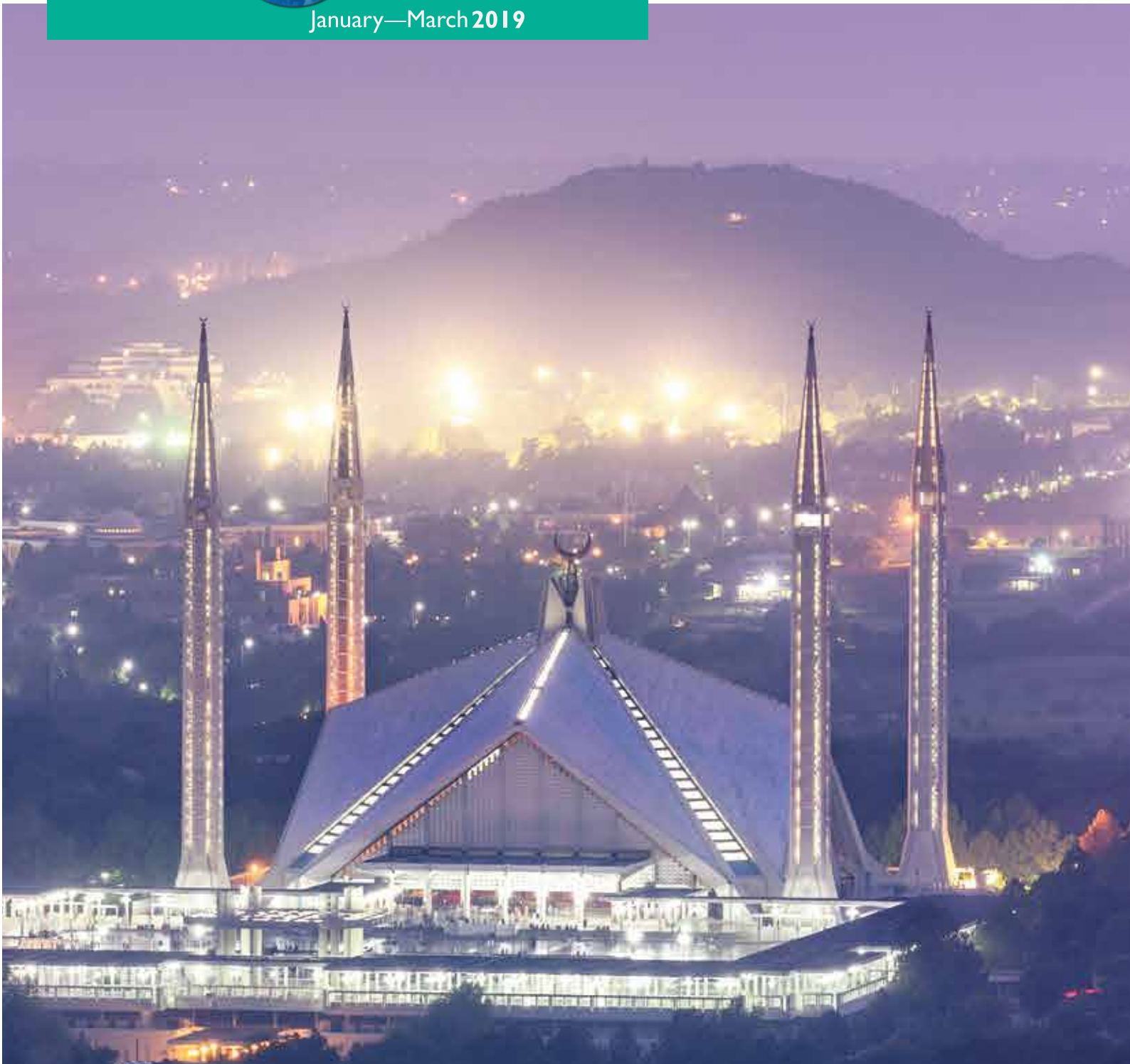


Voice Of Adamjee Life

VOAL

January—March 2019



Interview with Ahson Nasim

General Manager HR, General, and Corporate Affairs

Business Meeting: Transform 2019

Sales Conference 2018

Journey through Transformation

A message from Jalal Meghani—Deputy Managing Director

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Dear Colleagues,

The theme set for the year is Transform; as the name suggests, this will be a year of scaling new heights and carving the path to success. A decade into establishing operations and working with the caution that is needed for setting up a strong foothold, Adamjee Life is now geared to operate with an aggression that emits the confidence of deep-rooted foundations of the company, and hence the theme Transform. In a two-day offsite business meeting, the objectives for the year 2019 have been set, and shared with all our employees. I firmly believe, we are prepared to accomplish these milestones; the pace is set and the objectives are clear. Among our top 3 KPI's, my personal focus is the **Customer Satisfaction Index**; this shifts our focus to a customer-centric approach of doing business, this in my view, is the simple route to sustainable success.

