



## Welcome Kit

**John Doe – AP1-EE12345**

"At AIFG, we pride ourselves by offering our clients responsive, competent and excellent products and services. Our clients are the most important part of our business, and we work tirelessly to ensure your complete satisfaction.

**Please find enclosed the following:**

- 1) Application for APlus Discount Card
- 2) Discount Card
- 3) Income Tax Voucher
- 4) APlus Mortgage Gift Card (\$500.00)
- 5) APlus Group Realty Referral Program
  - a. Pre-Approval Mortgage Credit Authorization Application
  - b. Realty Referral Program Form
- 6) APlus Additional Services
- 7) Kid Konnection Enrollment form
- 8) Information on APlus Group of Companies Events
- 9) Will Planning Workbook
- 10) APlus Appointment Request Form

**10 Austin St. Suite 105 St. John's, NL A1B 4C2**

**Tel: (709) 754-6507 | Toll Free: (877) 954-6507 | Fax: (709) 754-2160**

**admin@aplusinsurance.nf.ca**

**www.aplusinsurance.nf.ca | www.aplusmortgage.ca | www.aplusaccountingservices.ca**



## Application for APlus Discount Card\*

<b>Employer</b>				
<b>EMPLOYEE INFORMATION</b>				
<input type="checkbox"/> Id:	<input type="checkbox"/> Driver's License	<input type="checkbox"/> Passport	<input type="checkbox"/> Birth Certificate	<input type="checkbox"/> Other
Id #:		Exp:    /    /		
<b>Name:</b> (First, Last)				
Address:				
Cell Ph:		Work Ph:		Home Ph:
Email			Date of Birth:	
Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female			Marital Status:          Children: _____	
Occupation:			Job Title:	
Contact Preference: <input type="checkbox"/> E-Mail <input type="checkbox"/> Text <input type="checkbox"/> Telephone <input type="checkbox"/> Mail <input type="checkbox"/> Other				
<b>PARTNER INFORMATION</b>				
<input type="checkbox"/> Id:	<input type="checkbox"/> Driver's License	<input type="checkbox"/> Passport	<input type="checkbox"/> Birth Certificate	<input type="checkbox"/> Other
Id #:		Exp:    /    /		
<b>Name:</b> (First, Last)				
Address:				
Cell Ph:		Work Ph:		Home Ph:
Email			Date of Birth:	
Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female			Marital Status:          Children: _____	
Occupation:			Job Title:	
<b>DEPENDANT INFORMATION</b>				
Name			Date of Birth	
Name			Date of Birth	
Name			Date of Birth	
Name			Date of Birth	
<b>AUTHORIZATION</b>				

**\*Disclaimer:** This information will not be reproduced or distributed in whole or part without prior written consent. The personal information you provided in this profile will be utilized by APlus to inform you of services, products, programs, rate changes, Newsletter, promotions, etc. that we believe may be of interest to you.

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Partner Signature

\_\_\_\_\_  
Date



September 1, 2019

John Doe  
10 Austin Street  
St. John's, NL  
A1B 4C2

Dear John,

APlus Group of Companies developed **“Preferred Partnership Program”** to reward loyal clients and help our local Business partners. This Program offers a **“point of sale discount” from 10 to 20%**, at local participating Businesses displaying our APlus Window Decal. Also, it allows the employee to participate in APlus Mortgage Loan Program and APlus Real Estate Incentive Program.

Please find enclosed your **“Client Discount Card”** offered exclusively by APlus Group of Companies. For a complete list of Partners please visit [www.aplusinsurance.nf.ca](http://www.aplusinsurance.nf.ca).

Sherry O'Brien will be your primary point of contact at APlus Group of Companies, and I encourage you to contact her at any time with your questions, comments, and feedback. Call (709) 754-6507 ext. 0 or e-mail: [sherry@aplusinsurance.nf.ca](mailto:sherry@aplusinsurance.nf.ca).

Sincerely,

*Lawrence R George*

Lawrence R George  
President & CEO  
APlus Group of Companies



## Eligibility



To be eligible for the Client Loyalty Discount Program you must be a current client of APlus Group and using at least one of our services we offer below in the financial, investments and insurance sectors.

