



LIFE

*Because Life
is Precious*

LIFE MATTERS

Message From The Managing Director



Dear Friends

May I start by (belatedly) wishing you and your family a very happy and prosperous 2007.

This year marks the 75 years celebration of the EFU Group. Our 75 year history highlights commitment to customers, partners, employees, and the communities in which we operate.

I am also pleased to inform you that EFU Life has been rated A+ (stable) by Japan Credit Rating Agency Ltd. (JCR-VIS). This is the first Insurer Financial Strength rating of any Life insurance company in Pakistan. This is yet another first in the journey of EFU Life. The rating signifies the strong financial position of the company as well as confidence in the future growth prospects. All these factors have placed EFU life at the forefront of the life insurance industry in Pakistan.

In conclusion, please accept my heartfelt thanks for your continued support of our Company.

Yours Sincerely

Taher G. Sachak

EFU Group
Pakistan's
Largest
Insurer

2006 PREMIUM OVER
Rs 12.2 Billion
(Over Rs 1220 Crore)

We thank all our customers for the trust they place in us.

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NEWS ROUNDUP



EFU Life rated A+ by JCR-VIS

JCR-VIS Credit Rating Co. Ltd. (JCR-VIS) of Japan has assigned an Insurer Financial Strength (IFS) rating of A+ to EFU Life. The outlook on the assigned rating is 'Stable'. EFU Life is the first life insurance company in Pakistan to be rated by any rating agency.

According to the rating announcement by JCR-VIS, the strong rating is attributed to the fact that EFU Life has established itself as a significant player in the life insurance sector of Pakistan. The company's investment portfolios have performed well over the years and the capitalization and liquidity measures are strong with assets and liabilities being well matched.

A+

Rated by JCR-VIS

The company has registered strong profitability in the last few years which is expected to improve further given the growth prospects of the industry. The rating signifies the strong financial position of the company as well as confidence in the future growth prospects, diversity of the product range, significance of the distribution channels and comprehensive systems and management capabilities of the senior management. All these factors have placed EFU Life at the forefront of the life insurance industry in Pakistan.

1932 75 Years: Reaching this milestone is a significant accomplishment in the life of any organization. It demonstrates the strong culture and vision of EFU together with the exceptional capabilities of the EFU employees. And it brings home the fact that we have a 75 year history of commitment to customers, partners, employees and the communities in which we operate. However, the real importance of the occasion is not in celebrating the past. Instead, we enter our 75th year energized for the future as even a better trustee, a better employer, a better partner and a better citizen. The knowledge, experience, and strength that we have built up over 75 years is invaluable, and we will continue growing and expanding, as always in the spirit of **caring and sharing.**

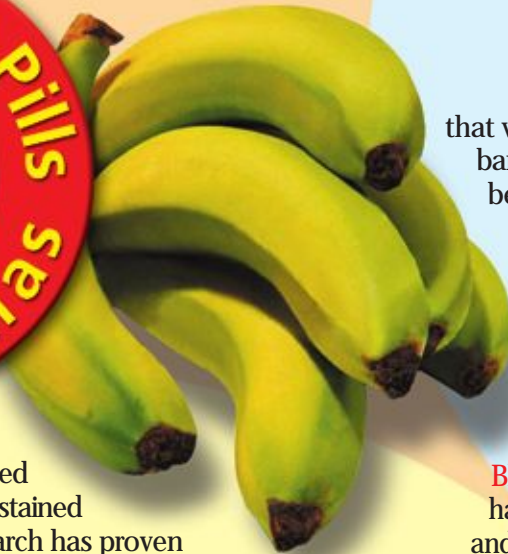
2007

EFU Life signs bancassurance agreement with Doha Bank, Qatar

EFU Life and Doha Bank have entered into a Bancassurance agreement. Doha bank is the largest private commercial bank in the State of Qatar. Under this arrangement, it will distribute EFU Life's savings products to non-resident Pakistanis. EFU Life has especially designed three products for this market – Smart Savings Plan, Smart Education Plan and Smart Retirement Plan to cater to the needs of the NRPs in Qatar. A dedicated team of bancassurance financial advisers has been trained by EFU Life in Qatar to market the products to NRPs.



