

In Pursuit of Excellence



10
A DECADE OF SERVICE
years

D'COSTA FINANCIAL GROUP
We shop around for you

In Pursuit of Excellence

The Story of our growth (1991-2001)



From small beginnings ...Stepping into the World of finance with New York Life (Canada Life) a decade ago, Francis D'Costa armed himself with determination and the will to succeed. Actually, knowing Francis it was not to just succeed, (for success comes to those who strive for it and in any case was his middle name). What Francis wanted was in the words of famous Star & Performer, Tina Turner *"To be simply... The Best.... Better than all the Rest"*.



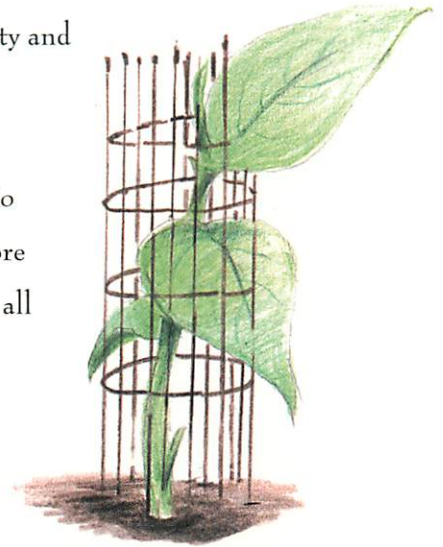
Having determined to be the best, he then set out to garner the knowledge & skill, which are pre-requisites for men at the helm.



From a small office at home, he worked steadfast and true to his ideals, adding hi-tech equipment, one assistant, then two, then three, growing all the time, adding an associate there, hiring a field rep here, growing steadily to where he stands today, operating out of an Executive suite of offices heading a strong & loyal staff of professionals. He has a team of Education Plan Consultants, a team of Insurance and Financial Service Planners, an Investment Advisor and is affiliated with Mortgage Brokers, ING Bank and Toronto Dominion Asset Management Inc. Today, his name is synonymous with integrity and trust, truly an accolade to win, in this world of charlatans.

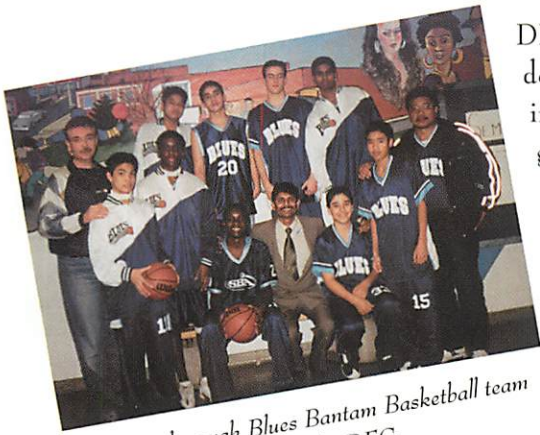
Still setting his sights higher, Francis says he has many mountains to climb. His plans are for further expansion, more staff, and a larger team of professionals all towards the goal of providing

"Simply the Best"
for his clients.



In Pursuit of Excellence

Giving Back



The Scarborough Blues Bantam Basketball team sponsored by DFG.

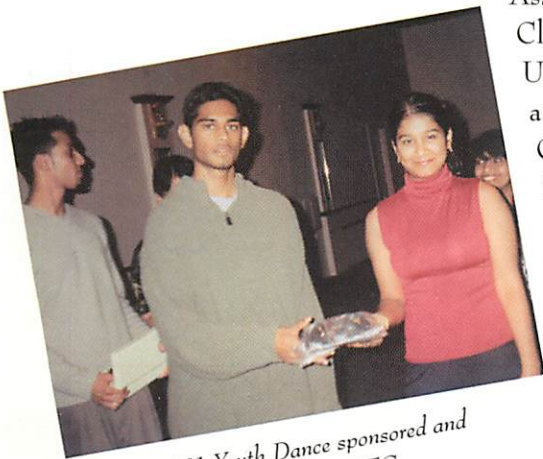
DFG President, Francis D'Costa reckons that all said and done, it isn't just enough to just say "Thank You". It is important or rather imperative that one shows one's gratitude and appreciation. To that end, in speaking with Francis' clients and associates, I got the impression that DFG truly gives back a hundredfold. Apparently, the buck just does not stop\$\$\$\$\$!!

The DFG sponsored Wexford Baseball team won the Scarborough League Championship two years in a row.

Sean Barretto, a player for the Canadian Junior Men's Field Hockey team, who represented Canada at the 2001 World Cup Tournament in Australia, was co-sponsored by DFG.

