to our clients. We will keep you updated on this development.

May I wish you the very best for the rest of the year.

Yours Sincerely,

Taher G. Sachak

Another step towards client satisfaction

EFU Life Client Service Call Center

Dial Free of Charge

0800-33800

EFU Life has been continuously improving its Client Relationship Management over the years. We have now taken the initiative to further reinforce our strong relationship with our valued clients by introducing EFU Life Client Service Call Center.

Our Client Service Call Center is equipped with the most advanced technology in collaboration with ZRG International, the market leader in Contact Center technologies.

Professional, well trained Call Center Officers will provide our clients timely information of their policies with us.

We at EFU Life are always striving to facilitate our clients in the best possible manner. Call us FREE of charge now at 0800-33800 for easy access to your policy information!



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NEWS ROUNDUP

EFU "Prosperity for Life" Plan Launched

EFU Life has yet again achieved a new milestone and set the bar higher by launching a flexible unit linked whole of life plan. The new product is especially designed to cater to the needs of the different stages in life. We know that each stage brings with it new responsibilities, higher goals to achieve and bigger dreams.

The EFU "Prosperity for Life" Plan is the only plan of its kind in Pakistan, serving as a single financial tool for savings and protection, which stays with you for as long as you live.

The EFU "Prosperity for Life" Plan offers many options to cater to your changing needs. Some of the features are:

- Life insurance protection round the clock for the whole of your lifetime.
- High proportions of premiums are invested to generate capital growth.
- Facility to make "Fund Acceleration Premium" payments which will give the plan's investment value a further boost.
- Ability to change the level of life insurance protection for the same amount of premium, and as circumstances change.



- Under the generous "Loyalty Bonus" scheme, additional investment contributions will be made by EFU Life to reward policyholders continuing the policy beyond 10 years.
- Your contributions are applied to a "Balanced" Investment Strategy – the EFU Managed Growth Fund, which is a balanced mix of bonds, equities and money market instruments – designed to provide a mix of steady returns and growth. Whilst there are no guarantees to

future performance, purely as an indicator of growth potential, the unit growth of the fund has been 16.22% per annum (net of annual management charge) over the last 10 years.

- Various additional benefits that can be attached to the Plan are available. These offer extra layers of protection against accidental disability, diagnosis of critical illnesses or hospital care reimbursement and much more.

All the above features make EFU's "Prosperity for Life" Plan the most powerful unit linked plan in the market today – so, whether you are at the beginning of your career, require funds for your children's education and marriage or would like to plan for your retirement, and at the same time provide sufficient funds to fulfill your and your family's needs, EFU "Prosperity for Life" Plan is the only Life Assurance Plan you will ever need.



EFU Life and ABN AMRO Bank Sign an Agreement

EFU Life and ABN AMRO recently signed a Bancassurance agreement for The Golden Years Plan. This Plan is a new addition to the wide range of Bancassurance products that will be sold to ABN AMRO Bank customers through the bank.

Key Features of Golden Years

- An investment plan with a built-in life insurance cover aimed at providing for your retirement income.
- Choice of taking a lump sum or receiving a monthly pension at retirement.
- Regular monthly pension for life.



The agreement was signed by Mr. Taher G. Sachak, Managing Director and Chief Executive, EFU Life and Mr. Mir Nejib Rahman, Country Consumer Head, ABN AMRO.

Packing a Punch

Pomegranates are as native to the Middle East landscape as date palms and acacia trees. Now experts are hailing this bitter-sweet fruit as a medical miracle.

International health gurus have discovered a close-kept Middle Eastern secret, in the shape of the power-packed goodness that is the humble pomegranate. Health experts in California have declared the pomegranate a valuable weapon in the fight against heart disease. The news has sparked a wave of product launches in the States, from pure pomegranate juice to green teas packed with pomegranate extract.

So what's all the fuss about? Clinical trials show that pomegranates are packed with antioxidants that clean the arteries and kill the free radicals that cause cell damage and early ageing. They suggest that pomegranates contain higher levels of polyphenol antioxidants than green tea, wine, and juices made from oranges, grapes, blueberries, apples and cranberries. A study published in the US last year suggested that patients who drank pure pomegranate juice every day reduced levels of plaque in their arteries by nearly a third.

Pomegranates play a central role in Middle Eastern culture. These rosy little grenades are native to Iran and the Himalayas, but have been cultivated since ancient times throughout the Arab countries of the Mediterranean rim. To many cultures, pomegranates have represented the cycle of life and rebirth, marriage and fertility. Islamic history and culture are packed with



references to pomegranates, and the Qu'ran describes jannah, the Garden of Heaven, as a series of four gardens abundant with pomegranate trees.

Experts recommend a daily 8oz serving of pure pomegranate juice as a weapon against heart disease and to protect the body against free-radical damage. And could there be a more pleasant way to keep your heart in tip-top condition?