Our economists and all other available indicators suggest that 2019 is going to be a challenging year, a view based upon the shrinking size of peoples' disposable income. Last year, the global growth was 3.17%, while Pakistan closed at 4%, down from 5.5% of the year before. The squeezing economy and rise in interest rates is impacting the spending priorities of the common man, resulting in a negative growth in savings. Despite these trying conditions, I am confident that we can still achieve our goals by developing an awareness of the need for long-term investments especially in these times, integrating the products with their wealth, education, and environment, and by making the product/brand, an integral part of peoples' daily lives. Remaining connected through all stages of life of our customers is key to ensure that we follow through with these goals.

Insuretech and agriculture have provided us with an emerging space to attract the masses. This opportunity can be availed by building a relationship of trust with our customer, and empowering their lives. The differential in this equation requires us to become a part of our customers' lives, and support them in improving their quality of life. Complex products need to be simplified and made user-friendly to ensure improved comprehension. We also need to shift the focus of benefits from long-term and upon death, to savings for a secure future. The rising interest rates provide an opportunity of yielding higher returns to our policy holders, and to compete effectively with big players. We should function as entrepreneurs within our own capacity, take ownership of our cost center, and be clear



(Deputy Managing Director) - Jalal Meghani

on the cost of operations; the time is ripe for cost reengineering.

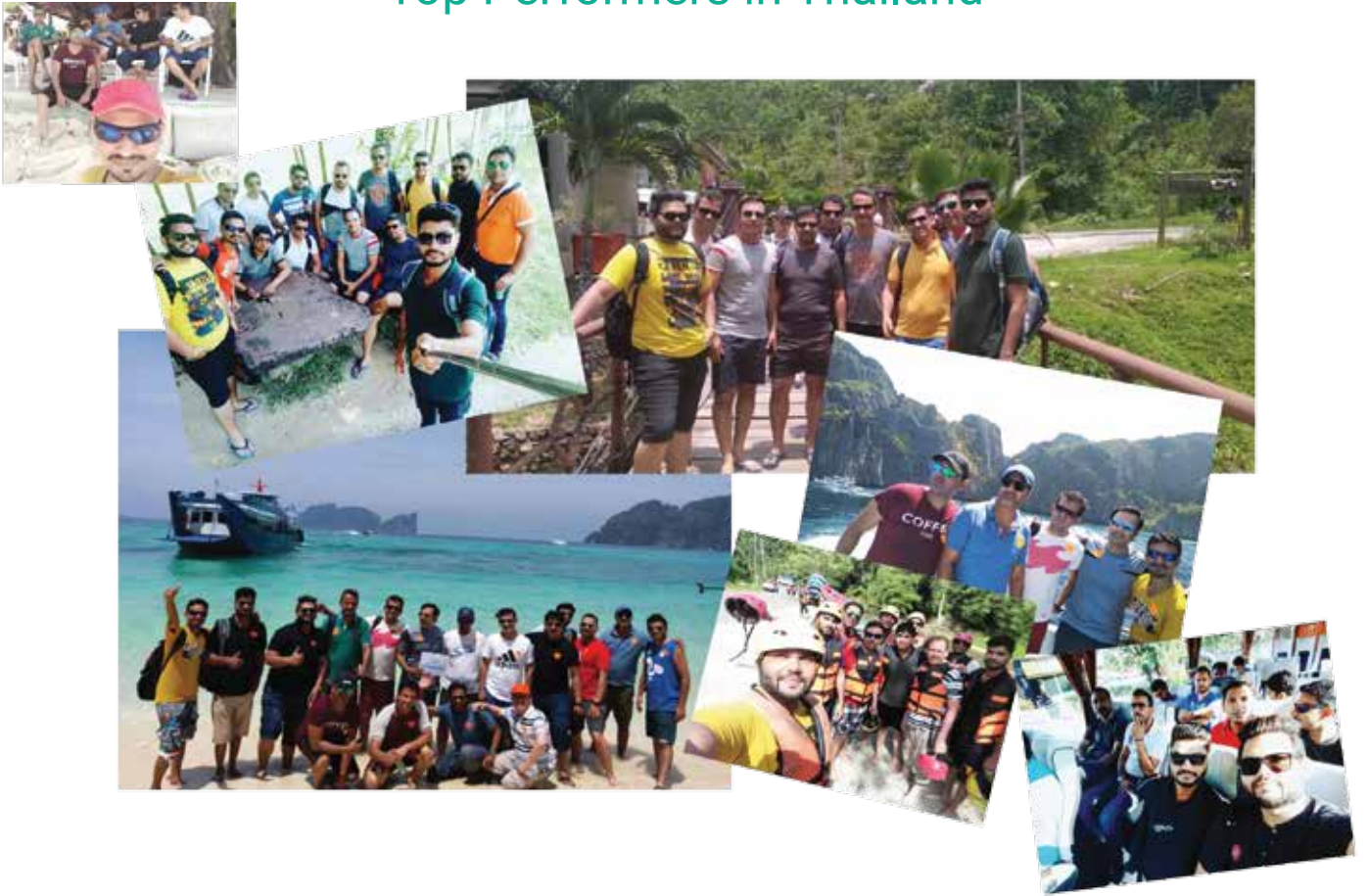
The next most important avenue of this transformation process—AL brand needs to be better projected, and brand values and integrity instilled. Regulatory interest is also increasing with respect to code of conduct. I believe challenges will arise initially, but in long term, this will only support us, and will make the business model sustainable. We need to take an aggressive stance in order to ensure the interest of the company, and introduce life products with the perspective of an ecosystem.

