

# Life Matters



**LIFE**

*Zaroori Hai*

## Dear Friends

As a client of the growing EFU Life family I would like to thank you for your continued patronage. It's your support and contribution that has enabled us to be the leading Life insurance company in Pakistan. I am pleased to inform you that Security & Exchange Commission of Pakistan (SECP) has issued a license to us to establish Pakistan's first Window Family Takaful brand by the name of "Hemayah", which in Arabic means "support". With this we have opened up new horizons to insure lives never touched before.

The year 2014 helped us achieve various milestones and the market value of our Managed Growth Fund crossed the Rs. 60 Billion mark, making it the largest individual fund in the private life insurance sector. The total assets of your company are now in excess of Rs. 64 Billion,

which again is the highest in the private life insurance sector. Your Company was also honoured with the Karachi Stock Exchange (KSE) Top 25 Companies Award for 2013. 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 2015 and we look forward to being of service to you for many years to come.

Yours sincerely,

Managing Director

Message from  
Taher G. Sachak



## TOWARDS A BRIGHTER TOMORROW



**HEMAYAH**  
EFU FAMILY TAKAFUL

EFU Life introduces "Hemayah" - Pakistan's First Window Family Takaful Operations.

Hemayah, signifying 'protection' in Arabic, is a Shariah compliant Window Takaful solution, helping you enrich your family's growth at every step of life.

For details, SMS 'EFUHEM' to 9898. *Aap ki Khushiyon ka Saibaan!*

EFU Life - Window Takaful Operations



## NEWS ROUNDUP

### EFU Life receives Karachi Stock Exchange (KSE) Top Companies Award

We are delighted to announce that EFU Life has been honored with Karachi Stock Exchange (KSE) Top Companies Award for the Year 2013. The company has successfully secured a position in the top 25 companies among the 569 companies listed at the Karachi Stock Exchange. The award reflects the outstanding financial and managerial performance of the company. Mr. Taher G. Sachak, CEO & MD of EFU Life received the award from Prime Minister Nawaz Sharif during a ceremony in Karachi.



### IAP Cricket Tournament 2015

EFU Life won the IAP Cricket Tournament 2015, that took place in Karachi. It is the third consecutive year that company has won the tournament.

### NFEH Award

EFU Life Assurance Limited, has been honored with 'CSR Business Excellence Award 2015' in the 7th International CSR Summit, organized by National Forum for Environment and Health (NFEH) for the second consecutive year. The award ceremony was held recently in Islamabad. Mr. Ali Zaidi, Executive Director, EFU Life Assurance Ltd., received the award on behalf of the company.





# 10 Ways to Boost Your Energy in 10 Minutes or Less

Are your eyelids sagging as the afternoon wears on? When low energy drags you down, don't look to a candy bar, cup of coffee, or energy drink for a lift. The sugar and caffeine might give you an immediate pick-me-up, but after that quick high wears off, you'll crash and feel even more drained.

What you need: a lasting solution to keep sluggishness at bay. Here are 10 fatigue fighters that will leave you feeling refreshed and revitalized.

**1. Eat your breakfast:** People who eat breakfast every morning report less fatigue and stress than people who skip it. High-fiber foods, like hot oatmeal, stick with you longer than a sweet roll or pastry. As the day wears on, they'll prevent you from getting hungry (hunger can lead to low energy).



**2. Have a bite:** Your brain needs fuel to function at its best. When your blood sugar level drops, your mind will start running on fumes and will feel fuzzy as a result. So if your head is starting to droop, eat a snack that will give you enough energy to take you through the rest of the afternoon. Snacks that combine protein with slow-burning carbs -- like banana slices with peanut butter, or granola with fresh berries -- are best for maintaining your blood sugar levels over the long term.

**3. Belt out your favorite tune:** Singing gives you a kind of emotional high while it reduces levels of stress hormones in your body. So grab a hairbrush, put on your favorite song, and sing away. If you're at work and don't want to face your co-workers' puzzled stares, you might want to save your vocal stylings for the car.