Financial		Investments	
Mortgages		RRSP	RRIF
Personal Income Tax Services		LIF	Annuities
Retirement / Estate Planning		TFSA	GIC & Funds
RRSP Loans / Investment Loans		RESP	Savings Plans
Insurance		Events	
Mortgage / Disability Critical Illness		Annual Family Fun Day	
Life	Group	Kid Konnection Program	
Blue Cross Health / Critical Illness		Preferred Partnership Program	
Disability Income		Annual Financial Mortgage Review	



## APLUS GROUP OF COMPANIES

APlus Mortgage Group Inc.  
 APlus Insurance/Financial Group Inc.  
 APlus Accounting Services Inc.  
 APlus Preferred Partnership Program  
 APlus Kid Konnection

10 Austin Street, Suite 105  
 St. John's, NL A1B 4C2

Phone: 709.754.2208  
 Fax: 709.754.2160

E-mail: [admin@aplusmortgage.ca](mailto:admin@aplusmortgage.ca)

[www.aplusmortgage.ca](http://www.aplusmortgage.ca)  
[www.aplusinsurance.nf.ca](http://www.aplusinsurance.nf.ca)  
[www.aplusaccountingservices.ca](http://www.aplusaccountingservices.ca)



## APlus Group Client Loyalty Discount Program



APlus Group of Companies, locally owned, has been in business for 30+ years we've built our business working side-by-side with local businesses – celebrating their success as much as our own. That's why we developed our **Preferred Partnership Program**: to reward loyal clients and help our partners achieve their goals and succeed."

*Lawrence George*

Lawrence George  
 President & CEO



What is a Client Loyalty Discount Card?

### Membership is Free!

Client loyalty reflects a clients willingness to buy from or work with APlus again and again for your financial needs. It's the result of a positive experience, client satisfaction, and the value of the products or services you get from APlus.

APlus Group of Companies Preferred Partner Program support local businesses who in return offers APlus clients a discount from 10-20% or special pricing on services.

For a complete list of partners visit our websites.:

[www.aplusmortgage.ca](http://www.aplusmortgage.ca)  
[www.aplusinsurance.nf.ca](http://www.aplusinsurance.nf.ca)



20% Discount



Take Advantage of some of our Great Savings!

Some of our Partners listed below:

Anchor Moving and Delivery  
 APlus Accounting Services  
 Atlantic Home Furnishings  
 Blue Shield Security  
 Brian Griffin - Paralegal at WELLS Plc. Inc  
 Burke Realty  
 Canada Car Care  
 Critch's Plastering and Painting  
 Critters N Things  
 Connolly's plumbing  
 Custom Dry Cleaners  
 Edible Arrangements  
 Fabulous Foods  
 Keith's Diner  
 Leo's Restaurant & Take-Out  
 Old Town Pizza  
 Paradise Flowers Inc.  
 Pet Zones  
 Pizza Empire  
 Stuff-it Pita  
 Timemasters Inc.  
 Volcano Bakery

Updating daily on our website

[www.aplusmortgage.ca](http://www.aplusmortgage.ca)  
[www.aplusinsurance.nf.ca](http://www.aplusinsurance.nf.ca)  
[www.aplusaccountingservices.ca](http://www.aplusaccountingservices.ca)



# INCOME TAX VOUCHER

Employer: ABC Company

Employee<sup>1</sup>: John Doe

Client #: AP1-EE123456

This voucher is redeemable at APlus Accounting Services Inc. for your Basic or Typical<sup>2</sup> 2019 Personal Income Tax Preparation<sup>3</sup> for employee and dependants. Voucher has no cash value.

*Lawrence R George*

Lawrence R George  
President & CEO  
APlus Group of Companies

<sup>1</sup> 90+ Days of continuous employment

<sup>2</sup> Income Tax Fees – [www.aplusaccountingservices.ca](http://www.aplusaccountingservices.ca)

<sup>3</sup> HST & E-file fee payable by bearer



APlus Mortgage  
Group Inc.

# Mortgage Gift Card

Employer: ABC Company

Employee: John Doe

Client #: AP1-EE123456

This Gift Certificate entitles you to a \$500.00 gift card from any of our partners in the APlus Preferred Partnership Program upon closing of a new mortgage, or switch/refinancing of an existing mortgage. Mortgage must be funded through APlus Mortgage Group Inc.<sup>1</sup>

Certificate has no cash value.

