



LIFE

Zaroori Hai

LIFE MATTERS



Message From The Managing Director

Dear Friends

Even though we have been living through challenging times your continued focus on the importance of long term planning for yourself, family and business has been the primary driver for your Company's pre-eminent position as the largest private sector life company in Pakistan. We also continue to provide good long term returns to our policyholders. The Company's main fund, EFU Managed Growth Fund, whose current market value is about Rs. 12 billion, has given a return, net of management charges, of 14.5% p.a over the last 10 years as at 31st July 2009.

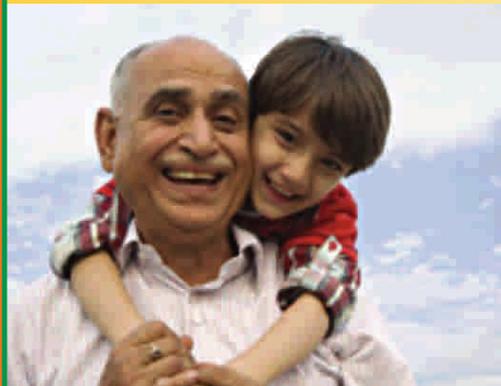
We continue to invest in new technologies to better serve you and we have expanded our product portfolio to give our clients more options in meeting their longer term needs.

May I thank you for your continued support and trust. I would also like to take this opportunity to wish you and your families Eid Mubarak.

Yours sincerely,

Taher G. Sachak

NEW PRODUCTS



GRANDSTART PLAN

For grandparents to invest in the financial planning of their grandchild's future

MARRIAGE PLAN

For parents to invest in the financial planning of their child's future



NISA SAVINGS PLAN

Savings product for working females and housewives

For more details download the product brochures at www.efulife.com

NEWS ROUNDUP

EFU Life Wins the Corporate Excellence Certificate – Insurance Sector 26th MAP Corporate Excellence Awards



Mr. Taher G. Sachak, Managing Director & Chief Executive, EFU Life, receiving the MAP Corporate Excellence Certificate from Syed Salim Raza, Governor, State Bank of Pakistan. Mr. Waqar A. Malik, President MAP & CEO, ICI Pakistan and Mr. Kamal Chinoy, Hon. Secretary MAP & CEO, Pakistan Cables can also be seen in the picture.

Management Association of Pakistan (MAP) has awarded the “26th Corporate Excellence Certificate” in Insurance Sector to EFU Life Assurance Ltd.

Mr. Taher G. Sachak, Managing Director & CEO, EFU Life received the award from Syed Salim Raza, Governor, State Bank of Pakistan, at a ceremony held on May 14, 2009.

EFU Life was presented this award in recognition of its excellent corporate governance and overall management practices such as IT infrastructure; strategic planning and communication; leadership; corporate social responsibility; customer and market focus; human resource; and risk management practices.

EFU Life Adjudged “Best Life Insurance Company in Private Sector”

EFU Life was recently awarded the First National Achiever Award for the “Best Life Insurance Company in Private Sector”. The awards were judged by a prominent jury on the basis of performance for the year 2008 by consulting renowned credit rating agencies.

In the picture, Mr. Taher G. Sachak, MD & CEO of EFU Life receiving the award from President KCCI Anjum Nisar in a ceremony held in PC Hotel, Karachi.



Mobile Alert Service



-new convenience for customers

EFU Life is a name known for exceptional services and extraordinary care for its clients. Our focus has always been to provide you with better and innovative policy services as well as prompt access to vital policy information.

We are now pleased to announce the launch of 'Mobile Alert Service'. This service will provide you with timely information about your policies through SMS. Under this service we will be sending SMS

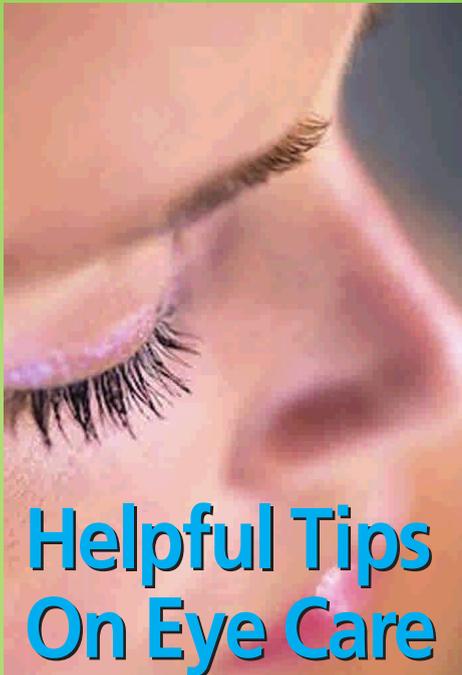
directly on your mobile phones, about the following:

