



LIFE MATTERS

Message From Taher G. Sachak



Dear Friends

This newsletter gives us a periodic opportunity to keep you, our clients, abreast of the progress of your Company and the future developments in the pipeline.

I am pleased to report, that despite the turbulent times that we are all living through, your Company continues to grow from strength to strength.

The market value of our main policyholders fund, Managed Growth Fund, now individually exceeds over Rs. 20 billion. In addition to the added security which obviously comes with size, the Fund has also provided good long term returns to our policyholders

with a return, net of all charges, of 13.77% p.a. over the last 10 years as at June, 2011.

The turbulent times I have referred to makes long term financial planning even more imperative and I am pleased that we can continue to play a part in this critical area of your future planning.

May I take this opportunity to wish you and your family a happy Ramadan and the very best for the remaining part of the year.

Yours sincerely,

Managing Director

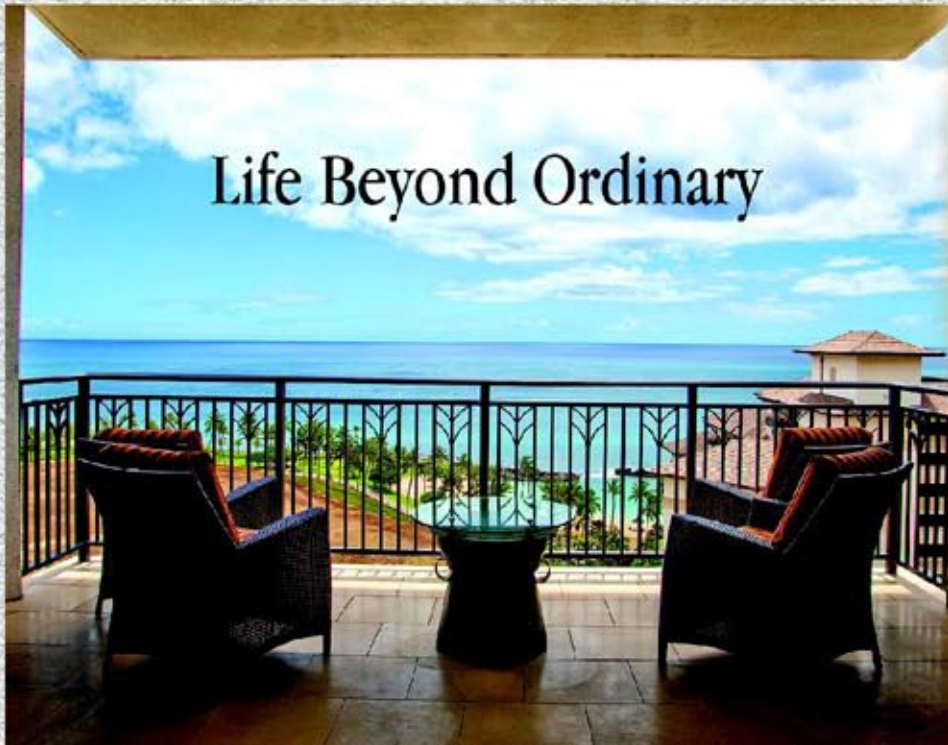
PRIMUS: An Exclusive Class of Service Excellence

EFU Life has led the Life Insurance Industry by introducing new concepts which eventually become industry norms.

We focus on understanding the diverse needs of our clients through market research and direct interaction with them to be able to fulfill their financial planning needs.

PRIMUS, a Latin word for first, meaning "First amongst Equals", is often used to present an air of significance, leadership, uniqueness and prominence in terms of industry focus, competitive positioning as well as exclusivity. With the launch of PRIMUS, we expect to serve our high net

worth clients by giving them an experience beyond ordinary, and providing more rewarding personalized services tailored to meet their financial expectations; specifically designed to give them unparalleled advantage and transform their "Life beyond ordinary".