*Lawrence R George*

Lawrence R George  
President & CEO  
APlus Group of Companies

<sup>1</sup>\$500 Gift Card(s) paid by APlus Mortgage Group Inc.  
Gift Cards are with partners in the APlus PPP  
Or \$500 towards Lawyers closing costs

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[www.aplusmortgage.ca](http://www.aplusmortgage.ca) | [admin@aplusmortgage.ca](mailto:admin@aplusmortgage.ca)





# PRE-APPROVAL MORTGAGE CREDIT AUTHORIZATION



APPLICANT INFORMATION	
First Name:	Last Name:
DOB:	S.I.N:
CO-APPLICANT INFORMATION	
First Name:	Last Name:
DOB:	S.I.N:
Present Address (3yrs):	
Previous Address (if above less than 3yrs):	
Home Phone:	Cell:
<p style="text-align: center;"><b>CREDIT APPLICATION</b></p> <p>I/We the undersigned, declare the information provided with respect to my/our mortgage application is a true &amp; complete representation of my/our financial situation. I/We understand that it is being used to determine my/our credit responsibility and to evaluate and respond to my/our request for mortgage financing. I/We authorize Mortgage Alliance Company of Canada (hereafter referred to as <i>MAC</i>) to obtain a credit report. I/We also authorize <i>MAC</i> to exchange such credit information for the purpose of securing mortgage financing to potential mortgage lenders, mortgage insurers or service providers. <i>MAC</i> is authorized to retain the application and credit information whether or not the mortgage is approved.</p>	
AUTHORIZATION	
<div><div>Signature of Borrower</div><div>Signature of Borrower</div><div>Date</div></div>	





## REALTY REFERRAL PROGRAM

Buyer or Seller Contact Information		
CLIENT INFORMATION		
Name:		
Spouse:		
Current Address: <input type="checkbox"/> Rent <input type="checkbox"/> Own _____		
Cell Ph:	Work Ph:	Home Ph:
Email		
Reason: <input type="checkbox"/> Buying <input type="checkbox"/> Selling		
Pre-Approved Amount: _____		

REALTOR INFORMATION	
Company:	
Name:	
Phone:	Fax:
Email:	

**AIFG Code of Ethics which is the consumer's assurance of integrity.**

**Disclaimer:**

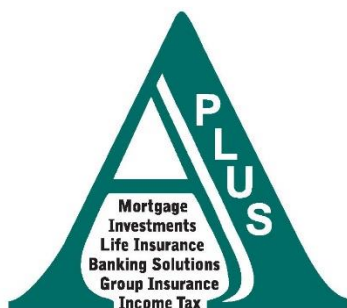
**Not intended to solicit property currently listed for sale or home sellers that are under a current Realtors agreement.**

Any new Listing agreement for the property or buyer agency agreement with the buyer shall not commence until the expiry of the current Listing/buyer Real Estate agreement.

To meet their obligations to Realtors, AIFG pledge to observe the spirit of the Code of ethics in all their business activities and conduct their business whether personally or through employer\employees, trade union associates or others in accordance with the Standards of Business Practice and the Golden Rule —

**“Do unto others as you would have them do unto you.”**

**10 Austin Street, Suite 105, St. John's, NL A1B 4C2 | PH: 709.754.2208 | Fax: 709.754.2160  
www.aplusmortgage.ca | admin@aplusmortgage.ca**



# APLUS GROUP REALTY REFERRAL PROGRAM

## OFFERED TO APLUS GROUP HEALTH & RETIREMENT BENEFIT CLIENTS ONLY

Mortgage funding provided by APlus Mortgage Group Inc.  
\$500 gift card(s)<sup>1</sup> upon closing.

### APlus Group Realty Referral Program<sup>2</sup> (Discount offered by APlus Preferred Realtors)

Purchase or Selling Price	Incentives <sup>3</sup>
\$50,000 - \$100,000	.5 %
\$101,000 - \$1,000,000	1 %
\$1,000,001 +	1.25%

#### 1. APlus Mortgage Group Inc:

- \$500 Gift Card(s) paid by APlus Mortgage Group Inc.
- Gift Cards are with partners in the APlus PPP
- Or \$500 towards Lawyers closing costs

#### 2. APlus Group Realty Referral Program

- **Current Property cannot be presently listed by another Real Estate Agent**

#### 3. Incentive applies only if APlus Mortgage Group Inc was used for your mortgage financing

- Gift Cards are with partners in the APlus PPP
- Used towards closing costs
- Charitable donation in your name to the charity of your choice
- Cash – Subject to T4A
- Other Option: Deposit to RRSP, RESP, TFSA, etc. – Subject to T4A

FIND US ONLINE TODAY at [www.aplusmortgage.ca](http://www.aplusmortgage.ca)



## APlus Group Offers Many Solutions for Your Financial Needs.

Individual Life and Health Insurance, Investments, Mortgages, Retirement Products and Financial Services to help you build wealth and protect your financial security by providing solutions to help you save for today, provide income for tomorrow, and future protection for your family.