- **Renewal Notices:** one month before your policy anniversary
- **Renewal Reminder:** at the mid of the month in which the premium is due, if the premium has not been received by that time
- **Renewal Confirmation:** when the premium has been received and the policy has been renewed
- **Address Change Confirmation:** when your address has been updated in our records
- **Proposal Acknowledgement:** after the receipt of your new application for an EFU Life policy
- **Policy Issuance:** after the finalization of your new application for an EFU Life policy

We would urge you to notify us of your current mobile number so that all of our esteemed clients can benefit from this facility. You can notify us of the mobile number by either calling at our Call Centre # 0800-33800 or writing to us at our Client Services Department's email address, csd@efulife.com.

We assure you that as a client focused organization, we would continue to add more service improvement initiatives.

HEALTH FILE



Helpful Tips On Eye Care

With so many of us spending lots of time in front of the computer every day it comes as no surprise that research is showing a rise in visual problems. What can one do?

First, it's important to find out how you can protect your eyes through eye health exams and by making a few minor changes in your computer viewing habits.

Here are some helpful Eye Care Tips -

Positioning is everything

Correct positioning of your computer, keyboard and typing copy is essential. Your



screen should be positioned about an arm's length from your eyes and 20 degrees below eye level. Consider foot and wrist rests for added comfort.

Lighting can make all the difference

Room lighting should be diffuse, not direct, to reduce glare and reflections from your screen. Look into an internal or external glare screen and be sure to set your color, contrast and brightness levels to suit you.

A little extra help for your glasses

Anti-reflective coatings on the lenses of your glasses can be applied by your optometrist to reduce discomfort and to ease reduced vision from bright and/or flickering light sources such as VDTs and fluorescent lights. And don't forget, your doctor of optometry can talk to you about eyeglasses designed specifically for people who use computers a lot.

Take time out, our 20-20-20 rule

Step I: After every 20 minutes of looking into the computer screen, turn your head and try to look at any object placed at least 20 feet away. This changes the focal length of your eyes, a must-do for the tired eyes.

Step II: Try and blink your eyes for 20 times in succession, to moisten them.

Step III: Time permitting of course, one should walk 20 paces after every 20 minutes of sitting in one particular posture. Helps blood circulation for the entire body.

It's all in the blinking

Did you know that on average we blink 12 times per minute? But wait, did you know that when we're on the computer we only blink 5 times per minute? That can add up to

dry eyes. Relieve the discomfort by using artificial tear drops or gels and remember to blink!

Palming

Sit straight at your workstation and rub your palms against each other till you feel them warm. The warmth of your palms helps soothe and relax tired eyes. Then, lightly cup your eyes with your palms and relax for 60 seconds. Count the seconds in your mind. Repeat this exercise two to three times whenever your eyes feel tired, or as often as you want. While palming, you can either rest your elbows on your desk or keep away from the desk and cup your eyes. Both ways are fine.

Splash water on your face

During breaks, splash water on your face while closing your eyes. This has an overall relaxing effect and helps you feel refreshed.

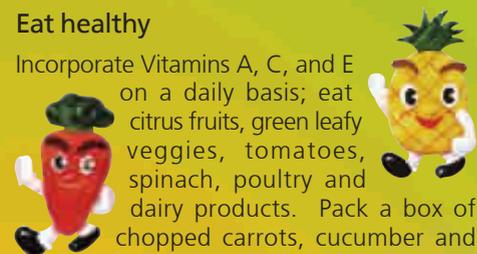


Use tea bags

Keep two used tea bags in the refrigerator before you leave for work. Once you are home, place the tea bags on your eyes for a few minutes as you relax. This not only soothes tired eyes, but also reduces puffiness.

Eat healthy

Incorporate Vitamins A, C, and E on a daily basis; eat citrus fruits, green leafy veggies, tomatoes, spinach, poultry and dairy products. Pack a box of chopped carrots, cucumber and fresh fruits and munch in-between meals at the office.



Quotes

Dignity does not consist in possessing honors, but in deserving them.

(Aristotle)

Winning doesn't always mean being first. Winning means you're doing better than you've done before.

(Bonnie Blair)

Everyone thinks of changing the world, but no one thinks of changing himself...