Life Beyond Ordinary

Life is dynamic and ever-changing, with something new and unexpected on the cards everyday. For its "high net worth" clients, EFU Life, the largest private sector life insurer in Pakistan, presents an exclusive class of service excellence with PRIMUS, to deal with these evolving scenarios.

Experience a new concept in insurance, with more rewarding personalized services tailored to meet your financial expectations; specifically designed to give you unparalleled advantage and transform your life beyond ordinary.



UAN: 111-PRIMUS (111-774-687) | www.efulifeprimus.com

EFU Life is registered and supervised by Securities & Exchange Commission of Pakistan

NEWS ROUNDUP



EFU Life & BOP Form Bancassurance Alliance

Mr. Taher G. Sachak, Managing Director and Chief Executive, EFU Life, Mr. Naeemuddin Khan, President and CEO, The Bank of Punjab on the occasion of the Bancassurance Agreement Signing Ceremony. Picture shows other senior officials of EFU Life and The Bank of Punjab present at the Ceremony.

EFU Life wins the PTCF Award 2010

EFU Life Assurance Ltd won the PTCF Award 2010 at the 5th National Conference on 'Putting the Consumer First' - Organized by Helpline Trust. Mr. Arshad Iqbal, Chief Manager, Client Services is shown receiving the award from Mr. M. A. Rauf Siddiqui and Jst. (R) Majida Razvi. Mr. A. Hamid Maker can also be seen in the picture.



EFU Life & Askari Bank Launch Bancassurance & Co-Brand Credit Card

Mr. Saifuddin Zoomkawala, Chairman of EFU Life, Mr. Taher G. Sachak, MD & CEO of EFU Life, Mr. M. R. Mehkari, President of Askari Bank & Mr. Arif Sirhindi, Executive Vice President of Askari Bank attended the ceremony along with various senior officials.

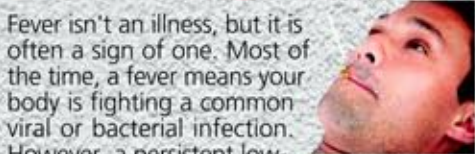
1. Unexplained Weight Loss



Losing weight when you're not trying to may sound good, but in reality it can signal a health problem. If you've lost up to 10 percent of your weight during the past six months - for instance, 15 pounds (7 kilograms) if you weigh 150 pounds (68 kilograms) - see your doctor.

An unexplained drop in weight could be caused by a number of conditions, such as an overactive thyroid (hyperthyroidism), depression, liver disease, cancer or other non-cancerous disorders, or disorders that interfere with how your body absorbs nutrients.

2. Persistent or High Fever



Fever isn't an illness, but it is often a sign of one. Most of the time, a fever means your body is fighting a common viral or bacterial infection. However, a persistent low-grade fever - over 102 F (38.9 C) - that lasts for three days or more should be checked by your doctor. Similarly, if you have a high fever - greater than 104 F (40 C) - or if you're otherwise severely ill, see your doctor as soon as possible.

Persistent fever can signal hidden infections, which could be anything from a urinary tract infection to tuberculosis. At other times, malignant conditions - such as lymphomas - cause prolonged or persistent fevers, as can some medications.

3. Shortness of Breath

Feeling short of breath - more than that caused by a stuffy nose or exercise - could signal an underlying health problem. If you're unable to get your breath or you're gasping for air or wheezing, seek emergency medical care. Feeling breathless when lying down, with or without exertion, also is a symptom that needs to be medically evaluated without delay.

Causes for breathlessness may include chronic obstructive pulmonary disease, chronic bronchitis, asthma, pneumonia, a blood clot in the lung (pulmonary embolism), as well as other heart and lung problems. Difficulty breathing can also occur with panic attacks, which are episodes of intense anxiety that cause physical symptoms.

