



## Welcome Kit

**John Doe – AIFG-12345**

APlus Group of Companies, locally owned, has been creating and delivering comprehensive yet affordable products and services for Newfoundlanders and Labradorians for over 30+ years. APlus Group also offers in-house Mortgage\Life Insurance\ Investments\RESP\ Income Tax departments. This creates several advantages for our clients: **One Stop Shopping!**

**Please find enclosed the following:**

- 1) Application for Discount Card
- 2) Discount Card
- 3) Income Tax Voucher
- 4) APlus Mortgage Gift Card (\$500.00)
- 5) Kid Konnection RESP Enrollment form
- 6) APlus Group Additional Services Brochure
- 7) Information on APlus Group of Companies Events
- 8) Will Planning Workbook
- 9) APlus Appointment Request Form

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

**Tel: (709) 754-2208 | Toll Free: (877) 954-6507 | Fax: (709) 754-2160**

**admin@aplusmortgage.ca**

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

CLIENT INFORMATION		
Name: (First, Last)		
Address:		
Cell Ph:	Work Ph:	Home Ph:
Email		
Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female		Marital Status: Children: _____
Contact Preference: <input type="checkbox"/> E-Mail <input type="checkbox"/> Text <input type="checkbox"/> Telephone <input type="checkbox"/> Mail <input type="checkbox"/> Other		
PARTNER INFORMATION		
Name: (First, Last)		
Address:		
Cell Ph:	Work Ph:	Home Ph:
Email		
Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female		Marital Status: Children: _____
DEPENDANT INFORMATION		
Name	Date of Birth	
Name	Date of Birth	
Name	Date of Birth	
Name	Date of Birth	
Name	Date of Birth	
AUTHORIZATION		

**\*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.

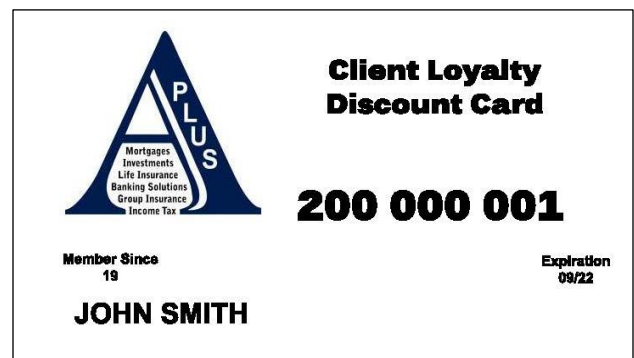
Please find enclosed your “**Client Loyalty Discount Card**” offered exclusively by APlus Group of Companies. For a complete list of Partners please visit [www.aplusinsurance.nf.ca](http://www.aplusinsurance.nf.ca).

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  
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Phone: 709.754.2208  
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[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

Client: John Doe

Client #: AIFG-12345

This voucher is redeemable at APlus Accounting Services Inc.<sup>1</sup> for **25%** off your Personal Income Tax Preparation fee<sup>3</sup> for members and dependants. Voucher has no cash value.

*Lawrence R George*

Lawrence R George  
President & CEO  
APlus Group of Companies

<sup>1</sup> Income Tax Fees – [www.aplusaccountingservices.ca](http://www.aplusaccountingservices.ca)

<sup>2</sup> **Discount up to 100%** depending on the number of services with APlus

<sup>3</sup> Client, partner & dependants

Discount Excludes HST & E-filing fee



APlus Mortgage  
Group Inc.

# Mortgage Gift Card

Client: John Smith

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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## **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)**



CLIENT INFORMATION	
<b>Client 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
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

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

\_\_\_\_\_  
Date

**APlus Insurance/Financial Group Inc.**

10 Austin Street, Suite 105, St. John's, NL A1B 4C2 Tel: (709) 754-6507 Fax: (709) 754-2160

Toll Free: 1-877-954-6507


# Register Today




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APlus Insurance/Financial Group  
Inc. & APlus Accounting Services  
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Fax: (709) 754-2160

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



## APLUS GROUP KID KONNECTION



### SIGN UP TODAY

## 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 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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## APlus Group of Companies Events

Over the past 5 years APlus Group of Companies has hosted a 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.



100% Proceeds Go to the Daffodil Place



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

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

Tax, Retirement  
& Estate Planning Services

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# Your Will Planning Workbook



## APPOINTMENT REQUEST FORM

**Client 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?

☐ Mortgages \ Refinancing \ Switching

☐ Life Insurance

☐ Debt Consolidation

☐ Critical Illness Insurance

☐ Retirement Planning

☐ Disability Income Insurance

☐ Estate Planning

☐ Blue Cross \ Health Insurance

☐ Investment Loans

☐ RRSP   ☐ TFSA   ☐ GIC   ☐ RRIF   ☐ LIF

☐ RRSP Loans

☐ RESP

☐ Personal Income Tax

☐ Long Term Care

☐ Other

☐ Travel Insurance

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**APlus Preferred Partnership Program**

**APlus Kid Konnection Program**

**Serving your financial needs for more than 30 years!**

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