**4. Have a drink of water:** Dehydration can leave you feeling drained and fatigued. You don't necessarily have to follow the "eight glasses a day" rule, but you do want to drink enough water to keep your body well hydrated. You can tell you're well hydrated when you don't feel thirsty and your urine is light-colored. Try to get to the fridge or water cooler for a refill every few hours. The walk there will also help you wake up.



**5. Go nuts:** Eat a handful of almonds and peanuts, which are high in magnesium and folate (folic acid). These nutrients are essential for energy and cell

production. A lack of these nutrients in your system can leave you feeling weary.

**6. Grab a cinnamon stick:** Research finds that just a whiff of this scented spice can reduce fatigue and make you feel more alert. No cinnamon handy? Grab a mint from your bag. Peppermint's sweet aroma is another fatigue fighter.

**7. Get moving:** Exercise is a natural energy booster, because whenever you do it, oxygen-rich blood surges through your body to your heart, muscles, and brain. Regularly squeezing a workout into your day -- even if you can spare only 10 minutes at a time -- will help keep your energy levels at their peak. Move around every chance you get, even if it's just to pace in circles while you're on the phone.

**8. Let the sunshine in:** Research confirms that just a few minutes of walking outside on a warm, clear day enhances mood, memory, and the ability to absorb new information. Going outside can even improve your self-esteem. If you absolutely can't get out, at least open the shades.

**9. Do a downward dog:** Some studies have found that yoga, which uses various postures and deep breathing for exercise and meditation, can be an excellent fatigue fighter.



**10. Hang out with upbeat friends:** Emotions are surprisingly contagious. People who are constantly negative and down can sap your energy, while those who are always up and excited can give you a real lift.





# Family Matters

## The Burnt Biscuit

When I was a kid, my mother liked to make breakfast food for dinner every now and then. And I remember one night in particular when she had made breakfast after a long, hard day at work.

On that evening so long ago, my mother placed a plate of eggs, sausage and extremely burned biscuits in front of my dad. I remember waiting to see if anyone noticed! Yet all my dad did was reach for his biscuit, smile at my mom and ask me how my day was at school. I don't remember what I told him that night, but I do remember watching him smear butter and jelly on that biscuit and eat every bite!

When I got up from the table that evening, I remember hearing my mom apologize to my dad for burning the biscuits. And I'll never forget what he said: "Honey, I love burned biscuits."

Later that night, I went to kiss Daddy good night and I asked him if he really liked his biscuits burned. He wrapped me in his arms and said, "Your Momma put in a hard day at work today and she's real tired. And besides - a little burnt biscuit never hurt anyone!"

Life is full of imperfect things.....and imperfect people. I'm not the best at anything, and I forget birthdays and anniversaries just like everyone else. But what I've learned over the years is that learning to accept each other's faults - and choosing to celebrate each other's differences - is one of the most important keys to creating a healthy, growing, and lasting relationship.

And that's my prayer for you today. That you will learn to take the good, the bad, and the ugly parts of your life and lay them at the feet of God. Because in the end, He's the only One who will be able to give you a relationship where a burnt biscuit isn't a deal-breaker!

We could extend this to any relationship. In fact, understanding is the base of any relationship, be it a husband-wife or parent-child or friendship!

"Don't put the key to your happiness in someone else's pocket - keep it in your own."

So, please pass me a biscuit, and yes, the burnt one will do just fine!



One of the most difficult things in the world is to convince a woman that even bargain costs money. **Edgar Watson Howe**

When I die, I want to go peacefully like my grandfather did-in his sleep. Not yelling and screaming like the passengers in his car. **BOB MONKHOUSE**

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. **LANA TURNER**

Do not argue with an idiot. He will drag you down to his level and beat you with experience. **GREG KING**

Some cause happiness wherever they go; others, whenever they go. **OSCAR WILDE**



### 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](mailto:csd@efulife.com)

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

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## Quotes



If you can imagine it, you can achieve it. If you can dream it, you can become it." **William Arthur Ward**

"We should not let our fears hold us back from pursuing our hopes." **John F. Kennedy**

"Perfection is not attainable, but if we chase perfection we can catch excellence." **Vince Lombardi**

"Put your heart, mind, and soul into even your smallest acts. This is the secret of success." **Swami Sivananda**

"Always keep your words soft and sweet, just in case you have to eat them." **Brian Tracy**