



20th
Anniversary

THANKS FOR YOUR SUPPORT



*I*t's been over 20 years since I embarked into this challenging and noble venture. I was officially licensed on 1st June 1991, after 6 months of intensive studying for my license. My first steps into this business came through my friend and colleague **Edgar DeSouza**, who recruited me, thanks to a referral made by a dear friend of 35 years - **Bedford Godinho**. I would acknowledge both Edgar and Bedford for this opportunity, which I passionately converted into a long and successful career.

Nicolas Zabaneh who was General Manager of New York Life, the company I started with, was a very prominent figure in my success. I cannot thank Nicolas enough for the training and discipline he instilled in me during my early years. In 1996 I decided to break away from the captive agency system and make it on my own as a broker. In those days this was a novel concept and a bit of a

"suicide mission" as my wife put it. No one ever went out on his own without the aid of any administrative and training support! Nicolas did try to convince me to stay put but I was adamant to take on the world on my terms. I had three powerful weapons in my bag—my prior management experience; my proven people's skills and my ability to give back to the community. With these I was able to make my mark in the world of life insurance.

Along my journey, I earned some of the toughest and most desired accolades that the life insurance industry has to offer. To mention just one, I have been part of the Million Dollar Round Table Association (MDRT) since 1997. Currently, less than 1% agents qualify. (More about MDRT on page 4.)

maturity claims. Whether the death occurred in Canada, Guyana or India, we ensured that the cheque was paid to the beneficiaries. I am inspired by those who heeded to my advice and held on to their policies in times of personal financial difficulties. As a result, I was able to hand over cheques over \$500,000 to their loved ones in times when they needed the money most.

At a time when the financial markets were severely hit and when the entire financial industry lost money we were able to recover for our clients the principal amounts, despite the investment losing money. In many cases due to some reset features we were able to deliver more than the principal.

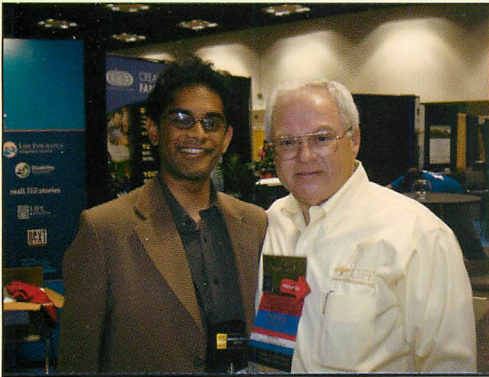
I firmly believe that my sale is completed when my client's needs are fulfilled—at maturity/living benefit or at the time of death (death benefit).

I FIRMLY BELIEVE THAT MY SALE IS COMPLETED WHEN MY CLIENT'S NEEDS ARE FULFILLED — AT MATURITY/LIVING BENEFIT OR AT THE TIME OF DEATH (DEATH BENEFIT).

On this milestone anniversary, it's nice to reflect on the good and challenging times we went through. My sincere thanks to thousands of my clients for their support and to the ever changing economy for keeping us charged up - as the saying goes "When the going gets tough, tough get going".

Over the last two decades, we have delivered our promises. Till date, we have paid over 75 death/

So here we are on the occasion of DFG's 20th anniversary. First and foremost I would like to thank our COIs (centers of influence) who have contributed tremendously towards my success. We would not be here today without these professionals. I would like to name a few who went the extra distance. Thanks, **Pamela Vasandani**, **Ivan Rebello**, **Krishen Bhatia**, **George Mathew** (Amecan), **Ruth Kumar**, **Gilroy Henriques**, **Myra Colaco**, **Augustine Sequeira**, .



Sinclair with MDRT and Top of the Table legend Mervin Feldman.

Virginia D'Souza, Terence Noronha, Rebecca Mendes, Jim Prasad, Narayandas Kamath, Loreto Pinto, Romeo Remedios, Jennifer Mendonca, Subhas Lobo and Maxie D'Souza.

