

Taste The Fruits of Success

Looking back ... the year 2000

D'COSTA FINANCIAL GROUP
We shop around for you!

message



A couple of years ago, we incorporated a slogan into our marketing efforts. It encapsulated then, as it does even more now, one of the major reasons why we achieved so much.

It said: "I CANNOT SPELL SUCCESS WITHOUT U."

Yes, you are one of the main reasons for our success. That slogan continues to be one of our main operating themes and the fact that we have grown and diversified is due in large to the tremendous support of our clients and well-wishers. We are proud to acknowledge that our business has spread largely due to word of mouth from satisfied clients over the years.

It is, therefore, with a sense of gratitude that I record my sincere appreciation for your contribution towards helping our organization grow.

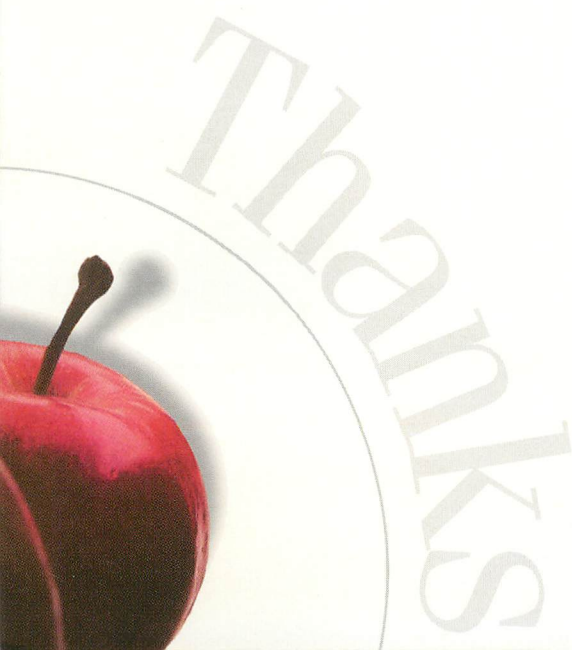
As you flip through the following pages you will see some of the activities we have conducted over the last year as more tangible signs of our appreciation.

Occasionally, as happened recently in the course of updating our records, one or more of you may have accidentally gone off our mailing lists. If you are not receiving regular updates from us, please contact our office and we will rectify it right away.

And, of course, we are always open to suggestions from those of you who are in regular touch with us. It is our constant endeavour to better our services and feedback from you helps us a lot in our planning and upgrading.

Once again, thank you very much.

FRANCIS D'COSTA
President



celebration for teens

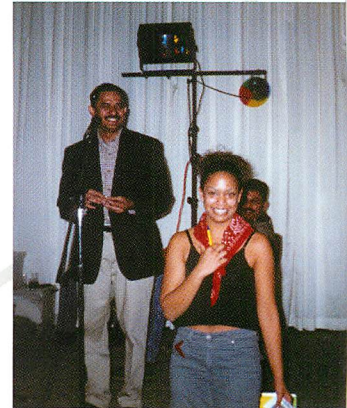


Often, when we have had meetings and seminars, it has been the teens in the family who have had to sacrifice their time and look after their younger siblings as you, their parents, attended the events.

We figured that the best way to show our appreciation was to have a separate event for them. Thus came about our first Teens Disco dance held in November 2000.

The aim was to provide a safe and open atmosphere for the youngsters to meet others of their own age and build new friendships. Frankly, we were overwhelmed at the response both before and after the event.

Our office received several calls from parents appreciative of our efforts and one of the most common questions asked was: "When are you having the next one?"



We have a number of plans ... And yes, we will keep you posted.

community support

It is from the communities around us that we derive our biggest source of inspiration and so it is only fitting that we support so many events around the city.

Our involvement in community events takes different forms ranging from sponsorship of entire events to donating valuable gifts and mementos.

Our children are our future and we take pride in sponsoring a number of children's leagues in soccer, basketball and baseball.

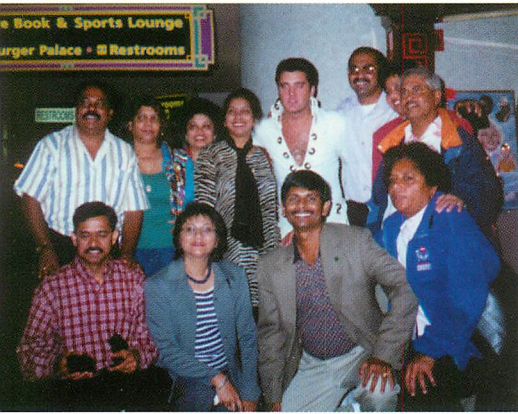
Then there are the numerous social and cultural organizations that we have lent our support to in a variety of ways. These include the Goans of Africa (GOA) Carnival, the Konkani Association, the Tanzanites Association, the Bahrain Asians, Dubai Group, The Navelim Association, Colva Association, Supertikes Field Hockey, the Salcette Group ... the list goes on and on.