Mr Taher G. Sachak, Managing Director, EFU Life with Mr R. Seetharaman, Deputy Chief Executive, Doha Bank on the occasion of the signing ceremony in Doha, Qatar. Senior Officials of EFU Life and Doha Bank are also seen in the picture.



Bananas contain three natural sugars – sucrose, fructose and glucose combined with fiber. A banana gives an instant, sustained and substantial boost of energy. Research has proven that just two bananas provide enough energy for a strenuous 90-minute workout. No wonder the banana is the number one fruit with the world's leading athletes. But energy isn't the only way a banana can help us keep it. It can help overcome or prevent a substantial number of illnesses and conditions making it a must to add to our daily diet.

A banana is really a natural remedy for many ills. When you compare it to an apple, it has four times the protein, twice the carbohydrates, three times the phosphorus, five times the vitamin A and iron, and twice the other vitamins and minerals. It is also rich in potassium and is one of the best value foods around. So maybe it's time to change

that well-known phrase and instead say... 'A banana a day keeps the doctor away!'. Other beneficial food items for:

High Blood Pressure: Olive Oil and celery contain a chemical which lowers the blood pressure level.

Cough: Red Hot Pepper contains a substance which is similar to that found in cough syrups.

Blood Sugar Imbalance: Broccoli and Peanuts have chromium which helps regulate insulin and blood sugar.

Asthma: Eating red onions helps to ease the constriction of bronchial tubes.

Diarrhea: Cut an apple with its skin. Let it turn brown and eat it in this condition.

Strokes: Regular dose of tea prevents build up of fatty deposits on the artery walls.

Headaches: Fish, fish oil and ginger helps in reducing pain and inflammation.

Ulcers: Cabbage contains chemicals that help heal ulcers.

Clogged Arteries: Avocados have monounsaturated fat which lowers blood pressure.

Family Matters

Discover the 90/10 Principle

By Stephen Covey

It will change your life (at least the way you react to situations).

What is this principle? 10% of life is made up of what happens to you. 90% of life is decided by how you react.

What does this mean? We really have no control over 10% of what happens to us.

We cannot stop the car from breaking down. The plane will be late arriving, which throws our whole schedule off. A driver may cut us off in traffic.

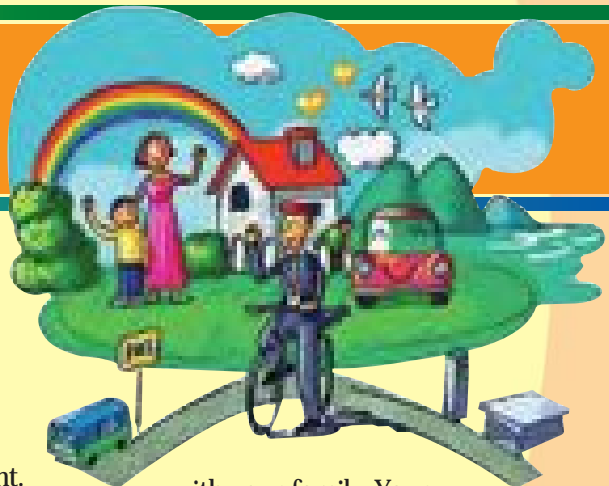
We have no control over this 10%. The other 90% is different. You determine the other 90%.

How?... By your reaction.

You cannot control a red light, but you can control your reaction. Don't let people fool you; YOU can control how you react.

Let's use an example.

You are eating breakfast



with your family. Your daughter knocks over a cup of coffee onto your business shirt. You have no control over what just happened.

What happens next will be determined by how you react.

You curse.

