



LIFE

Zaroori Hai

Life Matters

Message From Taher G. Sachak



Dear Friends

I am pleased to confirm that our ongoing commitment to excellence has, once again, been validated by our re-certification to ISO 9001:2008; being awarded the 29th Corporate Excellence Award in the 'Financial Category - Life Insurance' by the Management Association of Pakistan; and ranked amongst the top 5 in the "Best Corporate Report (BCR) Award 2012" by Institute of Chartered Accountants (ICAP) and Institute of Cost and Management Accountants (ICMAP).

Our paid up capital was increased to Rs. 1 Billion from April, 2013, which is the highest in the private life insurance sector and further illustrates our strong financial base as well as commitment to future progress. The market value

of our main policyholder's fund, Managed Growth Fund, is over Rs. 39 Billion, making it the largest individual fund in the private life insurance sector. The total company assets of your company are in excess of Rs. 46 Billion, which again is the highest in the private life insurance sector. All this, of course, would not be possible without your ongoing support.

In conclusion, may I wish you and your family a very happy, healthy and prosperous 2014 and we look forward to being of service to you for many years to come.

Yours sincerely,

Managing Director



BAND BAJA BARAAT Kamal kay Marriage Plan kay saath

Kamal and his family begin their story of celebration with EFU Life's Marriage Plan. To fill your family with the colours of joy, SMS 'MAR' to 9898, because **Life mein kamal karna zaroori hai**



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News Roundup



MAP Award

EFU Life wins 29th Corporate Excellence Award

EFU Life Assurance Ltd has been awarded the 29th Corporate Excellence Award by Management Association of Pakistan in the 'Financial Category - Life Insurance.' This is the 5th consecutive award won by EFU Life.

Mr. Mamnoon Hussain, President of Pakistan, presented the Award to Mr. Taher G. Sachak, Managing Director & CEO, EFU Life Assurance Limited.

ICAP & ICMAP Award

Best Corporate Report Award 2012

EFU Life's Annual Report 2012 is ranked amongst the top 5 in the "Best Corporate Report (BCR) Award 2012" in the Non-Banking Financial Institutions by the joint committee of the Institute of Chartered Accounts and Institute of Cost & Management Accountants of Pakistan.

Mr. Mohammed Ali Ahmed, Chief Strategy Officer, received the Award on behalf of the Company.



Life mein kamal karna zaroori hai

EFU Life launches Media Campaign 2013

EFU Life launched a marketing campaign in September with the theme 'Life mein kamal karna zaroori hai'. The campaign builds on the bigger idea of when a man does something great for his family he becomes a hero not only for his family, but also for the entire world.

The multi-media campaign was planned with dominant presence on TV, Radio, Print, Outdoor, Social and Digital. We believe the campaign created awareness at the national level about the importance of financial planning and benefits of life insurance.



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Top Tips To Protect Your Eyesight

1. Eat for Good Vision

Protecting your eyes starts with the food on your plate. Studies have shown that nutrients such as omega-3 fatty acids, lutein, zinc, and vitamins C and E may help ward off age-related vision problems such as muscular degeneration and cataracts. Regularly eating these foods can help lead to good eye health:

- Green, leafy vegetables such as spinach, kale, and collards.
- Salmon, tuna, and other oily fish.
- Eggs, nuts, beans, and other non-meat protein sources.
- Oranges and other citrus fruits or juices.



Eating a well-balanced diet also helps you maintain a healthy weight, which makes you less likely to get obesity-related diseases such as type 2 diabetes.

Diabetes is the leading cause of blindness in adults.



2. Quit Smoking for Better Eyesight

Smoking makes you more likely to get cataracts, optic nerve damage, and muscular degeneration. If you've tried to quit smoking before and started smoking again, keep trying. Studies show that the more times you try to quit smoking; the more likely you are to succeed.



3. Wear Sunglasses for Good Vision

The right kind of sunglasses will help protect your eyes from the sun's ultraviolet (UV) rays.



Too much UV exposure makes you more likely to get cataracts and muscular degeneration.

Choose sunglasses that block 99% to 100% of both UVA and UVB rays. Wrap around lenses help protect your eyes from the side. Polarized lenses reduce glare when driving.