People are our most valuable asset, we need to focus on investing in their learning and growth; this starts a positive cycle where people shall develop excellent processes and services which ultimately translates into customer loyalty and satisfaction. The three focus areas: learning and growth, excellent processes, and customer loyalty, would automatically shift the top and bottom line. All of this will help us achieve our medium-term objective of increasing our market share to 25% and raising fund size to 100 billion, and shall ensure sustaining our position amongst the top three life assurance providers in the country.

Personally it is my dream to see the industry transform in the next 3-5 years, so that the customers realize the need of life insurance as a necessary part of their journey and come to us themselves for best suited financial solutions to their needs. This is a trend in the industry that I anticipate and look forward to seeing happen, with my people right by my side.

Bancassurance Convention

Top Performers in Thailand



Top Area Manager Senior Area Manager Regional Sales Manager

RO: Relationship Officer
RM: Relationship Manager
AM: Area Manager
SAM: Senior Area Manager
RSM: Regional Sales Manager

Top 3 Regional Manager

Referral Convention Achievement 2018			
Rank	AM/SAM/RSM	Region	Convention Achievement
1	Khurram Amman	North	225.06%
Direct Convention Achievement 2018			
Rank	AM/SAM/RSM	Region	Convention Achievement
1	Asif Siddique	South	168%

Referral Convention Achievement 2018			
Rank	RO / RM	Region	Convention Achievement
1	Yasir Mushtaq	North	426%
2	Khurram Nisar	North	265%
3	Asad Ahmed	South	248%
Direct Convention Achievement 2018			
Rank	RO / RM	Region	Convention Achievement
1	Zeeshan Hussain	South	288%
2	Muhammad Kaleem Sami	South	204%
3	Mustafa Akbar	Central	199%

Corporate Sales

Target Achievements

01

PERFORMER



KAMRAN KHAN

*Deputy Manager
South Region*

Premium: **82,866,856** million

02

PERFORMER



MAJID KHAN

*Senior Relationship Manager
Central Region*

Premium: **67,150,357** million

03

PERFORMER



TAHAWAR HAIDER KAZMI

*Deputy Manager
North Region*

Premium: **10,764,078** million

Key Achievements of First Quarter

TRAINING AND DEVELOPMENT

By the end of the first quarter, 2019, Training and Development (T & D) has successfully completed twelve Career Transition Programs, two Fund Management Trainings, and three product trainings for newly hired Bancassurance sales representatives across ten major cities in Pakistan. T & D facilitated development of over 300 Bancassurance and agency colleagues this quarter.



TEAM FAISALABAD SOARS HIGH



Our Faisalabad Business Center team dominated the Annual Sales Conference and Regional Awards ceremony held in January. They won a total of five awards at the event. This impressive feat serves to inspire our entire Adamjee Life team to fly high and set new standards for our performances.



Agency Top Performers

Top Performers for the 1st Quarter, 2019

Top 3 Advisors

S. No	Name	Business Center	Designation	Category
1	Umair Ali Qureshi	Multan	Manager Business Development	<i>Top Advisor</i>
2	Mehnaz Batool	Faisalabad	FINANCIAL ADVISOR (COMMISSION ONLY)	<i>Top Advisor</i>
3	Syeda Shan -e-Zahra	Lahore	FINANCIAL ADVISOR (COMMISSION ONLY)	<i>Top Advisor</i>

Top 3 Unit Managers

S. No	Name	Business Center	Designation	Category
1	Sadia Karim	Multan	UNIT MANAGER DEVELOPMENT (W/O PREMISES)	<i>Top Unit Manager</i>
2	Ali Raza	Multan	Unit Manager	<i>Top Unit Manager</i>
3	Umer Israr Ul Haq	Lahore	UNIT MANAGER DEVELOPMENT (W/O PREMISES)	<i>Top Unit Manager</i>

Top 3 Deputy Managers

S. No	Name	Business Center	Designation	Category
1	Syed Shafaat Hussain Askri	Lahore	Deputy Manager	<i>Top Deputy Manager</i>
2	Hafiz Hassan Jamil	Lahore	Deputy Manager	<i>Top Deputy Manager</i>
3	Hassan Sattar	Multan	Deputy Manager	<i>Top Deputy Manager</i>

Top 3 Business Managers

S. No	Name	Business Center	Designation	Category
1	Muhammad Ehsan Ullah Sabri	Lahore	Business Manager	<i>Top Business Manager</i>
2	Shahid Abbas Chughtai	Multan	Business Manager	<i>Top Business Manager</i>
3	Abdul Ghaffar Khuaro	Karachi	Business Manager	<i>Top Business Manager</i>