DFG opened up a thoroughly enjoyable vista of entertainment by bringing in Goan Star of International repute – Alfred Rose. The runaway success garnered by those shows gave rise to the request that Francis D'Costa produce another one – "Amott Tik".

I believe every year now, there's a long list (which by the way grows every year, in tandem with DFG!) of associations, organizations and events (Cultural and otherwise) that call on DFG, soliciting support and sponsorships. DFG has lent strong support, if not fully sponsored events like, Inter-Connections Canada Inc., The Bahrain Asians, Tanzanites, Saligao Union, Potta Fathers Assembly, GOA (Goan Overseas Association), Orlemites, St. Francis Xavier's Seniors Club, William Osler Health Center (Brampton), United Way, Knights of Columbus and several associations like the Mahimites, Salcette, Colva, CLR (Curtorim, Loutolim, Raia), Margao, Navelim, Muscat and the Elspeth Heyworth Women's Association.



2001 Youth Dance sponsored and organized by DFG.



Director Marshal Fernandes receiving a Trophy at the Konkani Comedy "Amott Tik", produced by DFG.

International Goan Stars...Rita & Alfred Rose
"Musical Fiesta de Goa", sponsored & produced by DFG.





3. Convention - P.E.I., Canada.



2. Awards Dinner - Toronto, Canada.



1. Convention - Manhattan, New York.

1991 - 2001

A steady climb...

This collage spans highlights
over ten years of
D'Costa's winning streak!



4. Convention - Toronto, Canada.



Receiving Centurion Award.



5. Convention - Carmel, California.



6. Convention - San Francisco.

Awards & Accolades & Awards & Accolades & Awards &

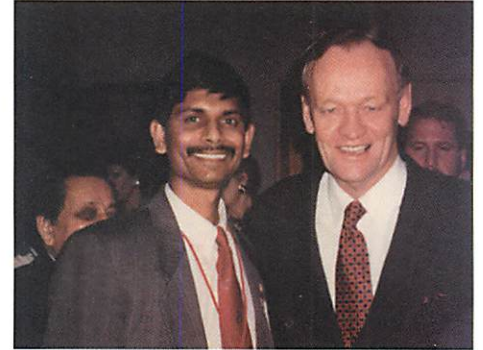




12. Guest of Honour - F. D'Costa at Goan Soccer League Finals.



11. With dignitaries in Windsor.



10. "Volunteer of the Year" Award from Canadian Prime Minister Jean Chretien.

- International & Local Conventions
 - Court of the Table
- Million Dollar Round Table (M.D.R.T.)
- Prime Minister's "Volunteer of the Year" Award
- Member of Parliament Recognition
 - Awards & Accolades
 - Trophies & Citations



9. With Derek Lee, Member of Parliament.



7. Convention - Alabama, U.S.A.



8. Convention - Portugal.



At the MDRT Convention in Chicago.

Accolades & Awards & Accolades & Awards & Accolades



In Pursuit of Excellence
Excellence of Commitment



Guest speakers at Seminars - 1990.

The Fifth Annual Wealth and Estate Planning Seminar and the four preceding ones were designed to educate and train clients and associates and to exchange views on the latest trends as well as what's happening in the World of Insurance, Investments and Financial Services.



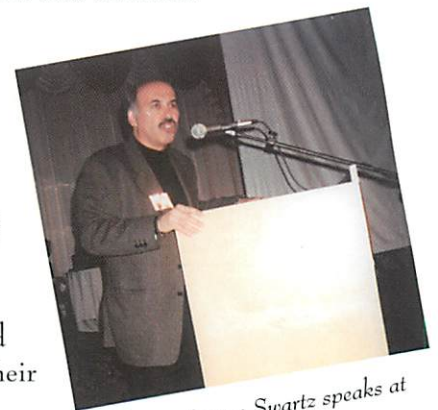
Guest speakers at Seminar - 2000.

Francis D'Costa is firmly entrenched on an upwardly mobile Learning Curve. He is committed to enhancing his knowledge, brushing up his skills, and broadening his horizons so as to serve his clients better. His attitude is also reflected among his staff members and associates who he encourages to enroll in various seminars designed to upgrade and polish skills. Late fall

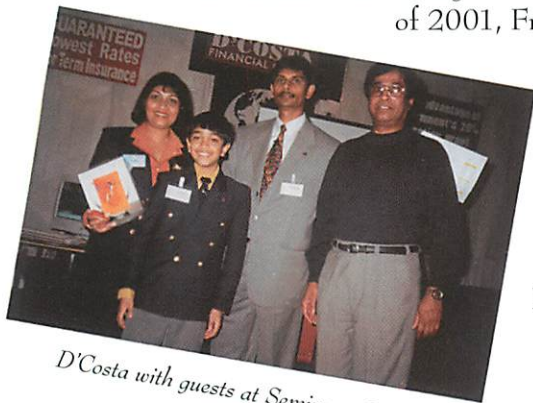
of 2001, Francis devoted a full week, attending

a Seminar in Calgary, together with a team of highly skilled Consultants, Lawyers and Chartered Accountants. A week of intense group study, research and discussions of topics related to

Finance, Taxation, Investments and Enhanced Client Servicing opened their eyes to various new avenues.