4. Unexplained Changes in Bowel Habits

People often wonder what "normal" means in terms of bowel movements. It varies widely, but anywhere from three times a day to three times a week is considered normal. Know what is typical for you. Call your doctor if you notice unusual or unexplained changes such as:

- Bloody stools
- Diarrhea lasting a week
- Constipation that lasts for more than three weeks
- Unexplained urges to have a bowel movement
- Black or tarry-colored stools

HEALTH FILE

TEN SYMPTOMS NOT TO IGNORE

You already know that obvious symptoms, such as chest pain and severe abdominal pain, require immediate medical attention. But the not-so-obvious symptoms may leave you wondering whether you need to seek care. Here's a list of symptoms recommended.



Changes in bowel habits may signal a bacterial infection - such as campylobacter or salmonella - or a viral infection or parasitic infestation. Among other possible causes are inflammatory bowel disease and colon cancer.

5. Delirium

Delirium is sudden severe confusion and rapid change in mental state, such as from lethargy to agitation. Close friends or family members may be the ones who notice this symptom. Immediate medical evaluation is warranted if you have any of the following:

- Sudden confused thinking
- Disorientation - confusion about time or place
- Sudden personality or behavior changes, such as becoming aggressive
- Sudden problems with concentration or memory

Changes in behavior or thinking may be due to many problems, including infection, anemia, low blood sugar, or psychiatric conditions or medications, especially ones you've recently started taking.

6. Sudden Severe Headache

Headaches are common and generally not a cause for concern. However, a sudden severe headache could signal a serious problem. Seek prompt medical attention if you experience:



- Sudden severe headache like a clap of thunder
- Headache accompanied by a fever, stiff neck, rash, confusion or seizures
- New pattern of headaches after age 55

The last item may indicate that you have temporal arteritis - inflammation of the arteries in the scalp, brain and eyes - a rare, but treatable condition that usually begins in middle age. Other possible causes of severe headache may include a brain tumor or aneurysm.

7. Sudden Weakness, Loss of Vision or Speech

If you have these signs or symptoms, minutes count. They're warning signs of a stroke or a transient ischemic attack (TIA), sometimes called a ministroke. Seek immediate emergency medical care if you have:



- Sudden weakness or numbness on one side of your body
- Sudden dimness, blurring or loss of vision
- Loss of speech or trouble understanding others
- Unexplained dizziness or unsteadiness, or a sudden fall
- Sudden severe headache, like a "bolt out of the blue"

8. Flashes of Light

The sudden sensation of seeing flashing lights may signal retinal detachment. Immediate medical care may prevent permanent vision loss.

9. Feeling Full after Eating very little

Early satiety - feeling full sooner than normal or after eating less than usual - that lasts for more than a week should be checked by your doctor. It may be accompanied by other signs and symptoms such as nausea, vomiting, bloating, fever, and weight loss or gain. If so, tell your doctor about these signs or symptoms too.

Possible causes of early satiety include heartburn and irritable bowel syndrome, as well as more serious problems such as gastric outlet obstruction or esophageal cancer or stomach problems.

10. Hot, Red or Swollen Joint

If one of your joints is swollen or inflamed, it may signal a joint infection, which requires emergency care. Other causes may include gout or some types of arthritis.



CONSULT YOUR DOCTOR WHEN YOU HAVE ANY OF THESE 10 SYMPTOMS

FAMILY MATTERS

Love and Peace on Earth

LET'S MAKE A DIFFERENCE

If each grain of sand were to say:
One grain does not make a mountain,
There would be no land.

If each drop of water were to say:
One drop does not make an ocean,
There would be no sea.

If each note of music were to say:
Each note does not make a
symphony,
There would be no melody.