Top 3 Senior Business Managers

S. No	Name	Business Center	Designation	Category
1	Abdul Hannan Amir	Faisalabad	Senior Business Manager	<i>Top Senior Business Manager</i>
2	Ibrar Abdul Khaliq	Lahore	Senior Business Manager	<i>Top Senior Business Manager</i>
3	Syed Faraz Ali	Lahore	Senior Business Manager	<i>Top Senior Business Manager</i>

Top Group Manager

S. No	Name	Business Center	Designation	Category
1	Muhammad Tayyab	Bahawalpur	Group Manager	<i>Top Group Manager</i>

Top Regional Manager

S. No	Name	Business Center	Designation	Category
1	Qadeer Ahmed	Lahore	Regional Manager	<i>Top Regional Manager</i>

Sales Conference 2018

Agency Distribution



Agency Distribution management organized its' Annual Sales Conference 2018 at The Nishat Emporium, Lahore. It was a two day event attended by all senior management of North, South, East and Central regions. The senior management also presented their Vision 2019 for Adamjee Life.

Branch Expansion

The General Affairs department facilitated the expansion of Adamjee Life offices in the first quarter and managed to make operational offices in Sialkot, Layyah, and Abbottabad. Moreover, in alignment with the business strategies, two existing offices at Parsa Tower, Karachi, and Garden Town, Lahore were relocated to F.B. Area and Johar Town respectively.



Business Meeting *Transform 2019*

A clear and single. Minded mandate for 2019 is to build a strong sustainable base for our future. In light of this, an official business meeting *Transform 2019* was organized from 7-9 March at the Dreamworld Resort, Karachi. The key objective was to develop a sense of achievement and to gear up for future by developing an understanding and alignment of cross-functional plans, and creating synergies. A meet and greet kicked off the 3 day event; the first night started with a relaxing musical evening allowing everyone to bond with each other in an informal environment. Mr Jalal Meghani inaugurated the Business Meeting by sharing his views on the challenges and opportunities faced by AL, organizational KPIs for 2019, and the way forward for Adamjee Life. Each function presented the achievements of 2018 and their plans for 2019, followed by an interactive Q/A session at the conclusion of each presentation. These discussions provided significant insights and helped the participants understand the role of each function in achieving the company goals; this paved way for cross-functional alignment. After the meeting, a cricket tournament *Transformers Cup* was organized. The participants exhibited great enthusiasm and sportsmanship. Colleagues came out of this tournament with a deep sense of camaraderie and teamwork. The programme ended with a *Pledge* activity: each participant made a commitment to achieve Adamjee Life Vision 2025.



Key Events of the 1st Quarter

Town Hall

Town Hall meetings provide a platform for open communication between the management and the employees. In order to create a more energized and informed workforce, and to encourage dialogue between employees, quarterly Town Hall meetings are organized at Adamjee Life.

Town Hall for the first Quarter of 2019 was held on Saturday, March 2, 2019 at Arena Jade Hall. The

meeting was led by Mr Jalal Meghani; he shared the results of 2018, Organizational KPIs, and way forward for 2019. Employees had an opportunity to ask questions from the management. The purpose was to influence innovation and engagement of employees by improving transparency.

The Town Hall concluded with an Award Ceremony to present the Employee of the Quarter, Long Service, and CoreApp Project awards; followed by a cake cutting ceremony to celebrate 10 years of Adamjee Life.



Employee of the Quarter

Rao Shakir Ali

was the winner of the first EoQ award; he is currently working as AC-technician in the Administration department. An award of PKR 100,000 was presented to Shakir.

The winner was chosen by the Executive Committee from a pool of worthy nominations across Adamjee Life. Shakir Ali displayed great enthusiasm and made invaluable contributions on numerous occasions; the most noteworthy of them being the fire incident at the Head Office. His remarkably poised attitude helped us to come out of the catastrophic situation. Additionally, modification of the back-up electrical load of data center, resolution of major fluctuation problem at Parsa Tower, and the initiative to replace the conventional lights with LEDs are all result of his tremendous efforts and hard work, all culminating in financial savings for the organization.



Employee of the Quarter (EoQ) is a coveted award presented in recognition of outstanding work performance and living by Adamjee Life values.

Celebrating 10 Years of Excellence

2019 marked a very important year for Adamjee Life as it completed a decade of operations. The company has achieved many milestones over the years with currently more than 1000 employees and 17 branches all over Pakistan. The anniversary was celebrated at the *Quarterly Town Hall* with a cake cutting ceremony by the senior management team celebrating 10 years of excellence.



Pompei New Year Resolution Contest



An exciting contest was held this New Year in which we asked the employees and our fans to share their New Year resolutions. We received a phenomenal response as several people participated in the competition and the best ones won a gift voucher worth Rs.3000 to Pompei restaurant.

Here's a soft reminder for you all to share your New Year's Resolution with us before the contest ends. The best entries will win gift vouchers from Pompei Restaurant. Don't forget to use the hashtag that is #2019withAdamjeeLife.