There were a section of our older clients who often mentioned how they were missing some of the cultural events in India. We couldn't take them all to India so we did the next best thing ... brought the legend in the Goan Theatre Group - Alfred Rose to perform in Canada.

We are currently looking at the possibility of doing similar events for other communities as well.

Canada is a melting pot of diverse cultures and by supporting different events we are doing our part to enrich its cultural heritage even further.





As we said earlier in this booklet, a lot of our clients have been so impressed with our personalized level of service and the activities we conduct that they have referred a number of new clients to us.

Long ago, we felt that thanking these original clients (who provide us with so many referrals), personally or through a letter wasn't enough. We felt we had to give them something more tangible in return. From this was born the concept of our VIP Club.

It functions loosely on the basis of a loyalty reward program and it takes the shape of various events that we invite the member to participate in.



These events proved to be very popular and everyone wanted to be a part of it. Our aim was to keep it as an exclusive club concentrating on quality rather than quantity in terms of a wider base of members, so that every member would continue to have that special feeling of belonging.

We then introduced a minimum number of referrals to qualify for membership to the club and the topmost among this elite group was treated to a special holiday late last year - 4 days at our cost in Las Vegas, the city that never sleeps.



BBQ



Las Vegas

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Apart from the Las Vegas trip, we had a number of other events. These included dinner at Bloomsberry's, a day-long family barbecue at D'Costa's residence and the dinner-theatre presentation of Hello Dolly at the Stage West Club, all at no cost to the members. Just ask those who attended how much they enjoyed all these events and you will get an idea of how successful our club is.

You too could be enjoying all these facilities and events. How many other organisations offer you a good time and at **absolutely no cost to you?** Call our office for details on how you can be a part of this exclusive group and enjoy its many benefits.

It's simple - you don't have to do anything more than what you are already doing: providing us with referrals of your friends, relatives and acquaintances.

So go ahead,
give us a call
on our
toll-free number
1-800-97DCOSTA.



All reports compiled by:
DFG's Public Relations Director
Santosh Shetty

a superb hat-trick

We don't normally blow our own trumpets ... but sometimes we are left with no choice but to let our clients know so that they too can share in the feeling of accomplishment and achievement.

Our president Francis D'Costa achieved a momentous honour several years ago when he became a member of the Million Dollar Round Table.

The Million Dollar Round Table is an international, independent association of more than 23,000 leading producers in the life-insurance based financial services business. Each has met strict ethical and production requirements to qualify for membership.



MDRT members represent about 480 insurance companies from more than 60 nations. Membership of MDRT is recognized internationally as the standard of sales excellence in the life insurance based financial services business.

Achieving the status of being a MDRT member is no easy feat. The Round Table organization recognizes the achievements of the leading insurance agents in the world, who have achieved extraordinarily high business targets. Out of the 500,000 insurance professionals worldwide, only 23,248 (or 4.6 per cent of the total number) qualified for this elite organization in the year 2000.

For most people, this would have been recognition enough, but Mr. D'Costa, never being one to rest on his laurels, has gone further. He is now one of the ultra-exclusive set of 0.6 per cent of the world's insurance agents, who are recognized as Court of the Table members. Again, out of the 500,000 insurance agents around the world only 3,028 qualified in this exclusive group.

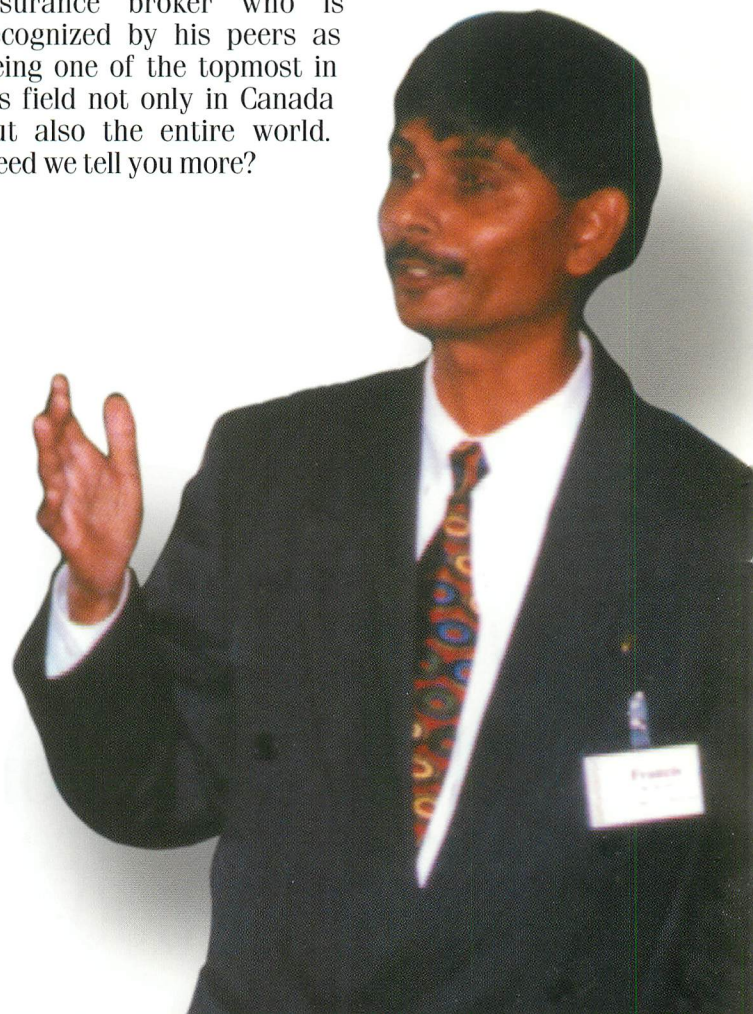
Winning this award a single year is creditable enough. But Mr. D'Costa has not only maintained that status by winning it the next year as well ... he has gone even further and won it for **three years in a row**. Incredible, isn't it?