*A big thank you to my wife **Bridget**, my sons **Sinclair** and **Simon**, mentors, employees, supporters and our competition who always inspired me to new heights. I am fortunate to have an excellent team who supported me through thick and thin. And although every member of my staff has worked honestly and diligently, I would like to make special mention of **Sanjeeda Quaraishi** and **Pamela Vasandani** for their untiring support for 10 years. Sincere thanks also to **Ruth Kumar** for her stint with DFG*



Sinclair with Dad at Indiana MDRT meeting.

*Over the years, we have hired the services of elite business coaches, service experts & marketing gurus. **Tom Guzzardo**, one of best coaches in North America, from Atlanta, USA, worked with DFG for two years, visiting our offices four times a year and working with me and our staff. South African **Anthony Morris** an internationally known business coach, for business development and client servicing, led in-depth sessions every month for a year at our offices.*

***E-Relationship** (Atlanta, USA) and **E-Newsletter** (Vancouver) keep our presence felt every month, by educating clients who are currently on our email subscription list.*

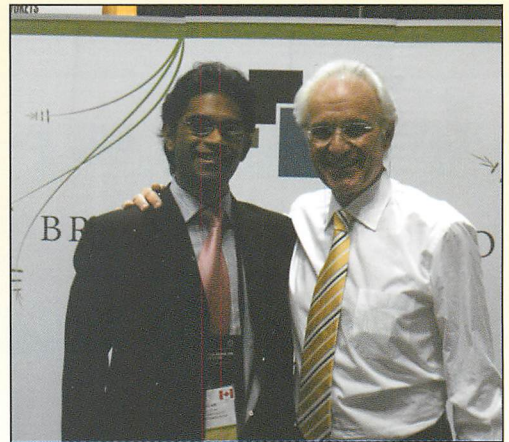
***Homestead** (California) and my son **Simon**, strengthen web presence; and with the recent inclusion of **Orlem. com's** expert guidance we are sure to do much better. Aside from these, I continue to garner a wealth of knowledge from my Premier Insurance Association—**MDRT**. I make it a point to attend every annual meeting*

*I have been blessed by the almighty in having good friends who also support me in an honorary manner. Thanks to **Mervyn Ferreira**, **Santosh Shetty**, **Gita Pais**, **Benjamin Borges** and my niece **Jessica Borges** for putting their professional insights into our marketing materials. All of them have achieved excellence in their media professions.*

As I look to the future, we are poised to achieve further excellence, working with small business market, individual health insurance and the family market.

The health set back I received in August and October will not stop

*us from moving forward. With the inclusion of my son **Sinclair** at DFG, who brings with him the knowledge gained from his business degree at Wilfred Laurier, we look ahead to achieving new milestones in the near future.*



Sinclair with another MDRT and Top of the Table legend, our very own Canadian Bruce Etherington.

We recognise that the 21st century has ushered in the digital age and internet communications has become a priority. Towards this end we are already investing in programs which will assist our clients immensely, whether they need their financial info or incisive news, at the push of a button. We have run several promotions to encourage emails and if you are not on our subscription list I would request you to do so and help us serve you better.

Yours truly,

Francis

Francis D'Costa

PS: I sincerely hope I have not excluded anyone and if I did my sincere apologies.

Recent MDRT Experience

Francis D'Costa's

Million Dollar Round Table

Membership Stats

- **Qualified for MDRT since 1997**
- **Has 2 TOT (Top of the Table)**
- **Has 7 COT (Court of the Table)**
- **Chairman MDRT Toronto 2 years**
- **Regional Chairman MDRT Ontario 1 year**



FROM MY HEART—FRANCIS D'COSTA

Total job satisfaction and a sense of accomplishment in this noble life insurance profession. That's what I have experienced in protecting people for the past 2 decades in this challenging industry.

No, it is not the satisfaction of completing a transaction by getting a client to sign a contract on the dotted line.

Rather, it is that tremendous feeling of being able to provide money to beneficiaries at the time they need it most, when their world is crumbling around them. After all, what could be nobler than that. Twenty years on after the successful delivery of 75 claims, I am proud that I have chosen this career as a life insurance advisor.

But I never thought that I would one day be delivering a claim to myself via Canada Life Critical Illness Policy.

Although life insurance has been the core part of my business, I am a firm believer of the benefits of a critical illness.

And what better way to prove that, than to have one for myself, and one that's going to pay me back in a very big way?