Posts with public privacy will be valid for the contest only.

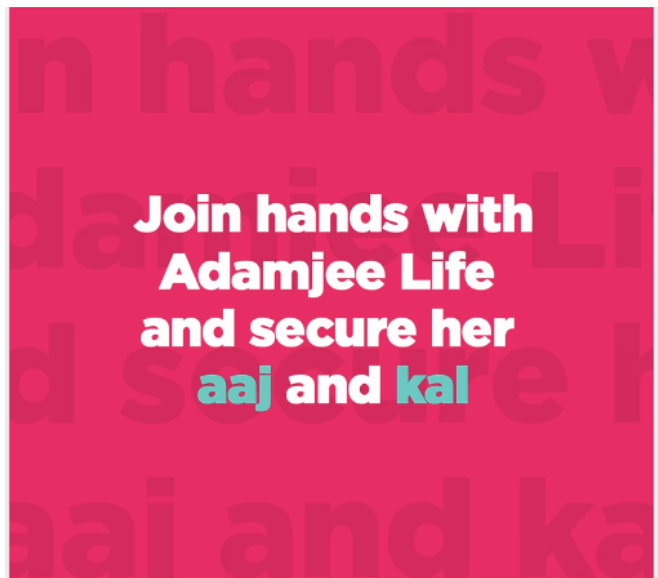
#AdamjeeLife #NewYearResolution #Pompei

Women's Day

CELEBRATION

We celebrated women's day by asking fans to return the favour to those women who make their today and tomorrow secure. They were asked to share the stories of brave women in their life who have really made an impact with their actions.

We also distributed sweets and wish cards to female members of our office staff as a gesture of appreciation.



#AajKalMehfooz



The winner of this competition was Rizwana Ahmed, her response was:

I love u phupho plz always show courage as u show in a past i love her because she is the most brave woman i know...she is ACID ATTACK victom..She belongs to larkana which is the conservative city for ladies..she passed her ppsc exam in 2000 and appointed as a principle of a govt high school..but some of our family members were wanted to not join this job including her in laws but she denied and joined her job.they threathend her, abuse her, even called her loose chrachter woman,they socialy bycoot ourr family, and in the end threw acid on her face...that was the most difficult time of life...but she never gave off...she determined on her goals...she continued her job after her recovery..she devoted her life for the education of girls..i love you phupho



Recognizing Our Employees

The success of an organization is the cumulative effort of teams that work tirelessly towards successful deliveries of the company goals. Celebrating the success of our team members is vital to the culture of Adamjee Life. The following awards are in recognition of our unsung heroes:

Core App Awards

One of the organizational KPIs for 2018 was the development and launch of CoreApp Plus system. Information Technology department played a key role in completing the project successfully, with tremendous support of other departments. To acknowledge this milestone, awards were presented to all the teams who were part of the project, and certificates were awarded to the individuals.



Long Service Awards

Two senior management members reached the decade milestone with the company. Their dedication and services are invaluable and as a token of appreciation they were presented with the *Long Service Award* and gold coins. The esteemed members are:

1. Mr Jalal Meghani
—Deputy Managing Director
2. Mr Asif Mirza
—Senior Manager Compliance

In accordance with our tradition, *Long Service awards* were also presented to the following employees who completed 5 years with Adamjee in 2018. The esteemed members were:

1. Ms Hira Asif Khan
2. Mr Syed Zeeshan Hussain
3. Mr Danish Ansari
4. Mr Mukhtiar Ali Channa
5. Mr Muhammad Taha
6. Mr Haris Ashraf
7. Mr Mohsin Mehmood
8. Mr Muhammad Raheel Memon
9. Ms Asma Yasmeen



An Interview with Mr Ahson Nasim

Could you please tell us about your background?

My career spans over a diverse industry experience, from a sales role in a financial institution, to commercial management at a fast-paced hospitality establishment.

Nine years into my career, HR started becoming the epicentre of my professional interest; this took me to a large scale manufacturing concern. I was able to develop further, as an HR leader, with a decade in DHL and the academia, till my career completed a full circle and I reached a financial institution, Adamjee Life.

My exposure, local and international, helped develop sensitivity towards cultural and ethnic diversity. Learning and applying best standards and practices added value to me and my work.

A mantra that keeps me grounded and aids immensely in my work is, I would never want for someone what I do not want for myself. This makes me the person that I am.

What would you consider your greatest strength?

My relationships are my greatest strength. People are the most important asset in our lives and in an organization. Contrary to the term *human resource*, I see people in light of relationships. This, in my experience, not only brings out the best in them, but yields results beyond the ordinary.

I like listening to people and empathy comes naturally to me. Traits that I used to consider an area of self-development have proven to be of great value in my work. These, and my process thinking skills, help in proposing simple solutions to challenges that people present. As a leader, I make a conscious effort to exercise mindfulness, this helps keep in check, my actions and my decisions.

Do you believe in maintaining diversity at the workplace?