### APLUS GROUP ADDITIONAL SERVICES

Financial	Investments & Banking
<input type="checkbox"/> Mortgages	<input type="checkbox"/> RRSP <input type="checkbox"/> TFSA
<input type="checkbox"/> Income Tax Services	<input type="checkbox"/> GIC
<input type="checkbox"/> Financial Estate Planning	<input type="checkbox"/> RESP
Insurance	<input type="checkbox"/> Manulife Bank
<input type="checkbox"/> Mortgage	Events
<input type="checkbox"/> Individual Life	<input type="checkbox"/> Annual Family Fun Day
<input type="checkbox"/> Critical Illness	<input type="checkbox"/> Home Buyers / Financial Planning Seminars
<input type="checkbox"/> Blue Cross	<input type="checkbox"/> Annual Financial/Mortgage Review
<input type="checkbox"/> Disability Income	<input type="checkbox"/> Preferred Partnership Program
<input type="checkbox"/> Travel Insurance	<input type="checkbox"/> Client Newsletter

### TOP THREE FINANCIAL GOALS

<input type="checkbox"/> Purchase Home <input type="checkbox"/> Selling Home <input type="checkbox"/> 0-3m <input type="checkbox"/> 3-12m <input type="checkbox"/> 1-3Yrs <input type="checkbox"/> Debt Free <input type="checkbox"/> Make and utilize a budget <input type="checkbox"/> Maximize Tax planning through RRSP <input type="checkbox"/> Strategies for reducing income taxes <input type="checkbox"/> Maximize TFSA <input type="checkbox"/> RESP <input type="checkbox"/> Estate Planning <input type="checkbox"/> Emergency Fund	<input type="checkbox"/> Saving for retirement <input type="checkbox"/> Plan for early retirement <input type="checkbox"/> Income withdrawal strategies for/in retirement <input type="checkbox"/> Maintaining my standard of living in retirement <input type="checkbox"/> Establish a plan to leave your finances in order upon your death <input type="checkbox"/> Income replacement in the event of death, sickness, or accident <input type="checkbox"/> Creating/preserving an estate for my heirs <input type="checkbox"/> Leaving a legacy or inheritance <input type="checkbox"/> Other
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EMPLOYEE INFORMATION	
<b>Employer Name:</b>	
<b>Employee Name:</b>	
Address:	
Phone (H)	Phone (M)
Email	
RESP: Currently Enrolled <input type="checkbox"/> Yes <input type="checkbox"/> No	Carrier:
CHILDREN ENROLLMENT	
<b>Name:</b>	
Date of Birth:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
<b>Name:</b>	
Date of Birth:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
<b>Name:</b>	
Date of Birth:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
<b>Name:</b>	
Date of Birth:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
<b>Name:</b>	
Date of Birth:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
<b>Name:</b>	
Date of Birth:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
PRIVACY AGREEMENT	

☐ APlus Group has my permission to use my or my child's (Listed in Registration) photograph publically to promote the Kid Konnection Program and other events offered by APlus. I understand that the images may be used for lawful purposes only in print publications, online publications, presentations, websites, and social media. I also understand that no royalty, fee or other compensation shall become payable to me by reason of such use.