If you wear contact lenses, some offer UV protection. It's still a good idea to wear sunglasses for more protection.

4. Look away from the Computer for Good Eye Health

Staring at a computer screen can cause:

- Eyestrain
- Blurry vision
- Difficulty focusing at a distance
- Dry eyes
- Headaches
- Neck, back, and shoulder pain



Health File



Good Eye Health Care

Protect your eye health by taking the following steps:

- Make sure your glasses or contact lens prescription is up-to-date and adequate for computer use.
- Some people may need glasses to help with contrast, glare, and eye strain when using a computer.
- Position your computer so that your eyes are level with the top of the monitor. This allows you to look slightly down at the screen.
- Try to avoid glare on your computer from windows and lights. Use an anti-glare screen if needed.
- Choose a comfortable, supportive chair. Position it so that your feet are flat on the floor.
- If your eyes are dry, blink more.
- Every 20 minutes, rest your eyes by looking 20 feet away for 20 seconds. At least every two hours, get up and take a 15 minute break.

INTERESTING FACTS ABOUT THE HUMAN EYE

The human eye is one of the most amazing organs and the end result of billions of years of evolution.

Here are 12 interesting facts about the eye:

- 1 Our eyes are composed of more than two million working parts, all working together to help you see.
- 2 The giant squid has the largest eyeball on the earth, and at 18 inches in diameter, it's about the size of a beach ball.
- 3 Of all the muscles in your body, the eye muscles are the most active.
- 4 The muscles that move your eyes are the strongest in the human body relative to the task at hand—they're roughly 100 times more powerful than they need to be.
- 5 Overall, baseball causes the most eye injuries, followed by basketball, water sports, and racquet sports.
- 6 The eye can process 36,000 bits of information every hour.
- 7 During a normal life, the human eye will process almost 24 million images of the world around you.
- 8 A blink of an eye lasts about one tenth of a second.
- 9 The average person blinks about 11,500 times per day and approximately 4.2 million times per year.
- 10 Chewing gum while peeling onions will keep you from crying.
- 11 You can't sneeze with your eyes open.
- 12 Every person is color blind at birth.

Family Matters

An Office Boy

A jobless man applied for the position of 'office boy' at a very big company.

The employer interviewed him, then a test: clean the floor.

"You are hired." The employer said. **"Give me your email address, and I'll send you the application to fill, as well as when you will start."**

The man replied, **"I don't have a computer, neither an email."**

"I'm sorry," said the employer, **"if you don't have an email that means you do not exist.** And who doesn't exist, cannot have the job."

The man left with no hope. He didn't know what to do, with only US\$ 10 in his pocket.



He then decided to go to the supermarket, bought a 10kg tomato crate, then sold the tomatoes door to door. In less than two hours, he succeeded and doubled his capital.



He repeated the operation 3 times and returned home with US\$ 60. The man realized that he could survive by this way, and started to go every day earlier, and returned late. Thus, his money doubled or tripled every day. Shortly later, he bought a cart, then a truck, and then he had his own fleet of delivery vehicles.

Five years later, the man's company was one of the biggest food retailers. He started to plan his family's future, and **decided to have life insurance.**

He called an insurance broker and chose a plan. When the conversation was concluded, the broker asked him his email. The man replied: "I don't have an email."

The broker replied curiously, "You don't have an email, and yet have succeeded to build an empire. Do you imagine what you could have done if you had an email?"

The man paused for a while, and replied: **"An office boy!"**

The 3 C's of life

CHOICES. CHANCES. CHANGES.

You must make a choice to take a chance or your life will never change.



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



"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.



"Courage doesn't always roar. Sometimes courage is the quiet voice at the end of the day saying, 'I will try again tomorrow.'"

Mary Anne Radmacher

"Do not follow where the path may lead. Go, instead, where there is no path and leave a trail."

Ralph Waldo Emerson

"If your actions inspire others to dream more, learn more, do more and become more, you are a leader."

John Quincy Adams

"A dream becomes a goal when action is taken toward its achievement."

Bo Bennett

"If you cannot do great things, do small things in a great way."

Napoleon Hill

If you have any comments or suggestions, please write or e-mail us:

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