What is a pink eye or Conjunctivitis?

Conjunctivitis is an eye disease that causes sudden onset of redness, sensitivity to light, swelling of eyelids and excessive tearing or clear discharge in one or both eyes. Many times the symptoms begin in one eye with subsequent involvement of the other eye. Often there is a history of exposure to someone with similar symptoms or a history of a recent upper respiratory infection, symptoms of which include flu, mild fever, runny nose or sore throat.



"Pink eye" is a very common eye infection that spreads from one person to another. The virus is transferred by way of secretions from the eye and nose and transferred to inanimate surfaces like desks and door handles. The virus can live on these surfaces for up to forty days. Individuals who touch these contaminated surfaces and then touch their eyes are likely to become infected.

The best way to avoid infection is to practice frequent hand washing. If you have "pink eye", avoid touching your eyes and touching other surfaces like chairs, desks, keyboards, doorknobs, etc. Wash your hands frequently. If you wipe your eyes with a tissue, dispose of the tissue immediately. Do not leave it on other surfaces. You will likely be contagious for seven to ten days. At home try to avoid sharing towels and pillow cases. Also, if you know someone with conjunctivitis has touched any surfaces, clean them whenever possible with a hospital disinfectant.

Avoid self medication. Consult a doctor.

Dear Readers

Please ensure that we have your current address

Occasionally mail is returned to us because your address has changed, or no one was available to receive the mail. We are therefore, unable to provide you with timely service.

Please help us reach you by notifying us of your full address particulars when you relocate.

“Your reputation is what people say about you. Your character is what God and your wife know about you.”

(William A. “Billy” Sunday)

“It’s not the will to win, but the will to prepare to win that makes the difference.”

(Bear Bryant)

“There are two great days in a person’s life – the day we are born and the day we discover why.”

(William Barclay)

“In a crisis, don’t hide behind anything or anybody. They’re going to find you anyway.”

(Bear Bryant)

“Laziness travels so slowly that poverty soon overtakes him.”

(Benjamin Franklin)

“If we had no faults of our own, we would not take so much pleasure in noticing those of others.”

Humour

Marriage

By all means marry. If you get a good wife, you’ll be happy. If you get a bad one, you’ll become a philosopher.

Socrates

I had some words with my wife, and she had some paragraphs with me.

“I’ve had bad luck with both my wives. The first one left me and the second one didn’t.”

Patrick Murray

A good wife always forgives her husband when she’s wrong.

Milton Berle

Marriage is the process of finding out what kind of man your wife would have preferred.

Two secrets to keep your marriage brimming:

- Whenever you’re wrong, admit it.
- Whenever you’re right, shut up.

Nash

Marriage is the only war where one sleeps with the enemy.

“I haven’t spoken to my wife in years. I didn’t want to interrupt her.”

Rodney Dangerfield

PARENTING

Building your child’s confidence and self-esteem



From the time a child is born and right through their life span, he or she is constantly developing mentally, socially and physically. Society has a great responsibility in areas of a child’s development like their confidence and self-esteem. The more positive children feel about themselves, the greater their self-esteem and the better adjusted they are.

Self-esteem or self-image refers to the perception that people have of themselves. Children base their self-esteem on the opinions they feel other people have of them. A child who gets positive vibes from his/her parents and other people in society will grow up feeling loved, cared for and have a high self-esteem. On the other hand, children who are constantly subjected to criticism, made to feel that they can never do anything right, not appreciated and excluded will end up with a very low self-esteem.

Children do not acquire self-esteem automatically. Self-esteem is built over a period of time. A child may feel good about themselves at home but not quite have such a positive self-image in the company of his friends or at school. It is important for parents to realize that a child needs to feel that they are special and are appreciated. It is good when a parent can make a child realize that regardless of what happens outside the home, within the home environment they have the full support of their parents.

There are a few conditions which ensure that self-esteem remains high – remember the word ‘IMAGE’.

Included – Your child needs to feel included at home, in the community or in school. As a parent, you can ensure that at least at home he feels a sense of belonging and is included and an integral part of the home life.

Mirror – Whatever you think of your child and the way you interact with him/her will be mirrored in his/her behaviour and self-esteem. So, if you are constantly negative with him/her, his/her self-esteem will mirror this and he/she will have a low opinion of himself/herself.

Appreciation – Words like ‘thank you’, ‘well done’ go a long way in rebuilding someone’s broken self-image and their lack of self-worth. It shows that you as a parent care and appreciate what your child has done.

Good feelings – Make your child feel good about themselves with praise and love.

Encouragement – Your child may not be confident about doing something.

Encourage them to go ahead and make them feel supported.

Parents play an extremely important role in a child’s development. Taking your child seriously, appreciating them and giving them love and encouragement will help develop their character and personality so that they grow up to be balanced and confident individuals with a high sense of self-esteem.

Be positive & loving.

