

# LIFE MATTERS

## Message From The Managing Director

Dear Friends

May I start by wishing you and your family a very happy and a blessed Ramadan.

With your support and trust the Company continues to grow financially stronger and I am pleased to inform you that the recent increase in our paid-up capital to Rs 850 million makes us the Company with the highest paid-up capital in the private sector life insurance market.



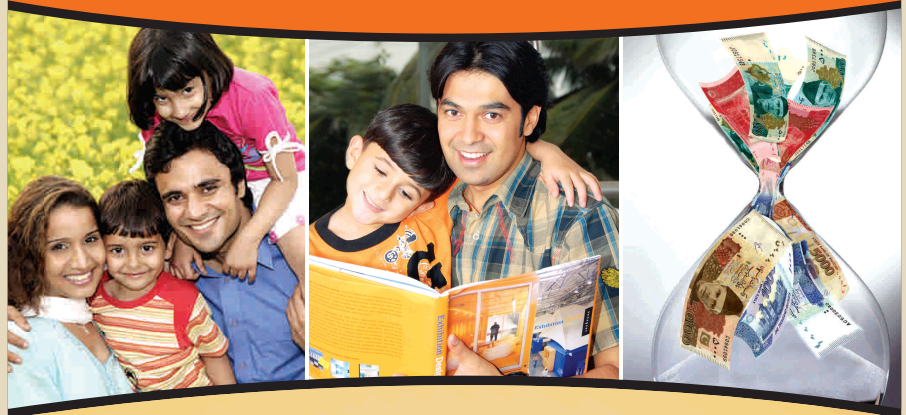
The economy, coupled with the law & order situation, presents us all with challenges and it is exactly in these times that a disciplined, regular financial plan which provides protection and long term savings is so critical for the better times ahead. Our main policyholders fund (EFU Managed Growth Fund) continues to provide good long term returns and over the last 10 years, to the end of the first quarter of 2010, the annualized compound growth has been 14.08%, net of all management charges. We also continue to expand our product portfolio to give our clients more options in meeting their specific longer term needs. On this page we highlight the three new plans recently introduced and their respective objectives.

In conclusion may I assure you of our continued commitment to provide you with the best possible insurance services.

Yours sincerely,

Taher G. Sachak

## EFU LIFE PRESENTS...



### Khushhali Plan

The Khushhali Plan helps you start your investment with a minimal contribution and where investments grow with a guaranteed insurance protection.

### HeadStart Plan

The HeadStart Plan helps you start a savings fund on the name of the child with a guaranteed level of life assurance protection and flexibility.

### Wealth Builder Plan

The Wealth Builder Plan is a lump sum investment, providing an opportunity for capital growth with a safety net of a minimum guaranteed return.

For more details download the product brochures at [www.efulife.com](http://www.efulife.com)

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: (021) 111-EFU-111 (111-338-111). Client Services: (021) 111-EFU-CSD (111-338-273). Fax: (021) 3453-7519.  
Email: [csd@efulife.com](mailto:csd@efulife.com) & [info@efulife.com](mailto:info@efulife.com) Website: [www.efulife.com](http://www.efulife.com) ISO 9001 2008 Certified | Rated AA- by JCR-VIS (Outlook: Stable)

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# NEWS ROUNDUP

## EFU Life honoured with the "Consumers Choice Award 2009"

Mr. Taher G. Sachak, Managing Director & Chief Executive - EFU Life receiving the "Consumers Choice Award 2009" for Best Life Insurance Company from Mr. Manzoor Ahmad Wattoo, Federal Minister - Industries & Production. Chairman - Consumers Association of Pakistan, Mr. Kaukab Iqbal can also be seen in the picture.



## EFU Life receives 4th CSR "National Excellence Award 2009"

Mr. Naveed Shahid, Head of Investment Division receiving 4th CSR 'National Excellence Award 2009' given to EFU Life, from Mr. Iftikhar Ali Khan Managing Partner Primark International (Pvt) Ltd, Member FPCCI Standing Committee for Import.