Achieving this Court of the Table status on such a regular basis has further enhanced the already-high profile of D'Costa Financial Group in the community.

Mr. D'Costa is now regularly called upon as a guest speaker at a number of high-profile conventions and seminars in and around Toronto and other parts of Ontario as well as other provinces.

One recent prestigious seminar where Mr. D'Costa was one of the keynote speakers was at the 2000 Canmore Conference in Calgary, held on August 18 and 19 last year and attended by leaders in the industry from around Canada.

What this should tell you as a client is that you are dealing with an insurance broker who is recognized by his peers as being one of the topmost in his field not only in Canada but also the entire world. Need we tell you more?



flashback to our 2000 seminar

When people attend a seminar, their general expectation is that they will listen to a series of "boring" lectures from the experts who delve into the technical details and lose their audience halfway through.

But this was far from the case at the seminar we held last year. Each and every speaker made lucid presentations and had a rapt audience of over 400 intently hanging on to their every word.

A variety of topics were covered ranging from investment and insurance strategies to RRSP loans, the modalities of wills to insured retirement, from children's education plans to how you acquire loans to set up small businesses.

After the seminar we produced a synopsis of the various speeches in bulletin form, which was mailed to our clients. Those of you who would like a copy of the same may contact our office.

we truly care about our customers

At D'Costa Financial Group we have always prided ourselves on our excellent standards of customer service. What sets us apart from the rest in our field is the personalized service that we offer our clients.

But we are never content. We are always striving to do more.

And in order to ensure that our customer service is second to none, we have retained the services of the prestigious Guzzardo Leadership Group from Atlanta in the United States.

Their associates have developed a pioneering program for us in which they have chalked out how we can be more receptive to our customer's needs and stay at the top in our field.

We have delegates from that organization visiting us at least four times a year to ensure that our people skills continue to be honed to perfection.

Obviously, the biggest testament to our service comes from our clients. The fact that they refer so many of their friends and acquaintances to us speaks volumes of our ability.



Here's what some of our clients and customers have to say about DFG and Mr.D'Costa.

"Because of his integrity and trustworthiness, I've enjoyed doing business with Francis for several years. It has been a pleasure to refer many of my associates to him."

N. Kamath
President— Consultant Govt. Grants

"I have done business with Francis for many years and I've always been impressed with his dedication to his clients and his follow through on their behalf. He unselfishly works hard for you."

Dr. Carolyn Lobo
Dentist

"Francis has given sound, fair and balanced advice and has taken the time and trouble to explain his recommendations. Our office has referred several acquaintances to him, all of whom have been fully satisfied."

Jack Walker, Q. C.
Lawyer

"Over 9 years, I have come to know and trust Francis to responsibly handle my personal estate and insurance planning needs. I appreciate his plan to reach my retirement goals. Francis reviews it regularly to ensure that I stay on track."

Karl Cordeiro
Financial Controller — MTI-PECo

Competitive Financial Services

- Educational Plans which pay whether your child goes to college or not.
- Mortgage Insurance — At least 11 reasons why our plans make a better choice than financial institutions.
- Disability Plans which pays even if you are healthy.
- Guaranteed low cost Term Insurance.
- Excellent Equity Insurance which allows growth, tax deferred.
- Health Plans for new immigrants.
- Critical Illness Insurance which pays lump sum benefits i.e. \$100,000, \$250,000 if you survive a heart attack, stroke, cancer, paralysis, kidney failure, blindness, deafness, major organ transplant, multiple sclerosis, at affordable premiums.
- RRSP's with loan facilities.



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CANADIAN
ASSOCIATION OF
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FINANCIAL
ADVISORS