I have a very diverse team; colleagues in my team are from different backgrounds and industries. These diverse industries, cultures, backgrounds, and ethnicities makes the culture at Adamjee Life very rich. They bring fresh perspectives and exciting ideas which helps us in transforming the face of our organization and in preparing Adamjee Life for tomorrow.

How have you gained commitment from your team?

Respect begets respect. It requires time and effort to build trust; a delicate balance needs to be maintained for sincerity, honesty, and for ensuring that just practices prevail. I believe in setting the priorities right and managing the expectations accordingly. This enables me to develop a very strong bond with my team. I am able

to have objective discussions about their strengths and areas that may require more attention. The trust and faith of the team, in my leadership helps me to guide and coach them for a better tomorrow.

How often do you feel it is necessary to meet with your team?

I encourage and promote an open-door policy; this gives my team the confidence to have me available for them anytime of the day.

The need to build a close yet professional relationship with the people I work with is imperative for success of the team, and I give them the time and respect they deserve.

What is the most challenging part of being a leader?

The most challenging part of being a good leader is leading by example. I believe that actions speak louder than words. Therefore, it is in our hands to bring consistency in building our own reality and acting in accordance. This is not easy, but once a person starts thinking beyond their own self-interest and brings to forefront the interest of the team and the organization, they start becoming a true leader.

What are the most important values you demonstrate as a leader?

I live by the golden rule *treat others as you would like to be treated yourself*. The priorities in my value system include integrity, transparency, and building trust. It is important to be flexible, yet be consistent in living by our values.

Thus far, the most important and challenging responsibility has been promise of justice and equity for all.

How do you lead through change?

Wholehearted acceptance and conviction on part of the leader is a crucial first step, following which coaching and mentoring the team through change management leads to the final extrinsic work. A good leader leads by example; and the fundamental need is change in mindset rather than change for sake of change alone. The leader needs to be right at the nucleus of the situation, take ownership of both the strengths and weaknesses and then lead the team through the change.

I maintain complete transparency in my work, and have regular communication with my team and the stakeholders. Despite the corporate nature of many tasks, teams are provided a safe environment to experiment and exercise their critical thinking skills, well supported by reflections for development.



General Manager HR, General, and Corporate Affairs

Customer Satisfaction Survey

We are excited to share with you the results of a feedback activity conducted to find customer satisfaction level with the services provided by Adamjee Life. We received motivating responses from over 10,000 individuals. The survey covered a range of different people from multiple cities across Pakistan. The survey was administrated by Customer Service Department from December 2018 till Feb 2019. The survey was designed to evaluate four essential areas: product, services, *Orbis* promotion and recommendations. All questions prescribed by CSD were grouped according to age, product, region, gender, and channel. The results are summarized below:

93% satisfied with their "Death Benefit"

62% satisfied regarding intimations

96% pleased with our investment performance

29% suggested measuring customer engagement

94% preferred Adamjee Life over competitors

93% recommended Adamjee Life

75% satisfied with our Sales representatives

38% expressed concern over updating addresses

90% satisfied with our customer sales representatives

Customer Testimonial

The loss of your spouse can propel your life into a state of despair; especially if he is the only breadwinner for your family. When your life turns around in an instant like that, you look around for a symbol of hope. Hope that the future will not be bleak but that there may be some sense of relief for you. At Adamjee, our *Claims* department works tirelessly to ensure that you never lose hope when your life takes a step for the worse.

Here is what our customer had to say about her experience with our employees after the loss of her husband:

"I have received my cheques. I am thankful to Adamjee life and Ms Faiza for helping me get my money returned. I will never forget Ms Faiza's efforts. She has not only helped a widowed woman but has also helped my children. I request the management to please give the best service award to Ms Faiza. She has set a great example by facilitating me after I have been searching for a solution through the bank since one year and a half. The bank had put my money in the scheme by mistake and I have finally been facilitated. Thank you so much Adamjee Life and special thanks to Ms Faiza"

—A thankful customer

Performance Management System

The HR team, through strategic intervention and business partnership, has recently concluded the successful implementation of a new Performance Management System. This new assessment model was implemented through Competency Based Appraisal and Individual Key Objectives (IKOs).

1) Competency Based Appraisal: This assessment is linked with AL management competencies that are now core of our daily performance: Leadership, Communication, Efficiency, Customer orientation, Entrepreneur Spirit, and Team Building. All employees are required to review their role/performance in view of these competencies and justify their self-assessment/rating against each.

2) Individual Key Objectives or IKOs: Each IKO consists of 3-5 collaborative company objectives and three to five Individual Key Objectives (IKOs). Each set of company objectives and IKOs is given 50% weightage.

Events and Alliances

CEO Summit—Marriot Hotel Karachi, 17 January 2019

Adamjee Life participated in the 18th CEO Summit held at Marriott Hotel Karachi to meet business leaders from across Asia.

The Senior Management along with the Executive Committee was invited at the summit. It was a great learning experience for our team, being around the best performing Pakistani CEOs working at national and international level.