## EFU Life receives "Putting the Consumer First Award" by Helpline Trust

EFU Life was recently presented the "Putting the Consumer First Award" by Helpline Trust in an award ceremony held in Karachi. Helpline Trust is an institution that works for good governance, health/ education improvement and consumer rights.

In the picture, Mr. Taher G. Sachak, Managing Director & Chief Executive of EFU Life is receiving the award from Justice (Retd) Saeeduzzaman Siddiqui. Founder Trustee - Helpline Trust, Mr. Hamid Maker and Chairman - Competition Commission of Pakistan, Mr. Khalid Aziz Mirza can also be seen in the picture.



Concerned about memory? Take heart. There's plenty you can do to improve your memory – from staying mentally active to including physical activity in your daily routine.

Can't find your car keys? Forget what's on your grocery list? Can't remember the name of the personal trainer you liked at the gym? You're not alone. Everyone forgets things occasionally. You can do simple things every day to improve your memory - starting today!



entry out loud as you write it down to help cement it in your memory. Keep to-do lists current, and check off items you've completed. Set aside a certain place for your wallet, keys and other essentials.

#### 4. Focus

Limit distractions, and don't try to do too many things at once. If you focus on the information that you're trying to remember, you'll be more likely to recall it later. It might also help to connect what you're trying to remember to a favorite song or another familiar concept.

#### 1. Stay mentally active

Just as physical activity helps keep your body in shape, mentally stimulating activities help keep your brain in shape - and memory loss at bay. Do crossword puzzles. Read a section of the newspaper that you normally skip. Take alternate routes when driving. Learn to play a musical instrument. Volunteer at a local school or community organization.



#### 2. Socialize regularly

Social interaction helps ward off depression and stress, both of which can contribute to memory loss. Look for opportunities to get together with loved ones, friends and others - especially if you live alone. When you're invited to share a meal or attend an event, go!

#### 3. Get organized

You're more likely to forget things if your home is cluttered and your notes are in disarray. Jot down tasks, appointments and other events in a special notebook or calendar. You might even repeat each



#### 5. Eat a healthy diet



A heart-healthy diet is as good for your brain as it is for your heart. Focus on fruits, vegetables and whole grains. Choose low-fat protein sources, such as lean meat, skinless poultry and fish. What you drink counts too. Not enough water or too much alcohol can lead to confusion and memory loss.

#### 6. Include physical activity in your daily routine

Physical activity increases blood flow to your whole body, including your brain - which may help keep your memory sharp. Aim for at least 30 minutes of aerobic activity a day. If you don't have time for a full workout, squeeze in a few 10-minute walks throughout the day.



#### 7. Manage chronic conditions

Follow your doctor's treatment and recommendations for any chronic conditions like high blood pressure and depression. The better you take care of yourself, the better your memory is likely to be.



## Wise Words Anyway

By: Mother Teresa

People are unreasonable, illogical and self-centered.

**Love them anyway.**

If you do good, people will accuse you of selfish ulterior motives.

**Do good anyway.**

If you are successful, you win false friends and true enemies.

**Succeed anyway.**

The good you do totally will be forgotten tomorrow.

**Do good anyway.**

Honesty and frankness make you vulnerable.

**Be honest and frank anyway.**

What you spend years building may be destroyed overnight.

**Build anyway.**

People really need help but may attack you if you help them.

**Help people anyway.**

Give the world the best you have and you'll get kicked in the teeth.

**Give the world the best you've got anyway.**

I would never trade my amazing friends, my wonderful life, my loving family for less gray hair or a flatter belly. As I've aged, I've become kinder to myself, and less critical of myself. I've become my own friend. I don't chide myself for eating that extra cookie, or for not making my bed, or for buying that silly cement gecko that I didn't need, but looks so avante garde on the patio. I am entitled to a treat, to be messy, to be extravagant.

I have seen too many dear friends leave this world too soon; before they understood the great freedom that comes with ageing.

Whose business is it if I choose to read or play on the computer until 4 am and sleep until noon?

