



THANKS
for your
SUPPORT

THANKS
for the
MEMORIES

FOR
30
glorious years

With over 45 nationalities supporting me it's
fair to say thanks from my family to yours ...

Merci
Dhayavaad **DEU** **Salamat**
Grazie **BOREM** شكريه
நன்றி **KORUNN** 谢谢
ਤੁਹਾਡਾ ਧੰਨਵਾਦ
ありがとうございました **Dziękuję Ci**



Thank You



Looking back on 30 glorious years ...



30 years have surpassed since I opened shop taking care of people in case of an unforeseen tragedy resulting in death, sickness, or disability. After accomplishing this milestone, I feel it is a privilege to reminisce on our 3 decades of achievements.

I would like to thank my clients, centers of influence, my family, and my staff for holding my hands to steer me past this glorious milestone. My 30 years of success are largely attributed to these folks who supported me through thick and thin. Survival in this business is a result of hard work and yes, this has been the thriving force, but the support I received was very encouraging towards surpassing this goal.

I started my career in 1991 and did not grasp the journey I was embarking on. I can still recall squatting on the carpeted floor in our living room and discussing with my wife Bridget and my sister Clara about this venture I wanted to take on as if it was yesterday. I guess I did not look at the negative aspect of the job I wanted to get into as I was always an insurance-minded person and looked at it as a necessity every person with responsibility should have. My business letter and resume writing skills, which I effectively used to get people jobs and contracts, along with my par excellent service during my 1st year in Canada helped greatly. Most of those people eventually became my clients and I am proud to say that they are still my clients.

30 years breezed by quickly and I have accumulated many experiences and accomplishments. I hired some of the best business coaches in North America and learning from them made me exceptional to the advice and service I offer my clients. I constantly upgrade to modern technology, whether it is the latest photocopier, computer, scanner, programs, or a company client service that will benefit my clients. I always enjoyed investing in educating my clients by way of seminars, newsletters, electronic newsletters, and brochures. I enjoy sending frequent mailouts, birthday cards, giveaways, in addition to my one-on-one client service. I express my appreciation to all the individuals who bent over backward to support me, with trips to Vegas, resorts, shows, dinners, etc.

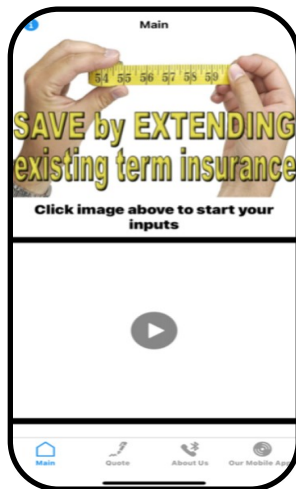
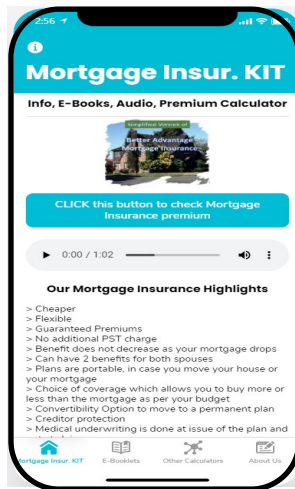
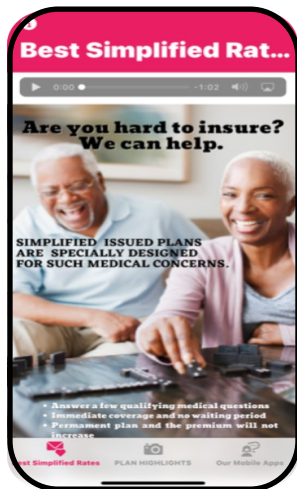
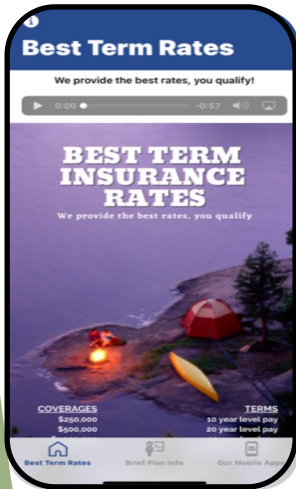
I take a different approach when it comes to investing in a Universal Life policy. With this strategy, I have over \$20 million worth of cash value accumulated in my client's insurance portfolio instead of a standard \$2 million a mediocre performance generally one would get elsewhere. Our investments have over \$10,000,000 in management, with the guarantees of death and maturity benefits included, which certainly gives my clients a good night's sleep. But most of all, I am excited that in this industry, we deliver what we promise ... I am referring to the magic of life insurance which provided families money when they needed it the most, especially when the bread earner departs. I am privileged to have delivered over 300 claim cheques. From \$5,000 to over a million, I had the satisfaction of taking care of families when they needed the most. The satisfaction of handing a claim cheque to the beneficiary is priceless. The look in their eyes meant a thousand words and always made me emotional. By the way, I was also a benefactor of receiving a critical illness payout when I had to go through a life-threatening bypass surgery in late 2011.