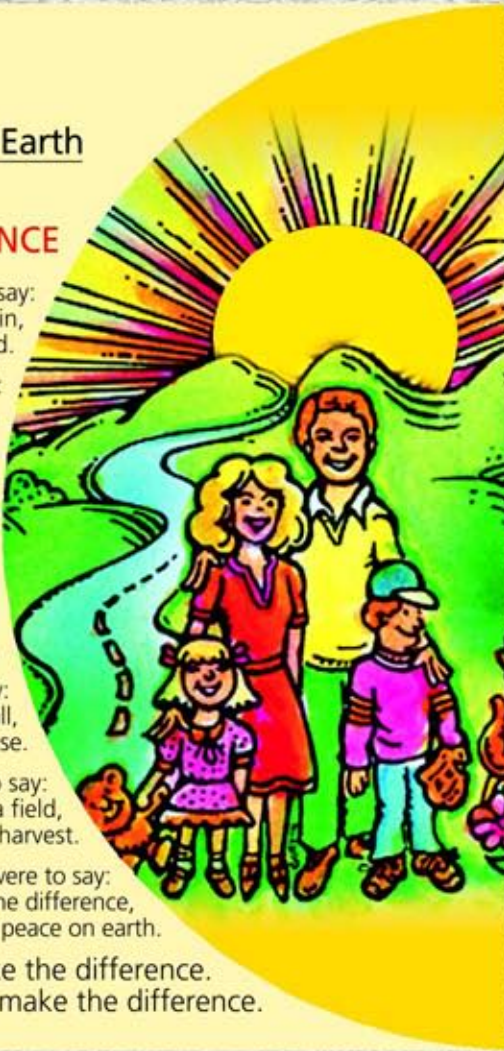
If each word were to say:
One word does not make a library,
There would be no book.

If each brick were to say:
One brick does not make a wall,
There would be no house.

If each seed were to say:
One seed does not make a field,
There would be no harvest.

If each of us were to say:
One person does not make the difference,
There would never be love and peace on earth.

You and I do make the difference.
Begin today and make the difference.



A customer called our service line demanding help with her TV set, which wouldn't come on.

"I'm sorry, but we can't send a technician out today due to the blizzard," I told her. Unsatisfied, she barked, "I need my TV fixed today! What else am I supposed to do while the power is out?"

Arielle Mobley

When a friend received a traffic ticket, he promptly sent the policeman an orchid. Asked why, he explained: "I figure that when he gets the orchid, he will give it to his wife or his girl friend, who will make him take her out for the evening to show it off and that will probably cost him more than I have to pay for the ticket he gave me."

Janet Christie

After my wife landed a coveted job offer from DHL, we went out of town to celebrate. While on our trip, she was contacted by the company's human resources department with an urgent request to complete and send back her tax forms.

"No problem," she said. "I'll FedEx them right over."

Ross McCoy



Quotes

The compassion we impart to those who can give us nothing is the true measure of who we are. — Rick Tringale

Those who can make you believe absurdities can make you commit atrocities. — Francois-Marie Arouet "Voltaire"

In the end, we will remember not the words of our enemies, but the silence of our friends — Dr Martin Luther King, Jr.



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

Quiz



Below are four (4) questions and a bonus question. You have to answer them instantly. You can't take your time, answer all of them immediately. OK? Let's find out just how clever you really are....

First Question:

You are participating in a race. You overtake the second person. What position are you in?

Second Question:

If you overtake the last person, then you are...?

Third Question:

Very tricky arithmetic! Note: This must be done in your head only. Do NOT use paper and pencil or a calculator. Try it. Take 1000 and add 40 to it. Now add another 1000. Now add 30. Add another 1000. Now add 20 Now add another 1000. Now add 10. What is the total?

Fourth Question:

Mary's father has five daughters: 1. Nana, 2. Nene, 3. Nini, 4. Nono. What is the name of the fifth daughter?

Bonus Question:

A mute person goes into a shop and wants to buy a toothbrush. By imitating the action of brushing his teeth he successfully expresses himself to the shopkeeper and the purchase is done. Next, a blind man comes into the shop who wants to buy a pair of sunglasses; how does HE indicate what he wants?

Answers:
Q1 - If you overtake the second person, you take his place, so you are second!
Q2 - If you answered that you are second to last, then you are wrong again. Tell me, how can you overtake the LAST Person?
Q3 - Did you get 5000? The correct answer is actually 4100.
Q4 - Did you Answer Nuno? NO! Of course it isn't. Her name is Mary. Read the question again!
Bonus - He just has to open his mouth and ask... It's really very simple.... Like you!