Since critical illness plans came into existence in Canada some 14 years ago, I have constantly **preached** the benefits of critical illness policy to hundreds. During the various seminars I have organized to **educate** my clientele, I always had a critical illness benefits speaker. And, to complement this presenter, I also had someone from the Heart and Stroke Foundation, the Cancer Institute, etc. to speak as well.

It's one thing to tell someone about the

pitfalls of critical illness or to listen to speakers and doctors give you information about critical illness. But, believe me; it's completely different to **experience personally the effect a critical illness** can have on you

Sun, dated October 29, 2011. The headline—**"Couple Sees Red Over OHIP"** by Terry Davidson. I am sure this article will make you reconsider where you really stand.

BUT I NEVER THOUGHT THAT I WOULD ONE DAY BE DELIVERING A CLAIM TO MYSELF VIA CANADA LIFE CRITICAL ILLNESS POLICY.

and your loved ones.

You have to live through it yourself, as I did, and experience the saving grace of the **benefits of a critical illness plan** that eases your financial pain, even as your physical self recovers, to truly appreciate its value.

I went through it on a very personal level and I can unequivocally state now that I am a walking, living testament to the benefits of having a critical illness policy. It's easy to disregard the importance of critical illness, even when the advice comes to you from learned sources such as doctors and experts. But ask anyone who has actually experienced the benefits of a critical illness plan and they will tell you what a huge difference it makes. How much it eases the financial strain. Ask me! I have experienced and benefitted from all the four aspects of critical illness.

Many of us think we are covered under our provincial health insurance OHIP, so why should I need to worry?

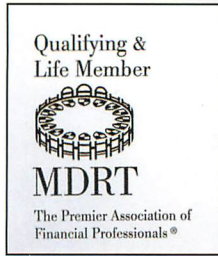
Well, you may change your mind after reading this interesting article in the Toronto

THE ODDS

- The odds of winning a LOTTERY are in the millions.
 - The odds of winning a Cancer or Heart and Stroke Lottery is 7:1 however, the winnings are as low as getting twice the return of the purchase price of the raffle ticket.
- For Critical Illness ...**
- The odds of getting a Critical Illness and surviving the illness is approximately 3:1 at ages over 45.

And, if you do not claim and die a natural death the premium is refunded without interest to your family.

Basically for the loss of interest, one could have Critical Illness protection.



with Indians



with Mexicans



with Japanese

TFSAs: Flexible Wealth Building Strategy

The Tax-Free Savings Account (TFSA) was introduced in the February 2008 Federal Budget and became available January 1, 2009. It is touted by the Government of Canada as "the single most important personal savings vehicle since the introduction of the Registered Retirement Savings Plan (RRSP)".

The Canada Revenue Agency (CRA) draws a distinction between an RRSP and the TFSA program as, "An RRSP is primarily intended for retirement. The TFSA is like an RRSP for everything else in your life." The reason for this distinction is that TFSAs offers the investor the flexibility to access the funds without incurring a tax obligation upon withdrawal. As we are all aware 'life happens' and having all of our money in rigid investments can put a damper on our liquidity. This is especially true for growing families where access to emergency funds is al-

ways necessary. It's better to save those funds in a tax free account than to have your interest income eroded due to taxes.

The features of the Tax Free Savings Account:

- Available to Canadian residents who are at least 18 years of age.
- Includes a \$5,000 annual limit.
- Allows withdrawals tax-free.
- Contribution room carry-forward.
- Withdrawal amounts can be reinvested in future years.
- Does not affect eligibility for Old Age Security (OAS), Guaranteed Income Supplement (GIS), or the Canada Child Tax Benefit.
- Can be transferred to a spouse or common-law partner upon death.
- Investments can be in the form of cash, mutual funds, GICs, or bonds among others.
- Allows a higher earning spouse to

contribute to the TFSA of a lower income partner.