Our Mobile Apps

These apps are designed to give you a quote without disclosing your contact details. This ensures peace of mind that you will not receive a sales call from us. You can visit our website www.dfglife.com and access the apps or copy the links below. These on-demand quotes apps are easy to use.

<https://bestterm.glideapp.io/>

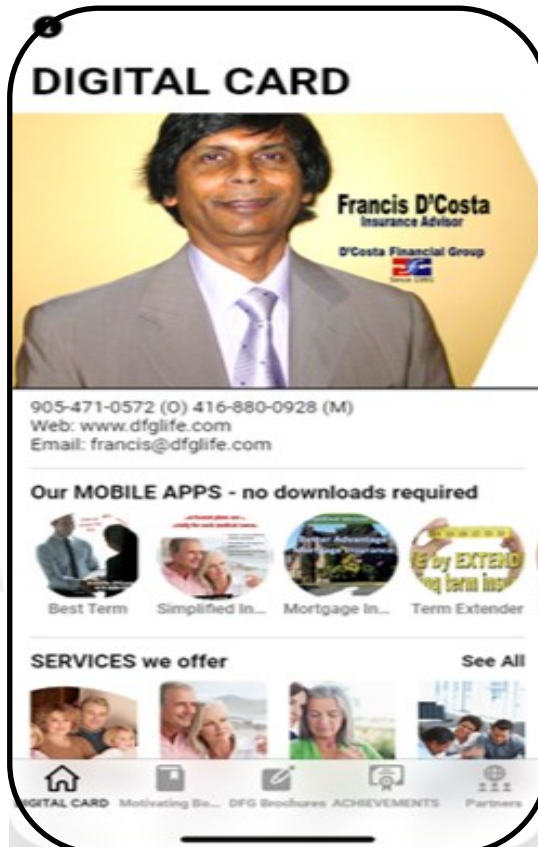
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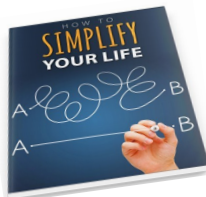
<https://simplified.glideapp.io/>

<https://extendterm.glideapp.io/>

<https://dfglife.glideapp.io/>



Our digital card has all the apps included, concepts, motivating brochures, D'Costa Financial Group brochures, and more.



Thank You

Continued from page 3

Besides qualifying for numerous company conferences and receiving accolades, I am proud to say that I am an MDRT (Million Dollar Round Table) member for the last 22 years. This is a very esteemed membership and less than 1 percent of advisors all over the world qualify. I had the privilege to be the Chairman for MDRT Ontario once and the Chairman for MDRT Toronto another time. I also qualified for the Court of Table 7 times. This qualification requires 3 times the MDRT requirement. Also, made it to the extreme top, and qualified for the Top of Table with MDRT 2 times, which requires 6 times MDRT qualification. This most elite group normally has about 85 top advisors in Canada.

God has given me many talents and I am a firm believer in using them. One of them is community involvement, and I do that very sincerely. Whatever I am today is due to this involvement which has built my character. I have received numerous accolades in this field, but the Volunteer of the Year award from the then Prime Minister of Canada Jean Chretien in 1996 supersedes them all. Radio Mango recognized my commitment and support to my very own Goan community with an achievement award, which was presented to me by the Ontario Finance Minister Charles Souza.



I would like to thank some individuals who paved my way through the years. Edgar DeSouza, who hired me in this business, and Nicolas Zabaneh who due to his determined no-nonsense attitude built my base in the early years. All my staff, especially Pamela Vasandani who was my general and confidante at the office for 10 years and helped me pursue my goals at the pinnacle, Sanjeeda Quaraishi who relentlessly supported my clients and agents for 10 years, and Ruth Kumar who helped me break through the barrier in the earlier part of my growth. These 3 individuals provided me the tools needed to build, service, and grow.

