

Life Matters



Dear Friends,

The year 2017, is a milestone in EFU Life's history as we complete 25 years of growing together in protecting you & your family.

When I joined EFU Life, we had about 20 employees in Head Office which has now grown to about 6000 members in the EFU Life Family with presence in about 200 locations throughout Pakistan. We are also now one of the largest Asset Managers in the country with funds under management of around Rs. 100 Billion. Our Gross Premium in 2017 was Rs. 31.4 Billion. This relative success of ours to date is purely a function of team work.

The Company continues to strive to be at the cutting edge in terms of products, processes and technology. Our company has been recognized by prestigious bodies through various awards for our managerial practices and contribution in the CSR area.

As I look back with Joy at our past 25 years and when I think about the future I am confident that EFU Life will continue to play a leading role in our industry. In conclusion, may I wish you and your family a very happy, healthy and prosperous 2018 and we look forward to being of service to you for many years to come.

Yours sincerely,

Managing Director

Message from

Taher G. Sachak



★ ★ ★ EFU LIFE PLEDGE ★ ★ ★

We shall always remain true to our ideal of providing the people of Pakistan with an organisation that will render the best possible service in the field of life insurance.

We shall endeavour to relieve our policyholders and their families of financial hardships caused by early death, critical illness and retirement.

We shall consistently strive to ensure that the charges for all our policies are fair and reasonable.

We shall be guided by the principle of providing fair returns to our shareholders but at the same time making the company sound and financially strong.

We shall give top priority to claimants and deal with them with a sense of urgency and understanding.

(Resolution passed by the Board of EFU Life Assurance Ltd on August 31st 1992)

COMPANY NEWS



EFU Life
CELEBRATING



YEARS OF
GROWING TOGETHER
with it's Corporate Clients
at Mohatta Palace



EFU Life wins the Best Corporate Report Award 2016

EFU Life Assurance's Annual Report 2016, 'Looking Over the Horizons' ranked in the Top three in the Best Corporate Report (BCR) Award 2016 in the Non Banking Financial Institutions Category.

This ranking is declared by a Joint Committee of the Institute of Chartered Accountants of Pakistan (ICAP) and Institute of Cost & Management Accountants of Pakistan (ICMAP). Mr. Shahid Abbas, Chief Financial Officer, EFU Life Assurance Ltd. received the award on behalf of the company.



EFU Life receives Consumers Choice Award 2016

EFU Life Assurance Limited, the leading private sector life insurance provider in Pakistan, has been honored with the prestigious 'Consumer Choice Award 2016' for the Best Life Insurance Company. The 12th Consumer Choice 2016-17 awards ceremony was held recently in Karachi. Ms. Aman Hussain, Assistant General Manager & Head of Marketing, received the award on behalf of the company. This is the 9th consecutive year that EFU Life has received the Consumer Choice Award.

TOP 8 HEALTH TIPS FOR 2018!

Move more

It is suggested that an individual should get at least 150 minutes of moderate activity per week. This would lead to continual blood flow throughout your body, thus, helping you to stay healthy as well as deal with any mental stress you might be experiencing.



Try and join a gym in 2018. If you can't do that, the excellent alternative is to exercise at home by following online weight loss workouts from reliable professionals. You can also clean more around the house to stay active.

Other than that, do small things to stay active such as taking the stairs instead of the elevator.

Be smoke-free

This is one of the most important steps a person should take toward maintaining a healthy lifestyle. Being smoke-free leads to your body becoming toxin free and saving you from harmful diseases like cancer.



Scheduled Sleep

Getting a good night's sleep should be one of the primary goals that individuals focus on when making a move towards adopting a healthy lifestyle.



Being able to get up to 7 to 8 hours of sleep, maybe up to 9 hours in some instances, leaves an individual feeling fresh and energized when he or she wakes up. This leads to a more focused daily routine, less tiredness and more vitality.

A lack of sleep leads to a lot of problems including health issues and the development of psychological problems like insomnia.