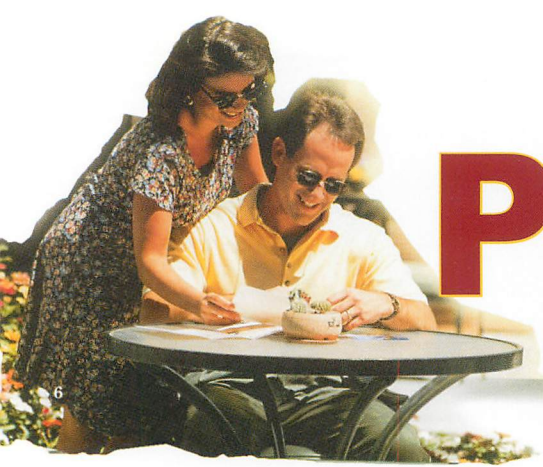
- Is indexed to the Consumer Price Index (CPI) to account for inflation.
- Has no upper age limit for participation or withdrawal.

The Tax Free Savings Account is an ideal investment for those who want to earn investment income without the tax burden as well as those who want liquidity in their savings. While the wealthy may take advantage of these savings vehicles, it is the middle class that stands to reap the most benefits. Instead of holding funds in a 'rainy day' savings account, you can increase your return through tax savings without losing flexibility. As with any investment plan there are some caveats to consider as the CRA found that some of the 4.7 million TFSA investors were confused in its application.

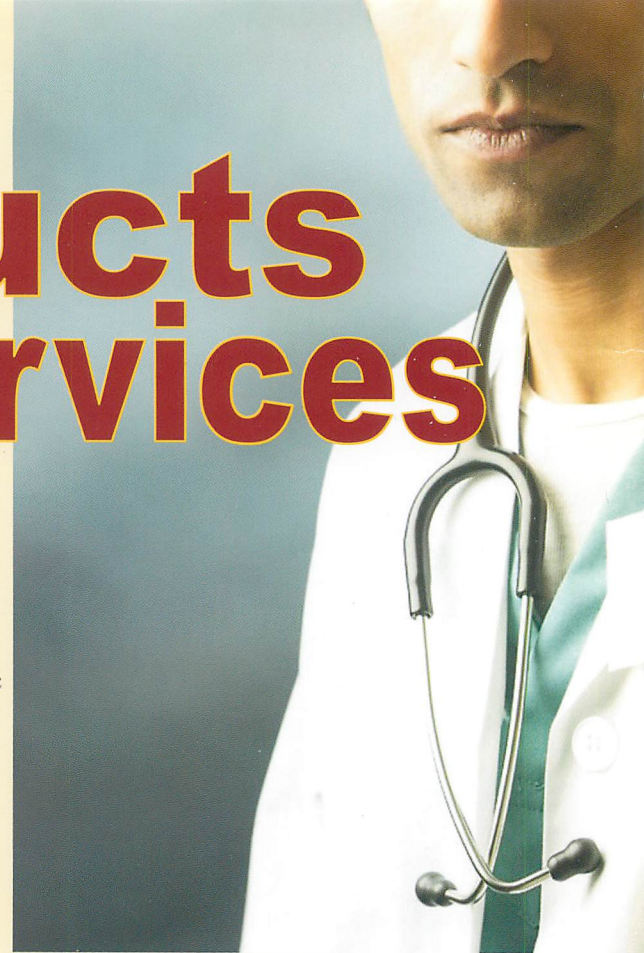


Top of the Table Moments





Products & Services



DFG offers a whole plethora of Insurance and Investment products to suit every financial need. These include Universal Life, Whole Life, Critical Illness Insurance, Disability Insurance, R.E.S.P., Mortgage Insurance, R.R.S.P., Long Term Care, Travel Insurance and Visitor Insurance, Equity Insurance and Investments and much more.

Besides offering insurance related products through our strategic partners, we also have affiliations with several financial institutions for providing mortgage and other financial solutions. These go a long way towards making DFG a one-stop-shop for all your financial needs.