Lawyer Jayson Swartz speaks at Seminar - 2001.



D'Costa with guests at Seminar - 2000.

With so much emphasis on commitment and all that it entails, DFG is well on its way to being a totally polished and super efficient vehicle to carry any and all financial needs of the individual. Down the road, says the President of DFG, we will be able to realize our goal of offering the complete Insurance package – whether it be personal or general.



Staff members of DFG.



DFG - VIP Dinner.



PRODUCTS AND SERVICES

RESP

Take advantage of the 20% Free annual grant offered by the Government, to secure a satisfying career for your child. In this age of technology, education is a must. Secure your child's future with a solid post secondary education, whether he/she chooses University, Community College or Technical College.

Mortgage Insurance

- *Level Benefit Plan * Guaranteed Premium Rates * Your choice of Beneficiary * Portable Plan * Double Death Benefit * Convertibility Options * Tax exemptions
- * Protection Against Creditors
- * Avoidance of Estate Fees
- * Personal Plan
- *Pre-medical checkup.

Disability Insurance

Provides a high quality disability insurance protection with flexibility when you need it most – at claim time! You may qualify to receive long-term partial disability benefits (for loss of time or duties) or proportionate disability benefits (for loss of income), and may select whichever is more advantageous to you. It also provides you with flexibility in designing disability insurance protection to meet your needs from basic to comprehensive.

Critical Illness Plan

A critical illness insurance plan that will provide you with a lump-sum benefit at a critical time in your life. Should you be diagnosed with and survive, one of the nineteen illnesses covered under this plan, you will receive a lump-sum benefit, 30 days after the diagnosis (some exceptions). In the event of death from any cause, without claim, your beneficiary will receive a refund of all premiums paid. Return of premium benefit is also available at age 75, should you reach that age without any claims.

Long Term Care

Provides substantial daily benefits for care in private and government faculties, or even at home. Variety of plans to choose from and it is easy to qualify.

RRSP

- Tax deferred growth of your investments.
- Reduction of Taxable income annually.
- Choice of investments

Term Insurance

Term insurance or rental plans (No money back) at the lowest rates available in the market. A variety of terms offered.

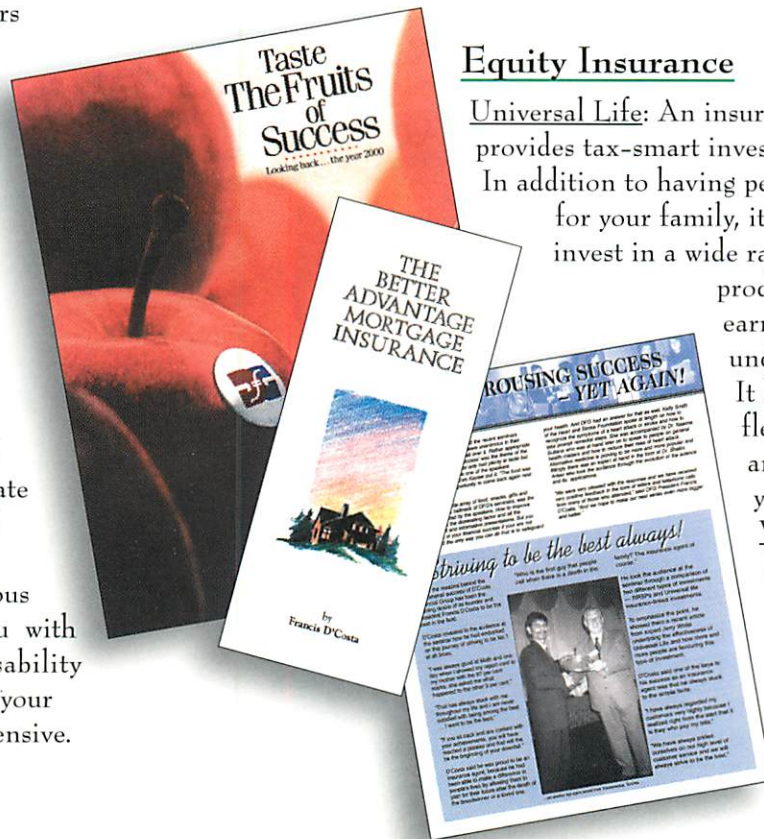
Equity Insurance

Universal Life: An insurance solution that provides tax-smart investment choices.