My sincere thanks to my clients who gave me referrals. My major support was from the center of influences, who gave me loads of referrals to grow my business. Some of them are Maxie/Diana D'Souza, Pamela Vasandani, Ruth Kumar, George Mathew, Charles Gonsalves, Terence Noronha, Virginia D'Souza, Rebecca Mendes, Oscar D'Mello, Jim Prashad, Jennifer/Judy Mendonca, Michelle Vasandani, and Subhas Lobo.

My heartfelt thanks to my die-hard clients, likes of Krishan/Christine Bhatia, Ivan Rebello/Cindy Staffieri-Rebello, Narayandas/Sangeetha Kamath, Samuel/Mary Chinniah, George/Gloramma Mathew, Vinod/Eremita Menon, Loreto Pinto, Vandana D'Souza, Dr. Glen/Terryanne Cassar, Glen/Vanita Pais, Sherena Graves, Sham Samad, Brian/Ruth Alves, Judy/Patrick Correa, Peter/Christine Correa, Melvyn/Anna Pinto, Vanessa/Deborah/Glynis Lobo, Antony/Alphonsa Pinto, and Pritpal/Narinder Jawanda.

My family, my wife Bridget is always there to encourage me when the chips are down. My son Sinclair was there even before he joined me, assisting in marketing and seminars, and very admirably held the fort when I was incapacitated due to my surgery. My younger son Simon is always a great help in marketing, my website, technology and proof reading this brochure.

Products & Services



DFG offers a selection of insurance and investment products to suit your financial needs.

We can do this with our affiliation with Canada's leading financial institutions. We also refer our clients to Manulife Bank and National Bank for mortgages.

We offer:

Life Insurance:

Term, Universal Life, Whole Life, Creditor Insurance, Mortgage Insurance, Guaranteed and Simplified Issue Plans.

Living Benefits:

Critical Illness, Disability Insurance, Long Term Care, Accident & Sickness Hospitalization Plans.

Travel Insurance:

Visitors to Canada, Canadians Travelling out of Province, Students and New immigrant Plans.

Investment:

Leverage Loan Investment, RRSP, RRIF, Segregated Funds.

Health Insurance:

Group Benefit, Individual Health Plan.

Tax-Effective Strategies: Income Creator, RRIF Tax Elimination upon death and more.



Income Creator

This is an excellent plan which allows the insured to create a stream of income for life and is simple to understand.

The policy premium must be paid for 20 years. Starting on the 26th year of the policy you can start withdrawing approximately double the annual premium you were paying for the rest of your life. And your insurance benefit continues for life too. In the event of death, your family receives the insurance benefit no less than the amount you had initially purchased.

For example, a 10-year-old male buys a \$100,000 policy and pays \$127.89 a month (\$1,535 annually). He will pay that premium for 20 years and stop paying thereon. On the 26th of the plan, he can start withdrawing approximately \$3,070 every year for the rest of his life.



Better Mortgage Insurance

- ⇒ Cheaper
- ⇒ Flexible
- ⇒ Guaranteed Premiums
- ⇒ No additional PSF charge
- ⇒ Benefit does not decrease as your mortgage drops
- ⇒ Can have 2 benefits for both spouses
- ⇒ Plans are portable, in case you move your house or your mortgage
- ⇒ Choice of coverage which allows you to buy more or less than the mortgage as per your budget
- ⇒ Convertibility option to move to a permanent plan
- ⇒ Creditor protection
- ⇒ Medical underwriting is done at the issue of the plan and not at the time of claim



Disability Protection

Disability Insurance provides you with financial security when an accident or illness causes you to be disabled and unable to work or earn an income.

Disability Insurance is an “Income Replacement” plan which provides a monthly income benefit if you become disabled and can no longer perform the normal duties of your work. Unlike critical illness which provides the full policy benefit in lump sum payment on diagnosis of a critical illness.

The benefit is usually limited to a percentage of your regular income and ceases once you start earning an income or you no longer meet the definition of disability in the contract.

Long-term disability benefits may be affected by other income you receive or by your full recovery from the illness.