Our client base reflects the range of our expertise, and includes:

Life Insurance

Term Insurance
Universal Life
Creditor Insurance
Whole Life
Mortgage Insurance
Seniors Guaranteed Issue Plan

Investment Products

GIC's
Leverage Loans
RRSPs
Segregated Funds
Mortgages

Health Insurance

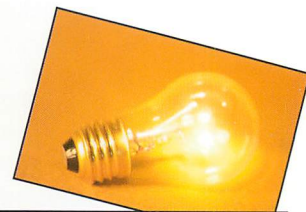
Group Benefits
Individual Health Plan

Travel Insurance

Visitors to Canada Plan
Canadians Traveling Abroad Plan
New Immigrants Health Plan

Living Benefits

Critical Illness
Disability Insurance
Long Term Care Plan



Strategies and Concepts to benefit clients

Depending on individual needs, DFG employs sophisticated tax strategies to assist clients in creating wealth at a marginal cost, by leveraging tax credits.

Just a quick teaser "would you rather pay for your insurance plan or would you prefer to utilize tax credits to pay for the plan?"



OUR STRATEGIC PARTNERS

Depending on the needs of our clients, we offer the finest products and services available at that time.

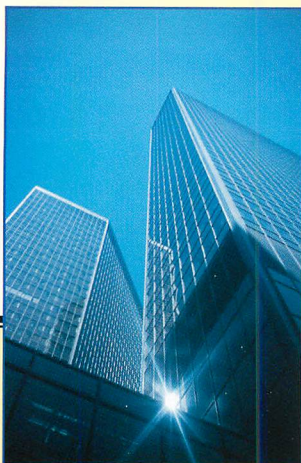
Most of the companies have niche products and we use them to the advantage of our clients.

The following are just a few of the many companies we represent:

- Assumption Life
- Canada Life
- Desjardins
- Edge Benefits
- Equitable Life
- Great West Life
- Industrial Alliance
- Manulife
- ManuOne Bank
- National Bank
- RBC Insurance
- Sunlife Financial
- Transamerica Life
- Travel Underwriters
- Unity Life
- Western Life
- 21st Century Travel Insurance

Francis D'Costa is also licensed to practice all over Canada except Quebec and the Territories).

He is also licensed to operate in Pennsylvania, USA.



SIMPLIFIED LIFE INSURANCE

Did you have a Heart Attack, Stroke, Angina?

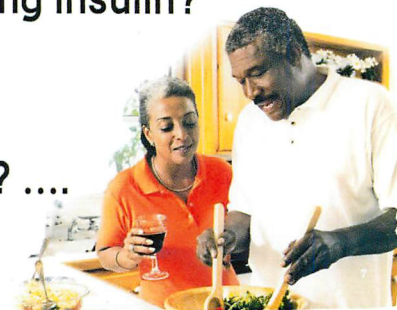
Do you have Blood Pressure?

Are you Diabetic or using insulin?

Are you over weight?

Are you hard to Insure?

Then CONSIDER



Simplified Life Insurance

No medical exams ... No Doctors Visits ...
No Needles ... Only a few simple Questions.



FREE Benefits included with the plan:

- Terminal Illness Benefits
(50% of coverage)
- Transportation Benefit
(Extra \$2,000)
- Accidental Death Benefit
(Up to 3 times the coverage)
- Tax-Free Death Benefit
- Reduced Paid up Coverage
- Guaranteed Cash Values

No waiting period - Coverage begins immediately
Policies can be issued up to age 85

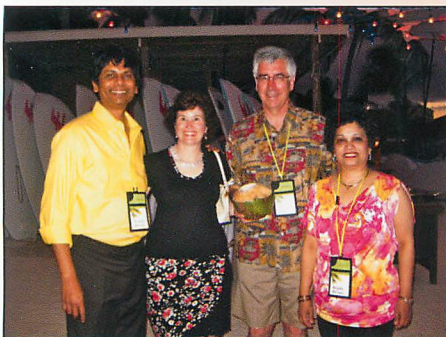
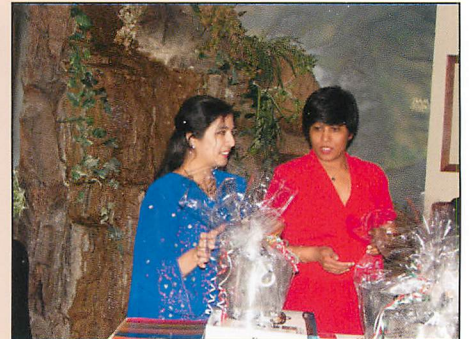
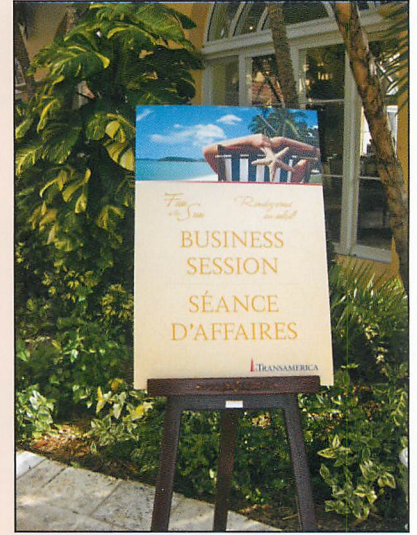
D'COSTA FINANCIAL GROUP