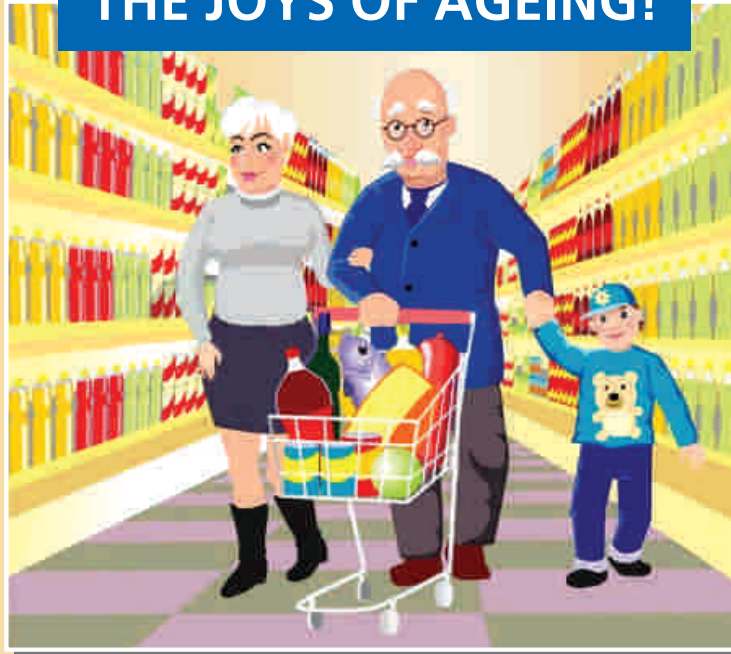
I will dance with myself to those wonderful tunes of the 60s & 70s, and if I, at the same time, wish to weep over a lost love ... I will.

I will walk the beach in a swim suit that is stretched over a bulging body, and will dive into the waves with abandon if I choose to, despite the pitying glances from the jet set. They, too, will get old.

I know I am sometimes forgetful. But there again, some of life is just as well

# Family Matters

## THE JOYS OF AGEING!



when you lose a loved one, or when a child suffers, or even when somebody's beloved pet gets hit by a car? But broken hearts are what give us strength and understanding and compassion. A heart never broken is pristine and sterile and will never know the joy of being imperfect.

I am so blessed to have lived long enough to have my hair turning gray, and to have my youthful laughs be forever etched into deep grooves on my face. So many have never laughed, and so many have died before their hair could turn silver.

As you get older, it is easier to be positive. You care less about what other people think. I don't question myself anymore.

I've even earned the right to be wrong.

So, to answer your question, I like being old. It has set me free. I like the person I have become.

I am not going to live forever, but while I am still here, I will not waste time lamenting what could have been, or worrying about what will be. And I shall eat dessert every single day (if I feel like it).

forgotten. And I eventually remember the important things.

Sure, over the years my heart has been broken. How can your heart not break

## Humour

A job interviewer asked me where I wanted to be in five years. I said, "Ideally, suspended with pay."

An elderly couple had been shopping at a grocery store, and the wife decided to steal a can of peaches. The inevitable happened and she was caught. Upon her court date, the judge asked her what she had stolen.

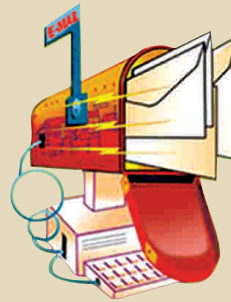
"Your Honor, I stole a can of peaches."

The judge replied, "How many peaches were in the can?"

She said, "Six."

The judge then said, "I will sentence you to six days in jail."

Her husband stood up behind her and replied, "Your Honor, she also stole a can of peas."



## Dear Readers

**Please ensure that we have your current contact number and 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 current mobile number, full address and email address so that we can continue to provide you the best services.

## Quotes

*Four steps to achievement:*

Plan purposefully. Prepare prayerfully. Proceed positively. Pursue persistently.

(William Arthur Ward)

When everything seems to be going against you, remember that the airplane takes off against the wind, not with it.

(Henry Ford)

The most advanced nations are always those who navigate the most.

(Ralph Waldo Emerson)

A person who won't read has no advantage over one who can't read.

(Mark Twain)

We must accept finite disappointment, but never lose infinite hope.

(Martin Luther King, Jr.)