Dawn All About Lifestyles—Expo Center Karachi 1–3 Feb 2019

Adamjee Life participated in *Dawn All About Lifestyles* at the Expo Center Karachi. We did lots of real time activities including lucky draws to increase our customer engagement. The response from customers was very positive.

Direct sales team participation was also excellent in generating leads and networking with new customers.



Adamjee Life and Vouch 365 agreement— 1 March 2019

Adamjee Life has been successfully expanding its loyalty programme in order to cater to more customers. Last year, we co-branded a mobile application with Vouch 365.

The app features more than 700 brands nationwide and is available in all major urban cities of Pakistan. This app is currently available on both Apple and Play store for Adamjee Life customers and employees.

- Karachi
- Lahore
- Islamabad
- Hyderabad
- Multan
- Faisalabad
- Peshawar



Pakistan Day Campaign— 23 March 2019

#23waystoCelebrate campaign was launched for Orbis cardholders nationwide from 22-23 March 2019. Discounts were offered by 23 merchants upto 40% off nationwide.



A Glance at Finance

What does “finance” do? While it sounds like a simple question, but it is actually a complex one. Whether it is purchase of equipment, valuing assets, arranging funds, making investments, budgeting or the payments claimed by the customers, our finance department finds the best solution for it.

The first quarter is quite a tough time for the Finance team since the financial year-end comes with a lot of new challenges which involves everything from ruling on how to implement accounting principles to designing financial processes of the organization, selecting accounting systems, liaising with external auditors, and ensuring that there are no gaps or oversights in existing processes. The reporting time is the most crucial phase for our team and it takes mind-numbing amount of focus from every member. Hence, our reporting process is meticulously precise

and reliable for the use of the entire Adamjee Life organization. In 2019, after the successful launch of Core App Plus, the finance team is more focused towards the automation of financial processes in order to provide effective services and to reduce the turnaround time for payments. Currently, Adamjee Life is aiming towards Fintech. This area also encompasses the payment policies and ensures that the claims are paid on time, and that there is a sound payment policy and a swift payment procedure for the company's customers and agents.

While we handle pressure constantly, we believe it is also important to have fun at the workplace. When you have fun at work, you look forward to each day of work instead of merely seeing it as a responsibility. Hence, on the successful closing of every quarter, the Finance team goes for a meal to celebrate its achievements and discuss

challenges for the next quarter. When we have birthdays, we order the best cake, decorate the department and celebrate in the best manner possible. We celebrate the slightest of our achievements by distributing goodies and ice cream at our department and often go out on social occasions together.

Our team is also made up of avid cricket players. We play at cricket tournaments and one of our managers has captained Adamjee Life cricket team to many victories. We arrange frequent practice sessions to help us become better players and believe it improves our health, physically and mentally as well as increasing our team spirit.

With the must-do's taken care of, the Finance department is contributing to the management and improvement of operations by measuring and reporting regularly on key numbers crucial to the success of the organization.



SECP

nominate Adamjee Life employee as Shariah Advisor

A member of our Compliance team, Hafiz Waqar Yusufi has been registered as a *Shariah Advisor* for Securities and Exchange Commission of Pakistan's Shariah Advisory team.

Achievements in Underwriting

—Mr Muhammad Wasif cleared LOMA 307 paper on 26th January, 2019.

—Mr Muhammad Wasif, Deepak Karira and Haris Ashraf Attended training on Life Insurance and Underwriting Essentials Module II on 18 and 19 March, 2019, conducted by Hannover Re.



Membership Announcement

In order to enhance our capabilities and competitive skills, Adamjee Life makes all efforts for upskilling and continual development of its employees; therefore we are delighted to announce that Adamjee Life has become a LOMA member.

With Life Office Management Association (LOMA) membership, Adamjee Life employees can access exclusive information and reference sources, including:

- participation in prestigious LOMA committees a unique opportunity to network with industry peers, share information and best practices, and stay on the cutting edge of changes in the industry;
- discounts on fees for award-winning professional development courses and designation programmes searchable LOMA membership directory;
- access to LOMA's Information Center and its customized, industry-specific research services, including hundreds of proprietary industry briefs covering a wide variety of current key industry topics;
- discounted registration rates for conferences and access to conference presentations;
- a complimentary print or online subscription to Resource, LOMA's award-winning monthly magazine devoted exclusively to the needs of insurance and financial services company operations and management.

Tum, Main... aur Humaraaa VLookup...

Everyone who has worked with Excel must have used, seen, or heard about the VLOOKUP feature when performing their office tasks. I never gave it much importance but the way people refer to it makes me wonder, what is so significant about this formula? I often hear the term being used as a jargon, "Please send me the file I will apply VLOOKUP", which leads me to believe that VLOOKUP is a necessity in the life of a working person without which one is deemed unemployable. But it is my belief that all your tasks don't warrant the use of VLOOKUP maybe the same purpose can be served through the preparation of a summary from given data.

This led me to think what has caused this particular misconception to take root in our minds that a business manager is as good as his/her VLOOKUP skills?