905-471-0572 OR 1-800-97DCOSTA

www.dfglife.com

dfg@dfglife.com

Through the years



Over 2 decades D'Costa Financial Group by the numbers



Insurance Benefit

We have written over \$500,000,000 in insurance benefit, with the cash values exceeding \$10,000,000.

Premium range

At DFG no premium is big or small, we have clients paying premiums as low as \$11.25 per month to as much as \$200,000 per year.



Benefit amount

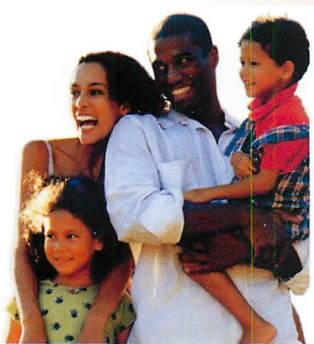
We have clients who have an insurance death benefit of \$2,000 to as much as \$8,500,000

Insured ages

We have insured individuals as early as 15 days of age and the oldest we have insured is at age 85. Some of our clients are currently over 96 years.

Death Claims

Our business is all about serving you right till the very end, upon maturity or death, not just when the initial policy is purchased.



Clients from different origins

Although my background is South Asian, we have a customer base spanning 5 continents. Our clients hail from 80 different places of birth and follow a variety of religions and customs. This diverse audience gives us a wealth of experience in offering tailor-made solutions to suit your needs.

Types of plans

According to our books we have sold over 20 different types of plans. Ranging from Term to Whole Life and Universal Life. Guaranteed issue products to fully medically underwritten plans. Plans to cover mortgages and plans to assist one in retirement. Living benefit plans covering Critical Illnesses to a Disability plan. Health plans for an individual to a larger group. Insurance that will cover you on your travel or give you peace of mind covering your relatives visiting Canada.



Seminars & Promotions



Business:

- **Guest speaker** at different Agencies in Ontario and Calgary. Have spoken twice at Allstate's elite agents kick-off meetings.
- **Moderator** and **mentor** to Life Underwriters Association members for 13 semesters.
- **Qualified** for company conferences since 1991. These conferences are acknowledgement insurance companies show towards their elite advisors. Bearing in mind these events are fully taxable to us, it's an event an advisor would be proud to be among the top 40 to 60 advisors all over Canada.

Community:

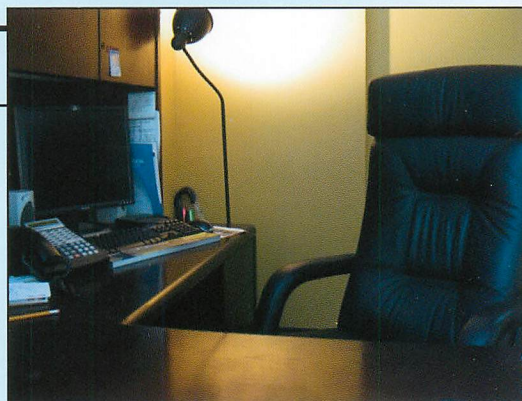
- **Active Contributor** in the community since age 10 and will continue to look for opportunities to improve the quality of life around me.
- **Chief Guest** for many Soccer, Carrom, Table Tennis & Scrabble tournaments.
- **Proud sponsor** of many community events, including financial support and corporate gifting.
- **Volunteer of the Year award** from Prime Minister Jean Chrétien in 1995.

