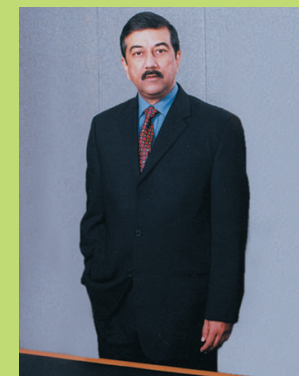




Because Life is Precious

LIFE MATTERS

Message From The Managing Director



Dear Friends,

This Eid was rightly a sombre affair for most of us in light of the suffering of our brethren affected by the earthquake. The outpouring of generosity from the public to this disaster has been tremendous and most people have helped in one form or another. Staff and Field Force of EFU Life contributed a day's salary to the relief funds to which the Company added a further Rs. 1.0 million.

As we now move to the end of the year may I take this opportunity to thank you for your continued support and I hope that the New Year brings us all better times.

Best wishes,

Yours Sincerely,

Taher G. Sachak



Life Matters is published twice a year by EFU Life Assurance Ltd and distributed free of charge. If you have any comments or suggestions, please write or e-mail us. EFU Life Assurance Ltd 37-K, Block-6, PECHS, Karachi-75400. Ph: (021) 111-EFU-111. Fax: (021) 453-5079. Email: info@efulife.com Website: www.efulife.com Editor: Arshad Abdullah.

Q&Q

Quotes & Quips

A man can fail many times, but he isn't a failure until he begins to blame somebody else. *(John Burroughs)*

It is not the brains that matter most, but that which guides them - the character, the heart, generous qualities, progressive ideas. *(Fyodor Dostoyevsky)*

Some folks think they are busy when they are only confused.

The fellow who does things that count, doesn't usually stop to count them.

You must speak up to be heard, but sometimes you have to shut up to be appreciated.

Humour

Classified Ads That Went Wrong

Mt. Kilimanjaro, the breathtaking backdrop for the Serena Lodge. Swim in the lovely pool while you drink it all in.

The hotel has bowling alleys, tennis courts, comfortable beds, and other athletic facilities.

Get rid of aunts: Zap does the job in 24 hours.

3-year-old teacher needed for pre-school. Experience preferred.

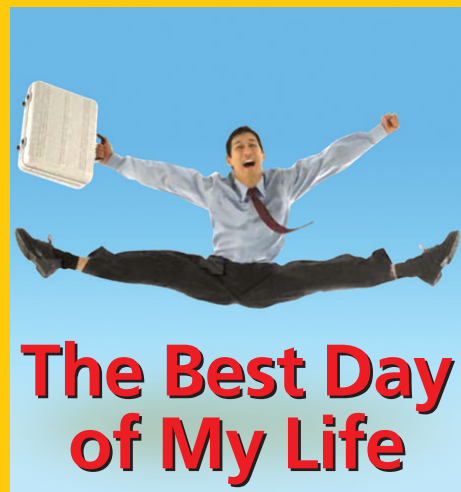
Our experienced Mom will care for your child. Fenced yard, meals, and smacks included.

We will oil your sewing machine and adjust tension in your home for \$1.00.



Three immigrants to the U.S. were just mastering the language. One was telling the others about the difficulty they were having in attempting to start a family. He said, "I think my wife must be impregnable." The second said, "That's not the right word, she is inconceivable." To which the third replied, "You are both wrong, she is unbearable."

FAMILY MATTERS



Today, when I awoke, I suddenly realized that this is the best day of my life, ever.

There were times when I wondered if I would make it to today; but I did!

And because I did I'm going to celebrate!

Today, I'm going to celebrate what an unbelievable life I have had so far: the accomplishments, the many blessings, and, yes, even the hardships because they have served to make me stronger. I will go through this day with my head held high and a happy heart. I will marvel at God's seemingly simple gifts:

"the morning dew, the sun, the clouds, the trees, the flowers, the birds."

Today, none of these miraculous creations will escape my notice.

Today, I will share my excitement for life with other people.

I'll make someone smile. I'll go out of my way to perform an unexpected act of kindness for someone I don't even know.

Today, I'll give a sincere compliment to someone who seems down. I'll tell a child how special he is, and I'll tell someone I love just how deeply I care for them and how much they mean to me. Today is the day I quit worrying about what I don't have and start being grateful for all the wonderful things God has already given me. I'll remember that to worry is just a waste of time because my faith in God and His Divine Plan ensures everything will be just fine.

And tonight, before I go to bed, I'll go outside and raise my eyes to the heavens. I will stand in awe at the beauty of the stars and the moon, and I will praise God for these magnificent treasures. As the day ends and I lay my head down on my pillow, I will thank the Almighty for the best day of my life. And I will sleep the sleep of a contented child, excited with expectation because I know tomorrow is going to be the best day of my life, ever!

Martin Luther King Jr. stated:

"Violence as a way of achieving justice is both impractical and immoral. It is impractical because it is a descending spiral ending in destruction for all.

The old law of 'an eye for an eye' leaves everybody blind. It is immoral because it seeks to humiliate the opponent rather than win his understanding.

It seeks to annihilate rather than to convert. Violence is immoral because it thrives on hatred rather than love. It destroys community and makes brotherhood impossible. It leaves society in monologue rather than dialogue. Violence ends by defeating itself. It creates bitterness in the survivors and brutality in the destroyers."

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.

NEWS ROUNDUP

EFU Life and ABN AMRO Bank Sign an Agreement



EFU Life and ABN AMRO Bank signed an agreement in August 2005 to provide life insurance products to ABN AMRO customers. The agreement was signed by Mr. Taher G. Sachak, Managing Director & Chief Executive, EFU Life and Mr. Salman Sarwar Butt, Country Consumer Head, ABN AMRO.