You harshly scold your daughter for knocking the cup over. She breaks down



Continued on page 4



Quotes & Quips

Nobody travels on the road to success without a puncture or two.

One of the symptoms of an approaching nervous breakdown is the belief that one's work is terribly important.

(Bertrand Russell)

Trying to determine what is going on in the world by reading newspapers is like trying to tell the time by watching the second hand of a clock.

(Ben Hecht)

When a man tells you that he got rich through hard work, ask him: 'Whose?'

(Don Marquis)



Ad... in hospital waiting room: Smoking helps you lose weight... One lung at a time!

Seen on a bulletin board: Success is relative. More the success, more the relatives.

Behind every great man, there is a surprised woman.

The reason men lie is because women ask so many questions.

The surest sign that intelligent life exists elsewhere in the universe is the fact that it has never tried to contact us.

Sign in a restaurant: All drinking water in this establishment has been personally passed by the Manager.

Sign in a bar: Those of you who are drinking to forget, please pay in advance.

Family Matters

Continued from page 3

in tears. After scolding her, you turn to your spouse and criticize her for placing the cup too close to the edge of the table. A short verbal battle follows. You storm upstairs and change your shirt. Back downstairs, you find your daughter has been too busy crying to finish breakfast and get ready for school. She misses the bus.

Your spouse must leave immediately for work. You rush to the car and drive your daughter to school. Because you are late, you drive 40 miles an hour in a 30 mph speed limit.

After a 15 minute delay and throwing \$60 traffic fine away, you arrive at school. Your daughter runs into the building without saying goodbye. After arriving at the office 20 minutes late, you find you forgot your briefcase. Your day has started terrible. As it continues, it seems to get worse and worse. You look forward to coming home.

When you arrive home, you find small wedge in your relationship with your spouse and daughter.

Why?... Because of how you reacted in the morning.

Why did you have a bad day?

- A) Did the coffee cause it?
- B) Did your daughter cause it?
- C) Did the policeman cause it?
- D) Did you cause it?

The answer is "D".

You had no control over what happened with the coffee. How you reacted in those 5 seconds is what caused your bad day.

Here is what could have and should have happened.

Coffee splashes over you. Your daughter is about to cry. You gently say, "It's ok honey, you just need to be more careful next time". Grabbing a towel you rush upstairs. After grabbing a new shirt and your briefcase, you come back down in time to look through the window and see your child getting on the bus. She turns and waves. You arrive 5 minutes early and cheerfully greet the staff. Your boss comments on how good the day you are having.

Notice the difference?

Two different scenarios. Both started the same. Both ended different.

Why?

Because of how you REACTED.

You really do not have any control over 10% of what happens. The other 90% was determined by your reaction.

Here are some ways to apply the 90/10 principle. If someone says something negative about you, don't be a sponge. Let the attack roll off like water on glass. You don't have to let the negative comment affect you!

React properly and it will not ruin your day. A wrong reaction could result in losing a friend, being fired, getting stressed out etc.

How do you react if someone cuts you off in traffic? Do you lose your temper? Pound on the steering wheel? Do you curse? Does your blood pressure skyrocket? Do you try and bump them?

WHO CARES if you arrive ten seconds later at work? Why let the cars ruin your drive?

Remember the 90/10 principle, and do not worry about it.

You are told you lost your job; Why lose sleep and get irritated? It will work out. Use your worrying energy and time into finding another job.

The plane is late; It is going to mangle your schedule for the day. Why outpour your frustration on the flight attendant? She has no control over what is going on.

Use your time to study, get to know the other passenger. Why get stressed out? It will just make things worse.

Now you know the 90/10 principle. Apply it and you will be amazed at the results. You will lose nothing if you try it. The 90/10 principle is incredible. Very few know and apply this principle.

The result?

Millions of people are suffering from undeserved stress, trials, problems and heartache. We all must understand and apply the 90/10 principle.

It CAN change your life!!!

Enjoy...