In our quest to offer clients the latest in news and information, the internet has been an important asset. For the past 5 years our subscribers have been receiving **eNewsletter** that offer invaluable advice. Our newsletters are not simply confined to articles but also provide interesting and useful links such as government sites, social media, financial institutes and even entertainment info!

ERelationship approach has also been appreciated well by our subscribers.

Our website, **www.dfglife.com** is another valuable source of information. Visitors have the convenience of flipping through brochures and magazines as if they were actually browsing through a book. Another plus point - our clients can **check their investments live** via the internet using their own password.

Although it takes time, money and effort in putting together a **printed News-**



letter or Brochure, we are committed to continuing this process, after all, one in the hand is worth two on the internet.

At **DFG**, we believe in **sharing our success**. Those who support us in increasing business are benefitted through a number of **DFG Rewards**. Christmas parties, dinner shows, weekends at resorts, trips to Las Vegas with shows, tickets to baseball, hockey and basketball games as well as one on one lunches and dinners.





TRAVEL WITH PEACE OF MIND

Did you know that OHIP does not cover all your emergency medical expenses in another country?

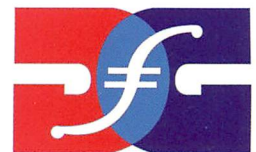
Do you have any current medical conditions, that an accident or sickness abroad could have a greater financial impact than anticipated?

Why your guests to Canada need visitor's insurance!

- Did you know a day in the hospital could cost your visitor on average \$1,500 to \$7,000.
- Will you or your visitor be able to cover all the medical expenses in the event of an illness or an accident.



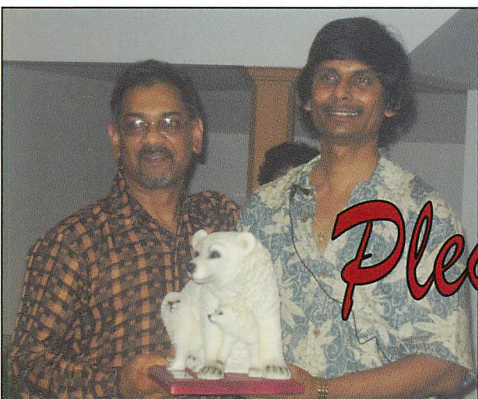
There is an affordable solution to this concern.



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Pleasant



Memories

IT WILL NEVER HAPPEN TO ME...

The chances of getting a critical illness is **1:3**

And with medical advances today, your chances of survival are better than ever, however, will your finances survive?

Statistics

Heart & Stroke Foundation of Canada: 1 in 4 Canadians has some form of heart disease.

Canadian Cancer Society: 1 in 3 will develop some form of cancer

Heart & Stroke Foundation of Canada: About 300,000 Canadians are living with the effects of stroke.

Multiple Sclerosis Society of Canada: Canadians have one of the highest rates of Multiple Sclerosis in the world.

Alzheimer Society of Canada: Alzheimer's disease affects 1 in 20 Canadians over age 65.

- Will you be able to continue supporting yourself? Your family? Your lifestyle?
- Could you afford the needed treatment wherever in the world it is available?
- Could you keep your financial plans intact, repay your mortgage and other debts, and continue saving for retirement?
- Could you afford in-home care, childcare, and/or a home renovation to increase accessibility, if you need it?
- Could you afford to take a less demanding job, have your spouse take a leave of absence to be with you or take early retirement?

YES, we can help you*

For as low as \$26** a month, you can avoid this financial catastrophe

Benefits will be paid lump sum and you could buy as much as \$2,000,000, or as little as \$10,000.

Benefits could also include return of the entire premium in case of natural death and return of premium on surrender/expiry of the plan. In other words, the loss of investment opportunity (premium) pays for the cost of insurance.



D'COSTA FINANCIAL GROUP

Since 1991

905-471-0572 or 1-800-97DCOSTA

dfg@dfglife.com

www.dfglife.com

*depending on your health, age, lifestyle, and other underwriting factors required by the insurance company.

**quote for male, 45 yr non-smoker, \$25,000 benefit, 10 yr term. E.&O.E.