Nowadays, majority of business universities have a particular designated subject which teaches students about the basic formulas of *MS Excel*. I believe it is an excellent initiative as no organization can succeed in the corporate world without its employees having an adequate knowledge of *MS Excel*. However, this does not necessarily mean that they have achieved a professional level of *MS Excel* as they have learned the use of VLOOKUP.



In the end I would like to wrap up with an advice that for all people aspiring to be Advanced *MS Excel* users there are many equally important and better features that help you at work such as Index-Match, DGET, or simply combining VLOOKUP with Match function. You should focus on *MS Excel* by viewing countless free tutorials uploaded on Youtube or even perhaps take some free course available online. It will give you substantial knowledge about *MS Excel* and will improve your work life for the better putting you on an upwards trajectory in your career.

10 Things

Every Office Employee Can Learn from The Game of Thrones

A mind needs books like a sword needs a whetstone.

Books broaden a person's horizons and enrich them with skills that ensure success. It is no wonder that the most learned characters have stayed alive while legendary warriors have perished.

Can a man still be brave when he is afraid? That's the only time a man can be brave.

Human courage is exemplary. It is when we have hit our lowest points that we are exposed to the greatest change. All of us have faced fear in our lives, and we typically surprise ourselves by finding the simplest ways to stay going and be resilient in the face of adversity.

Never underestimate the power of a woman

At the start of the show, Daenerys is in a submissive role. It wasn't long before she came into her own and surprised everyone with her strength, power and ability to lead armies of men. Daenerys acts as a perfect reminder that one should never underestimate the power of a woman.

A Lannister Always Pays His Debts.

Being there for your fellow colleagues, doing what you are asked to and paying what you are owed. These are life lessons that the Lannister clan can teach us.

Honesty triumphs over tricks

Lord Peter Baelish was a great trickster, yet he lies dead while the honest Sansa Stark continues to live on. This is a very important lesson. You gain very little in life by purposefully deceiving others. Be as honest as possible with people and you will see that it works in your favor.

Every flight begins with a fall.

This quote serves as a reminder that a fall can be more than just a setback. It could be chance to re-evaluate and discover new potential.

A small man can cast a very large shadow.

Your stature does not determine your ability or value. No matter what position you occupy in the organization, a single positive action of yours can bring a whole new dimension of positivity for your organization.

Take the high road

Angry confrontations and office spats are commonplace at the workplace. Just like negative energy, violence is infectious, so if you want to create positive changes and change the violent tide, be the one to put an end to it. It will always work for the better.

The lone wolf dies, but the pack survives

Your pack may consist of family, friends or work colleagues. A person is at their strongest when they are surrounded by their pack.

You Know Nothing

Sometimes it is fine to be humble and accept the fact that you don't know everything. The workplace is full of different viewpoints and cultures. It is better to be open to learning.

Contributed by: Hammad Jahangir



Dr Saquib's Insights on Transform 2019

اپنی اپنی آنکھوں میں، خواب سب نے دیکھے ہیں روز و شب کی محنت سے، اور خدا کی رحمت سے عزم اگر سچا ہو، کٹ جاتی ہیں زنجیریں۔۔۔

عہد ہے بدلنے کا، ہاتھ سب نے جوڑے ہیں ہم بدل ڈالیں گے، اس سال کچھ ایسے آدم جی نے دنیا میں، بہت آگے جانا ہے

سب نے سوچ رکھا ہے، اس سال بدلیں گے آدم جی کی قسمت کو۔۔۔ ہاں مگر ترقی کا بیج ہم نے بونا ہے

اپنے اپنے جذبوں سے، اپنے اپنے خوابوں سے ساری دنیا دیکھے گی، کہ کس طرح اک عزم سے نوخیز اس پودے کو، اک شجر بنانا ہے

آدم جی کی قسمت کو، جس سے ہے وابستہ جہد مسلسل سے اور عمل پیہم سے خواب سب نے دیکھے ہیں

ہم سبھی کا مستقبل۔۔۔۔۔ بدل جاتی ہیں تقدیریں۔۔۔ ہاں مگر ان خوابوں سے، آشیاں بنانا ہے

Editor's Note

Welcome to the second edition Jan-March 2019 of The Voice of Adamjee Life (VOAL)! Congratulations to everyone for completing 10 years of excellence! A decade is a long time! we have set ourselves on a promising and steady path of success and prosperity through our commitment and dedication in the interests of the organization and ourselves. Let us continue to shine and battle ahead towards glorious milestones and own the brand's vision in the years to come. With our *Business Meeting Transform 2019*, branch expansions, Employee Town Hall and Sales Conference, this has been a very eventful quarter for all of us and we have tried to cover as much of that as we can in this edition. We, at Adamjee Life, pride ourselves on having our own unique way of life which encourages trust and mutual support amongst its customers, employees and shareholders, this is what we try to bring to the forefront with each edition of this newsletter and that would not be possible without all of you. After all our achievements we still have a long way to go, so let's all contribute to our fullest potential and take Adamjee Life to the next level of success! Happy Reading!

—Sanya Shahid

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Voice of Adamjee Life



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