EFU Life and Citibank Sign Bancassurance Agreement



EFU Life and Citibank recently signed a Bancassurance agreement. Seen in the picture are (from right to left) Mr. Saifuddin N. Zoomkawala, Chairman, EFU Life, Mr. Taher G. Sachak, Managing Director & Chief Executive, EFU Life, Mr. Ahmed Khizar Khan, Country Business Manager, Citibank, Mr. Zahid Mustafa, Head of Cards and Insurance, Citibank and other executives of the companies.

Failure to Save – Greatest risk of all

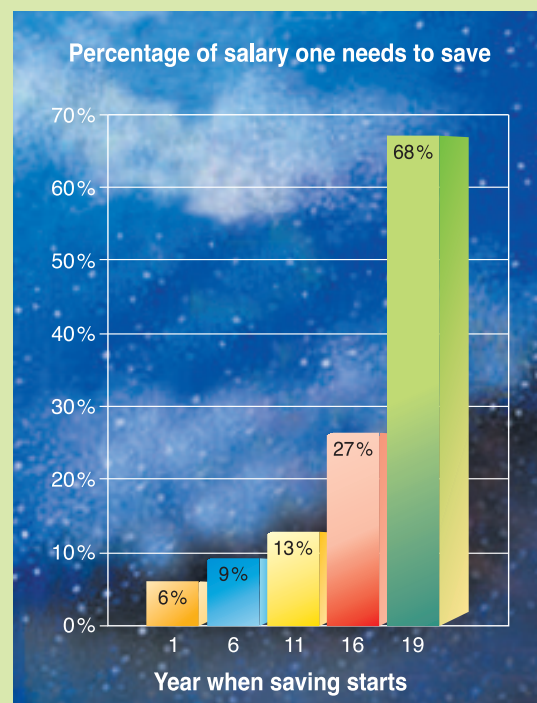
Failure to save for future needs - be it for old age, children's education, children's marriage or some other personal or family commitment- is perhaps one of the greatest risks individuals face. Not saving for the future is just like a lot of sins -the pleasure comes first and the consequences long afterward!

For Example, if the total cost of a four year University Education in Pakistan is Rs. 400,000/- now, the same education would cost around Rs. 1.6 million at the end of 20 years, assuming annual inflation of only 7%.

Let us look at the impact of a delayed decision to start saving for an individual earning Rs. 25,000/- monthly now, assuming his income increases at the rate of inflation of 7% every year.

Assuming that the underlying investments grow at 8% per annum, this individual would have to set aside about 6% of his annual salary to achieve the target fund of Rs. 1.6 million after 20 years. If he delays the decision to start saving for 10 years, then he would need to set aside 13% of his income to achieve the same target fund. If he delays this decision until two years before his target date, then the percentage of salary he needs to set aside is 68% -that is two thirds of his salary!

A regular savings product of EFU Life Assurance Ltd helps provide a disciplined medium of investment to help you achieve your long term goals.



HEALTH FILE

Eat Carrots, Live Long

Adam lived for 930 years. The Indian saints, too, are said to have lived for more than hundred years by practicing yoga and meditation.

But for Adams and Eves of today, new research prescribes simple things like carrots, bright colored fruits, vegetables and a clamp down on calories in the diet to increase longevity.

A nutrient found in those foods stood out in a European study of senior citizens. Elders with higher blood levels of the nutrient called *carotene* had fewer deaths, especially from cancer. There were also fewer heart disease deaths among seniors with higher blood carotene levels who weren't overweight.

Another study conducted on mice shows that cutting calories may promote longevity by increasing the production of chemicals involved in many critical processes within the body.

There is sufficient research to prove that plant source anti-oxidants protect the body against various diseases. There have also been some attempts to isolate these carotenes and bring these out as supplements.



Breathe Easier For Free

Take the Asthma Control Test

Answer each question and write the answer number in the corresponding box.

Please answer as honestly as possible. This will help you and your doctor discuss whether your asthma is controlled as well as it could be.

1. In the past 4 weeks, how much of the time did your asthma keep you from getting as much done at work, school or at home?

All of the time	1	Most of the time	2	Some of the time	3	A little of the time	4	None of the time	5	<input type="text"/>
-----------------	---	------------------	---	------------------	---	----------------------	---	------------------	---	----------------------

2. During the past 4 weeks, how often have you had shortness of breath?

More than once a day	1	Once a day	2	3 to 6 times a week	3	Once or twice a week	4	Not at all	5	<input type="text"/>
----------------------	---	------------	---	---------------------	---	----------------------	---	------------	---	----------------------

3. During the past 4 weeks, how often did your asthma symptoms (wheezing, coughing, shortness of breath, chest tightness, or pain) wake you up at night or earlier than usual in the morning?

4 or more nights a week	1	2 or 3 nights a week	2	Once a week	3	Once or twice	4	Not at all	5	<input type="text"/>
-------------------------	---	----------------------	---	-------------	---	---------------	---	------------	---	----------------------

4. During the past 4 weeks, how often have you used your rescue inhaler or nebulizer medication (such as albuterol)?

3 or more times per day	1	1 to 2 times per day	2	2 or 3 times per week	3	Once a week or less	4	Not at all	5	<input type="text"/>
-------------------------	---	----------------------	---	-----------------------	---	---------------------	---	------------	---	----------------------

5. How would you rate your asthma control during the past 4 weeks?

Not controlled at all	1	Poorly controlled	2	Somewhat controlled	3	Well controlled	4	Completely controlled	5	<input type="text"/>
-----------------------	---	-------------------	---	---------------------	---	-----------------	---	-----------------------	---	----------------------

Add your answers and write your score in the total box. If your score is 19 or less, your asthma may not be controlled as well as it could be.

Talk to your doctor about your test results.

TOTAL