Achievements

MDRT

Industry achievements:

- ◆ MDRT membership for the last 22 years
- ◆ Court of Table 7 times
- ◆ Top of Table 2 times
- ◆ MDRT Chairman Toronto
- ◆ MDRT Chairman Ontario
- ◆ Awards from New York Life, Canada Life, Transamerica Life, et cetera
- ◆ 13-semester moderator engagement with the Life Underwriters Association & CAIFA, Toronto
- ◆ Invited by Allstate and various agencies to speak and motivate their advisors





ARE YOU HARD TO INSURE?

Had a heart attack, stroke, angina 2 years ago.

Diabetic and/or using insulin.

Have high blood pressure.

Had cancer 5 years ago.

Is over weight.

No Problem. We Can Insure You.

- * Coverage begins immediately
- * Premiums remain level for life
- * Issue ages—40 to 85

⇒ Answer a few questions

⇒ No medical exams

⇒ No Doctor's visits

⇒ No needles and vitals

Benefits included with the plan

- TERMINAL ILLNESS BENEFIT
(50% of coverage)
- TRANSPORTATION BENEFIT
(Extra \$2,000)
- ACCIDENTAL DEATH BENEFIT
(Up to 3 times the coverage)
- REDUCED PAID UP OPTION
- GUARANTEED CASH VALUES
- THE BENEFIT IS TAX-FREE

Travel, Visitors, Student & Super Visa Plans

Travel insurance is designed to make travel a worry-free experience. Emergencies can happen even to the most well-prepared traveler. We offer a wide range of insurance coverage so that you can travel without concern, knowing that you are protected and covered.

Traveling out of province or out of Canada emergency plans help and give you peace of mind.

Visitors and new immigrants should protect themselves from unexpected accidents and sicknesses while in Canada. A day in the hospital could be as much as \$5,000 or more. There are various choices available in the amount of protection and the type of plans to select from to suit your needs.

Plans for Canadian students out of province or out of Canada are available.

There are specific plans designed for international students who are studying in Canada.

Super Visa plans suited for visitors such as parents who intend to be applying for permanent residence status are also available.

Term Insurance

If your needs are temporary, such as a mortgage, term insurance can provide the coverage you need. Term insurance cost is cheaper as it covers you for a shorter term. There are various length of terms you could purchase—10, 15, 20, 30-year terms.

Term insurance is a rental plan which does not have any cash values and is designed to protect you for the term you select. These policies are affordable and flexible and serve the same purpose — protection.

When the term is up, most plans allow you to renew up to age 80 with no hassles and you always know your renewal rate in advance. The rates, however, increase on every renewal. You also have the choice to convert or exchange it for a permanent plan. The age and the plan you opt for will determine the new premium cost. No health questions are asked at that time.

Client Care

We hosted many "Dine and Learn Seminars" for our clients. The seminars were held on Saturday evenings and Sunday afternoons, and averaged 450 attendees on both days. Speakers from the health organizations, lawyers, mortgage brokers, bankers, general insurance brokers, investment fund managers, et cetera, presented on many current products, further educating our clients. It was more of a "Thank You Party" for our clients and their guests, loaded with lots of giveaways and prizes. We also had personalized Mortgage seminars by Manulife Bank and TD Bank at restaurants and in our offices.



Centers of Influence Appreciation

Our centers of influence have been the cornerstone to our success, and we do not forget that. We have appreciation events for them, to express our appreciation for their support. Some memorable moments including our trip to Las Vegas.



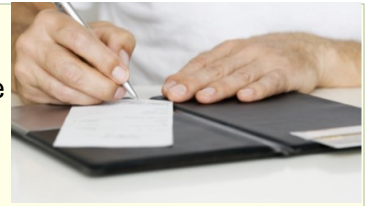
Mortgages

We refer our clients to Manulife Bank and National Bank for their mortgage needs. Flexibility allows our clients to pay off their mortgage obligation much quicker.

With such mortgages, we can show our clients strategies to reduce their insurance costs dramatically and increase the size of their estate. Releasing cash from mortgages can also help clients to invest in RRSPs and Real Estate if they have intentions to do so.

These mortgages combine our client's mortgage, personal loans, and lines of credit with their chequing account, short-term savings, and day-to-day finances (including their income), into a single personal borrowing and chequing account.

The bank's lending specialist will explain the advantages of such plans in depth.



Individual or Group Healthcare

We offer Health and Dental plans, which are suited for individuals who do not have coverage from their place of work, who lose out on such coverage after retirement, and children who cannot be covered by their parent's workplace plans.

We have a choice of several insurers to select these plans from.