In addition to having permanent protection for your family, it gives you a choice to invest in a wide range of investment

products that permit your earnings to grow tax-deferred under Canadian tax laws. It has the advantage of being flexible and adaptable to suit any financial changes in your personal circumstances.

Whole Life: Permanent long-term solution with guarantees. While it does not offer the choice of investments or the flexibility enjoyed with a Universal Life plan, the positive side is that the investments grow tax deferred.



Investments:

- Segregated Funds
- Mutual Funds
- Leverage Loans
- Labour Sponsored Funds
- Government Bonds
- Competitive GIC's
- US Dollar denominated investments

In Pursuit of Excellence

A word from the President



You've walked down memory lane with me through the pictures and pages of this brochure and I hope my message was loud and clear. If it wasn't, I'd like to reiterate the central theme of this brochure. It is simple and it is straight from my heart.

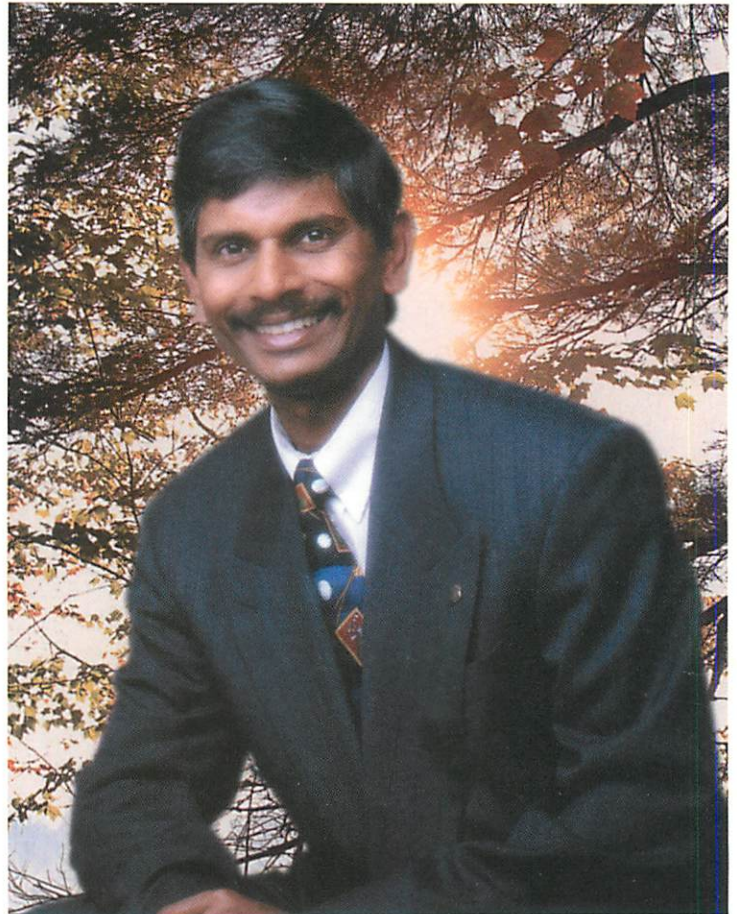
"Thank You"

I've tried to give you snippets of information as to how DFG came about and how it is that we stand tall and proud today. Thank you for staying with me through the last decade in my efforts to achieve excellence in service to you. Whether times were good or not, you've been beside me, we've weathered the storms and our growth has been steadfast and solid. Thanks for the feedback, (which makes us conscious of imperfections) the appreciation, (which makes us do even better) and the criticisms (which keeps us on our toes). My thanks primarily to my clients, to my staff, my associates and to my family, who have sacrificed much in my quest for excellence.

The road ahead is long and there is much to achieve. I am not the type to simply rest on my laurels. Together we will prosper. I end with an assurance that you will continue to receive the best the world of financial services has to offer. Being with DFG, means you will always have *The Best there is!*

Sincerely,

Francis D'Costa



D'COSTA FINANCIAL GROUP

We shop around for you!

5200 Finch Ave. East, Suite 304, Scarborough, Ontario M1S 4Z4
Ph: (416) 335-5314 Fax: (416) 335-5315 Toll Free: 1-800-97DCOSTA