Prioritize preventive screenings

This can be achieved by going to follow-ups or regular checkups to your doctor. Doing so provides you with updates on your health and helps to indicate if any health problems are on the verge of developing.

Prevention is always better than the required cure, and that is why with health screenings you can be pro-active about your health.

Connect with others

Forming bonds and a good social circle can help a person healthily share their emotions and thoughts. Having a support system is great for your mental and physical well-being especially during times of stress.

Stay hydrated

We all know about the importance of water, but we don't prioritize its consumption. A lot of times we go through the day without drinking a single glass of water, opting for tea or coffee instead. Your body needs water to stay healthy. Ensure that you start drinking the recommended amount of water, at least 2 liters if not more.



Pick up a hobby

If you don't have a hobby already, you should try and pick up one. Also, don't hesitate to try new things. You can go to a cooking class, a wood workshop, or even decide to do some gardening. The important thing is that you spend some free time doing something that makes you feel good about yourself.



Meditate

One of the best health-centric things you can do is to be more in touch with your inner self. Welcome meditation in your life. You can join a yoga class, or you can even take out a few minutes from your schedule to just sit down and relax. Concentrate on your breathing and listen to what your body is really experiencing.

As mentioned above, being healthy doesn't mean you have to stress yourself out. By following some easy tips, you can start your journey toward a better and healthier self.

AND THEN IT IS WINTER....

"You know. . . time has a way of moving quickly and catching you unaware of the passing years.

It seems just yesterday that I was young, and embarking on my new life. Yet in a way, it seems like eons ago, and I wonder where all the years went. I know that I lived them all. I have glimpses of how it was back then and of all my hopes and dreams. But, here it is... the winter of my life and it catches me by surprise... How did I get here so fast? Where did the years go and where did my youth go?

I remember well seeing older people through the years and thinking that those older people were years away from me and that winter was so far off that I could not fathom it or imagine fully what it would be like. But, here it is...my friends are retired and getting grey... they move slower and I see an older person now. Some are in better and some in worse shape than me...but, I see the great change... Not like the

ones that I remember who were young and vibrant..but, like me, their age is beginning to show and we are now those older folks that we used to see and never thought we'd be.

Each day now, I find that just getting a shower is a real target for the day! And taking a nap is not a treat anymore... it's mandatory! Cause if I don't on my own free will... I just fall asleep where I sit!

And so...now I enter into this new season of my life unprepared for all the aches and pains and the loss of strength and ability to go and do things that I wish I had done but never did!

But, at least I know, that though the winter has come, and I'm not sure how long it will last... this I know, that when it's over on this earth...it's NOT over. A new adventure will begin!

Yes, I have regrets. There are

things I wish I hadn't done...things I should have done, but indeed, there are many things I'm happy to have done. It's all in a lifetime.

So, if you're not in your winter yet...let me remind you, that it will be here faster than you think. So, whatever you would like to accomplish in your life please do it timely! Don't put things off too long!

Life goes by quickly. So, do what you can today, as you can never be sure whether this is your winter or not! You have no promise that you will see all the seasons of your life...so, live for today and say all the things that you want your loved ones to remember...and hope that they appreciate and love you for all the things that you have done for them in all the years past!

"Life" is a gift to you. The way you live your life is your gift to those who come after. Make it a fantastic one...."

Ed Meadows



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.

To update email us at:
csd@efulife.com

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

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Q u o t e s

"You're never as good as everyone tells you when you win, and you're never as bad as they say when you lose."

Lou Holtz

"Risks must be taken because the greatest hazard in life is to risk nothing."

Leo Buscaglia

"Do you want to know who you are? Don't ask. Act! Action will delineate and define you."

Thomas Jefferson

"What you do makes a difference, and you have to decide what kind of difference you want to make."

Jane Goodall

"Courage is the most important of all the virtues because without courage, you can't practice any other virtue consistently."

Maya Angelou