The choice of selecting such plans is yours and you may receive government tax credits to offset some of the cost.



Whole Life

A Whole Life policy covers you for your entire life. The premium is substantially higher than a term plan due to the length of the coverage, however, the premium will remain the same for life.

Depending on how the policy is structured, it will also build cash value, which is a return on a portion of your premium that the insurance company invests. The cash value is tax-deferred until it is withdrawn.

There are 2 types of cash values—guaranteed values and dividends; dividends are not guaranteed. This plan is a little rigid and you do not have a say in the investment option.



Universal Life

Like Whole Life, Universal Life policy will also cover you for life. However, you have the option in the amount of money to invest if you are below the CRA maximum limits. Also, you can select the investment options available.

It is more flexible than Whole Life as it allows you to increase or decrease your premiums within the minimum and maximum limits of the plan. The cash values accumulated are not guaranteed and the funds can fluctuate according to the market trend if you select such funds. There are options for a guaranteed return on investment, but the rate of return guaranteed is exceptionally low.

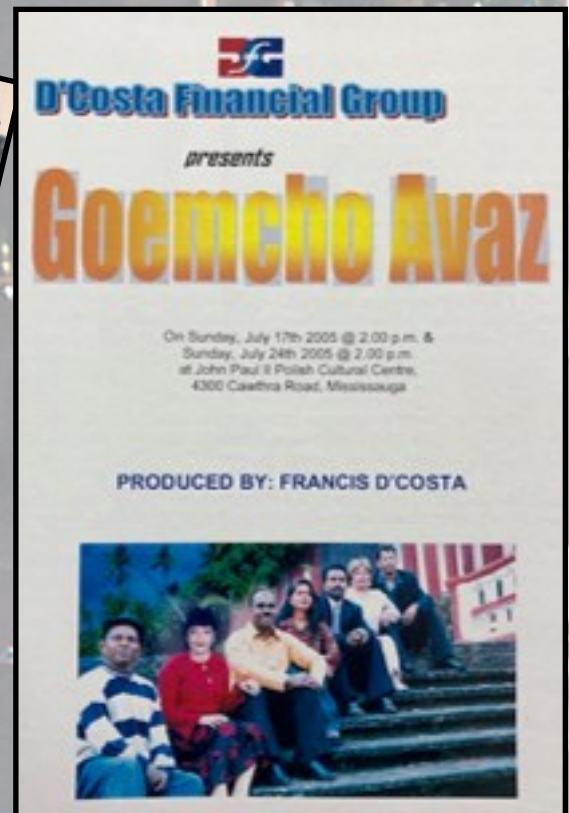
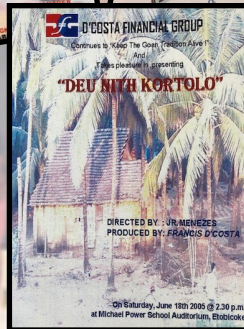
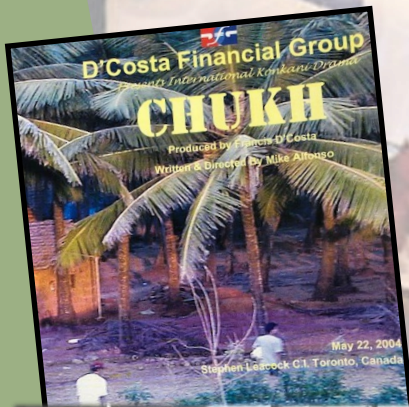
You have a choice of deciding on the type of insurance cost. You can also opt to having your fund value-added to your death benefit or having a level death benefit. This method reduces the cost of your insurance as your fund value increases.

By utilizing the tax-deferral method in this plan you could have your insurance managed through the tax savings.

Community Involvement

Dramas

We have always involved ourselves in cultural events, sponsoring dramas with artists from India, United Kingdom, and Canada. We were the first to introduce professional Goan artists in Canada. Melody King, Alfred Rose, and his popular wife Rita Rose performed 2 separate dine and watch shows on a single day in 1999. We also sponsored an 18-member troupe from the UK to perform a drama. In 2005 we sponsored 7 popular artists from Goa to perform 2 shows to delight our Canadian Konkani-loving fans.