(Leo Tolstoy)

If someone feels that they had never made a mistake in their life, then it means they had never tried a new thing in their life....

(Einstein)

If we cannot love the person whom we see, how can we love god, whom we cannot see?

(Mother Teresa)



Humour

SUGAR COATED INSULTS

He can compress the most words into the smallest idea of any man I know.

Abraham Lincoln

He has all the virtues I dislike and none of the vices I admire.

Winston Churchill

I have never killed a man, but I have read many obituaries with great pleasure.

Clarence Darrow

He has never been known to use a word that might send a reader to the dictionary.

William Faulkner

Thank you for sending me a copy of your book; I'll waste no time reading it.

Moses Hadas



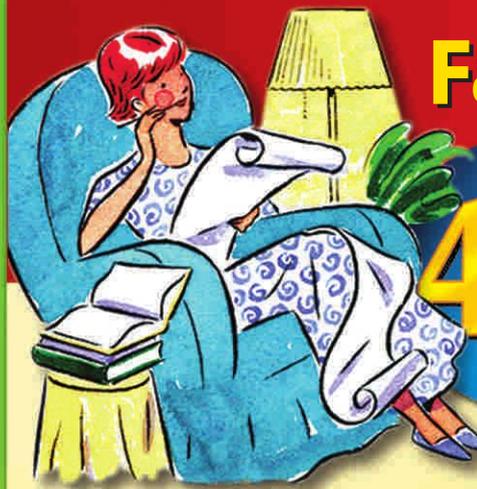
Dear Readers

Launch of our New Call Centre Number

We are pleased to announce the launch of our new Call Centre number with the purpose to provide you with a better level of service and prompt access to policy information. You can now contact our Client Services Department at the Call Centre # 111-EFU-CSD (111-338-273) for all the assistance regarding your policy matters.

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.



Family Matters

This is something we should all read atleast once a week

Written By Regina Brett, 90 years old, of The Plain Dealer, the Morning Daily Newspaper from Cleveland, Ohio

"To celebrate growing older, I once wrote the 45 lessons life taught me. It is the most-requested column I've ever written."

1. Life isn't fair, but it's still good.
2. When in doubt, just take the next small step.
3. Life is too short to waste time hating anyone.
4. Your job won't take care of you when you are sick. Your friends and parents will. Stay in touch.
5. Pay off your credit cards every month.
6. You don't have to win every argument. Agree to disagree.
7. Cry with someone. It's more healing than crying alone.
8. It's OK to get angry with God. He can take it.
9. Save for retirement starting with your first paycheck.
10. When it comes to chocolate, resistance is futile.
11. Make peace with your past so it won't screw up the present.
12. It's OK to let your children see you cry.
13. Don't compare your life to others. You have no idea what their journey is all about.
14. If a relationship has to be a secret, you shouldn't be in it.
15. Everything can change in the blink of an eye. But don't worry; God never blinks.
16. Take a deep breath. It calms the mind.
17. Get rid of anything that isn't useful, beautiful or joyful.
18. Whatever doesn't kill you really does make you stronger.
19. It's never too late to have a happy childhood. But the second one is up to you and no one else.
20. When it comes to going after what you love in life, don't take no for an answer.
21. Burn the candles, use the nice sheets, wear the fancy lingerie. Don't save it for a special occasion. Today is special.
22. Over prepare, then go with the flow.
23. Be eccentric now. Don't wait for old age to wear purple.
24. The most important sex organ is the brain.
25. No one is in charge of your happiness but you.
26. Frame every so-called disaster with these words 'In five years, will this matter?'
27. Always choose life.
28. Forgive everyone everything.
29. What other people think of you is none of your business.
30. Time heals almost everything. Give time time.
31. However good or bad a situation is, it will change.
32. Don't take yourself so seriously. No one else does.
33. Believe in miracles.
34. God loves you because of who God is, not because of anything you did or didn't do.
35. Don't audit life. Show up and make the most of it now.
36. Growing old beats the alternative -- dying young.
37. Your children get only one childhood.
38. All that truly matters in the end is that you loved.
39. Get outside every day. Miracles are waiting everywhere.
40. If we all threw our problems in a pile and saw everyone else's, we'd grab ours back.
41. Envy is a waste of time. You already have all you need.
42. The best is yet to come.
43. No matter how you feel, get up, dress up and show up.
44. Yield.
45. Life isn't tied with a bow, but it's still a gift.