\_\_\_\_\_  
Parent Signature

\_\_\_\_\_  
Date

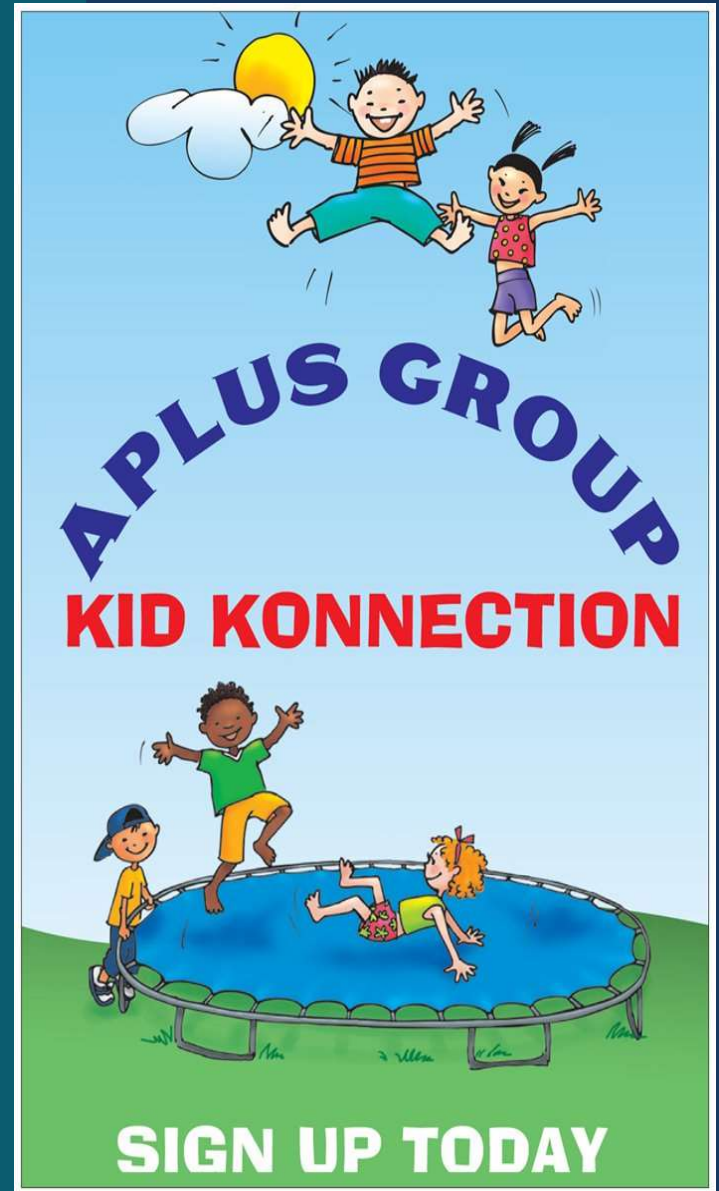
# Register Today



APlus Mortgage Group Inc,  
APlus Insurance/Financial Group  
Inc. & APlus Accounting Services  
10 Austin Street, Suite 105  
St. John's, NL A1B 4C2

Phone: (709) 754-2208  
Fax: (709) 754-2160

[www.aplusmortgage.ca](http://www.aplusmortgage.ca)  
[kidkonnection@aplusmortgage.ca](mailto:kidkonnection@aplusmortgage.ca)



## What is Kid Konnection

At APlus we take pride in our clientele and want to stay connected to you and your family. In the Fall of 2017 APlus Group launched its Kid Konnection Program.

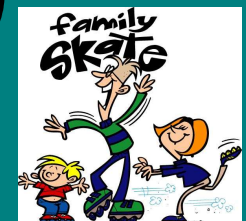
### LOTS OF FUN FOR THE WHOLE FAMILY

Kid Konnection RESP Program (ages 0 to 17)

- An Annual Draw in which we match one lucky winner's RESP contributions for the calendar year up to \$2000 (Only RESP's administrated by APlus)
- Annual Birthday Card with Gift Card
- Contests (Coloring, Photo, Story, etc.)
- Yearly events (Christmas, Halloween, Valentines, Easter, Family Fun Day, etc.)
- Students age 12-18 (Also, Student in college/University) will receive a APlus Discount Card.

## Upcoming Events

- ▲ Birthday Card with Gift Card
- ▲ Family Movie at Cineplex
- ▲ Winter Family Skate
- ▲ Special Holiday Contests
- ▲ Valentines Contest
- ▲ Easter Photo Contest
- ▲ Cutest Kid Photo Draw
- ▲ Quarterly Coloring Contests
- ▲ Mothers & Father's Day Contests
- ▲ Family Photo Contest
- ▲ Annual Baby Photo Draw
- ▲ Contests & Submissions for older kids
- ▲ Special events and more





## APlus Group of Companies Events

Over the past 5 years APlus Group of Companies has hosted APlus Annual Family Fun Day to honor our clients and to support the Canadian Cancer Societies local Daffodil Place. We have a silent auction, BBQ, kids' games, prizes, 50/50 Draw and entertainment for the whole family. 100% Proceeds go directly to the Daffodil Place.