We strongly believe in supporting our community and take pride in supporting local community cultural events. Contributed towards MADD (mothers against drunk driving), Heart & Stroke, Cancer, Alzheimer's, Diabetes, Police, Hospitals, Senior Homes, MPP-MP-Counsellor BBQ's, Peewee Baseball, Basketball, Soccer, Field hockey, and many other community events, we were always supportive towards communal village/town events, dances, fetes, picnics, and educational seminars.

Our Strategic Partners

Depending on the needs of our clients, we offer the best products and services available at that time. Most companies have niche products, and we advise which products are most advantageous, based on our client's needs.

The following are some of the companies we represent:

- ◆ Assumption Life
- ◆ Blue Cross
- ◆ BMO Insurance
- ◆ B2B Bank
- ◆ Canada Life
- ◆ Canada Protection Plan
- ◆ Combined Insurance
- ◆ Desjardins FS
- ◆ Edge Benefits
- ◆ Empire Life
- ◆ Equitable Life
- ◆ Foresters Financial
- ◆ Industrial Alliance
- ◆ Ivari
- ◆ Manulife
- ◆ Manulife Bank
- ◆ National Bank
- ◆ RBC Insurance
- ◆ Sunlife
- ◆ TuGo
- ◆ Wawanesa Life
- ◆ 21st Century Travel Ins.



Claims Paid:

We have delivered over 300 claim cheques to families and would like to sincerely thank all the insurance companies for helping us in fulfilling our promises to the families who entrusted us with their wishes.



Different Countries & Religions:

We have over 45 different nationalities who are our clients from all continents, with various ethnic & religious backgrounds who believe in protecting their families in an unforeseen situation.

Coverages:

Although the primary purpose of insurance is protection, with tax-effective strategies, we have accumulated over \$20,000,000 for our clients in Universal and Whole Life plans. This will substantially add to the insurance benefit too, as per plans selected. We have over \$500,000,000 worth of protection in force for our clients, which will be eventually given to the beneficiary TAX-FREE.

Besides life insurance, we also have investments, which have death and maturity guarantees. Our income for life guaranteed plans are well received by our clients. This plan gives them peace of mind that they will never run short of income for life.



Living Benefits:

We have also handed over living benefits insurance cheques to our clients for critical and disability setbacks. And, as I have mentioned before I have received such a cheque from Canada Life in 2011, for critical illness.

Sporting Events

Our support towards community sporting events has been consistent. Some of the pictures below show me representing D'Costa Financial Group as the guest of honor.

Soccer



We also proudly sponsor Carrom Canada events constantly, who has substantially improved the popularity of this sport worldwide. Below are some pictures with Markham Mayor Frank Scarpitti and an Olympian promoting this game at the Pan Am Centre in Markham, a celebration of the Canada Team's 4th place finish in the Carrom World Cup in Sri Lanka, Canada open winners, and US Carrom Association tournament committee.



Carrom



A supplement insurance policy that pays cash directly to you to help pay out-of-pocket costs when an accident or sickness strikes.



HOSPITAL ACCIDENT PLAN

ACCIDENTS happen!!!

\$28 per month premium will pay you a minimum of \$1,650* if you are **admitted to a hospital in case of an accident for ONE day.**

- ⇒ Additional hospitalization days
- ⇒ I.C.U.
- ⇒ Ambulance services
- ⇒ Recovery benefit following Outpatient Surgery or Fracture will pay you more.

\$28 premium is for \$150 per day benefit.

1 day in the hospital also pays you 10 days of recovery benefit. A total of 11 days x \$150 = \$1,650.
Maximum benefit payable for this option is \$164,250.

The minimum benefit from this plan if hospitalized for a day is 1 time the amount insured and 10 times the insured amount paid as a recovery benefit. That is a total of 11 times the insured amount. The premium is the same for all individuals between ages 0 & 70. The premium for a \$75 per day (minimum) coverage is \$14 per month and for a \$300 per day (maximum) coverage it is \$56 per month. *The example shown in the image above is for a premium of \$28 with coverage of \$150 per day. The minimum benefit shown is (11 times \$150) \$1,650 for a day in the hospital. Additional days will pay extra, and fracture benefits are also included with this plan. The maximum benefit payable is \$328,500 for a \$300 per day plan. Please note that the accident plan does not cover sickness.



HOSPITAL SICKNESS PLAN

The payout benefits from this plan are the same as the hospital accident plan, but the premium rates are dependent on age. This plan will also cover COVID. With both plans, the criteria to make the claim is to be hospitalized for at least a day. Please note that the sickness plan does not cover an accident.