5TH ANNUAL



100% Proceeds Go to the Daffodil Place



**YOU ARE INVITED**  
**Enjoy a Fun Filled**  
**Day with the APlus**  
**Team**

<p>Participate in Our <b>CHARITY</b> <b>SILENT AUCTION</b> (BID NOW, PAY LATER) and help support the <b>DAFFODIL PLACE</b></p>		
<p>KARLEE WIGHT PHOTOGRAPHY</p>	<p>CHASE</p>	<p>Newfoundland Dogs</p>
<p>Join the Staff from Get Air for Fun Games &amp; Prizes</p>		<p>BURGERS HOT DOGS</p>

BBQ  
Hot Dog - \$1.00  
Burger - \$2.00  
Drinks - \$1.00  
Juice Pks - 50 ¢  
Chips - 50 ¢

CLIENTS OF APLUS  
EAT FREE

**50/50  
FUNDRAISER  
DRAW**

**Games  
& Prizes**

**RAIN OR SHINE**

**JULY 13, 2019**

**1-3 P.M.**

**PIPPY PARK**

**NORTH BANK LODGE**  
**FREE ADMISSION**

**FOR MORE INFORMATION**  
**709.754.2208**

[sherry@aplusmortgage.ca](mailto:sherry@aplusmortgage.ca)  
[www.aplusmortgage.ca](http://www.aplusmortgage.ca)  
Facebook | Twitter



\* A REGISTERED FRANCHISE OF MORTGAGE ALLIANCE \*

### Other Events

- Client Appreciation Night
- Family Events
- Kid Konnection Contests
- Quarterly Contests on Social media
- Seminars





### APPOINTMENT REQUEST FORM

**Employer Name:**

**Employee Name:**

**Address:**

**Phone (H):**

**Phone (C):**

**Email:**

### TIME

What day work best for you?

☐ Monday ☐ Tuesday ☐ Wednesday ☐ Thursday ☐ Friday

What time of day works best for you?

☐ Morning ☐ Afternoon ☐ Evening

Date and time?

\_\_\_\_ Month \_\_\_\_ Day \_\_\_\_ Time \_\_\_\_ am/pm

### WHAT SERVICES ARE YOU INTERESTED IN?

- |  |   |
|--|---|
| <input type="checkbox"/> Mortgages \ Refinancing \ Switching | <input type="checkbox"/> Life Insurance   |
| <input type="checkbox"/> Debt Consolidation                  | <input type="checkbox"/> Critical Illness Insurance   |
| <input type="checkbox"/> Retirement Planning                 | <input type="checkbox"/> Disability Income Insurance  |
| <input type="checkbox"/> Estate Planning                     | <input type="checkbox"/> Blue Cross \ Health Insurance  |
| <input type="checkbox"/> Investment Loans                    | <input type="checkbox"/> RRSP <input type="checkbox"/> TFSA <input type="checkbox"/> GIC <input type="checkbox"/> RRIF <input type="checkbox"/> LIF |
| <input type="checkbox"/> RRSP Loans                          | <input type="checkbox"/> RESP   |
| <input type="checkbox"/> Personal Income Tax                 | <input type="checkbox"/> Long Term Care   |
| <input type="checkbox"/> Other                               | <input type="checkbox"/> Travel Insurance   |

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[www.aplusinsurance.nf.ca](http://www.aplusinsurance.nf.ca) | [admin@aplusinsurance.nf.ca](mailto:admin@aplusinsurance.nf.ca)



Tax, Retirement  
& Estate Planning Services

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## Your Will Planning Workbook



## **Advantage of APlus Mortgage VS Banks, Credit Unions & other Brokerage Firms**

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### **List of Suppliers from the APlus Preferred Partnership Program that can save you money**

1. Home Inspector
2. Appraiser
3. Lawyers
4. Moving Company
5. Furniture Company
6. Security Company
7. Personal Income Tax Discount

Find a complete list of APlus Preferred Partner's visit  
**[www.aplusmortgage.ca](http://www.aplusmortgage.ca)**

# AIFG Mortgage Comparison

Mortgage Amount	<b>\$308,500</b>
Down Payment 5%	<b><u>\$15,425</u></b>
	<b>\$293,075</b>

CMHC Mortgage insurance @ 4% \$11,723.00

Total Mortgage \$304,798

25 Amortization, 5 Years closed @ 2.69 % Monthly payment \$1394.10

Property tax not included in Mortgage Payment

**Mortgage closing cost \$4627.50 payable at Lawyer Office**

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## Currently offered by your Present Broker

**Employee Incentive \$00.00**

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## Advantage of using AIFG for your Group Benefits

APlus Mortgage \$500

APlus Realty Referral Program \$3085.00

**Employee Incentive \$3585.00\***

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## Other Employee Perks Available Though APlus Preferred Partnership Program\*

APlus Discount Card Employee\Partner

Lawyers

Moving Company

Atlantic Home Furniture Contracting Pricing

Home Appraisers

Home Inspectors

Security Company