



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) Advantages of APlus Mortgage
- 7) APlus Mortgage Examples
- 8) APlus Additional Services
- 9) Kid Konnection RESP Enrollment form
- 10) Information on APlus Group of Companies Events
- 11) APlus Appointment Request Form
- 12) Will Planning Workbook

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*

Employer				
EMPLOYEE INFORMATION				
<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: / /		
Name: (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				
PARTNER INFORMATION				
<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: / /		
Name: (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:	
DEPENDANT INFORMATION				
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 Discount Card”** offered exclusively by APlus Group of Companies. For a complete list of Partners please visit 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.

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

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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
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
www.aplusinsurance.nf.ca
www.aplusaccountingservices.ca



INCOME TAX VOUCHER

Employer: ABC Company

Employee¹: John Doe

Client #: AP1-EE123456

This voucher is redeemable at APlus Accounting Services Inc. for your Basic or Typical² 2019 Personal Income Tax Preparation³ for employee and dependants. Voucher has no cash value.

Lawrence R George

Lawrence R George
President & CEO
APlus Group of Companies

¹ 90+ Days of continuous employment

² Income Tax Fees – www.aplusaccountingservices.ca

³ 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.¹

Certificate has no cash value.

Lawrence R George

Lawrence R George
President & CEO
APlus Group of Companies

¹\$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 | 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;">CREDIT APPLICATION</p> <p>I/We the undersigned, declare the information provided with respect to my/our mortgage application is a true & 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:

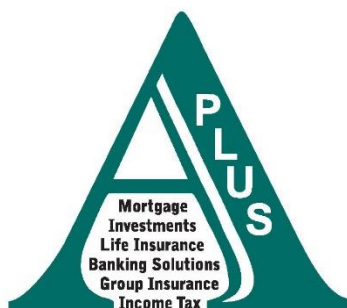
Not intended to solicit property currently listed for sale or home sellers that are under a current Realtors agreement.

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.”

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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)¹ upon closing.

APlus Group Realty Referral Program² (Discount offered by APlus Preferred Realtors)

Purchase or Selling Price	Incentives ³
\$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

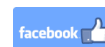
2. APlus Group Realty Referral Program

- **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





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

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

Mortgage Examples

Example of New Mortgage

Mortgage Amount \$308,500
Down Payment 5% \$15,425
 \$293,075

CMHC Mortgage insurance premium @ 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
Member Mortgage Closing cost \$4627.50 payable at Lawyer Office
Incentive: \$00.00

Example of Mortgage using APlus Group of Companies

Mortgage Amount \$308,500
Down Payment 5% \$15,425
 \$293,075

CMHC Mortgage insurance premium @ 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
Member Mortgage Closing cost \$4627.50 payable at Lawyer Office

APlus Mortgage \$500
APlus Realty Referral Program \$1542.50
Total incentive for union members \$2042.50

Other perks

If using a lawyer in APlus Referral Program discount of Legal Fee
If using Moving company in the Referral Program 10%
If using Atlantic home Furniture Contracting pricing

Income Tax Minimum Discount 25% of 2019 Fee

See www.aplusaccountingservices.ca

Employee who become Clients of APlus Group

- 1) APlus Discount Card Member\Partner
- 2) APlus Kid Konnection Program in tier one
- 3) APlus Kid Konnection Tier Two (RESP) with AIFG

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	
Employer Name:	
Employee Name:	
Address:	
Phone (H)	Phone (M)
Email	
RESP: Currently Enrolled <input type="checkbox"/> Yes <input type="checkbox"/> No	Carrier:
CHILDREN ENROLLMENT	
Name:	
Date of Birth:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Name:	
Date of Birth:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Name:	
Date of Birth:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Name:	
Date of Birth:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Name:	
Date of Birth:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Name:	
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

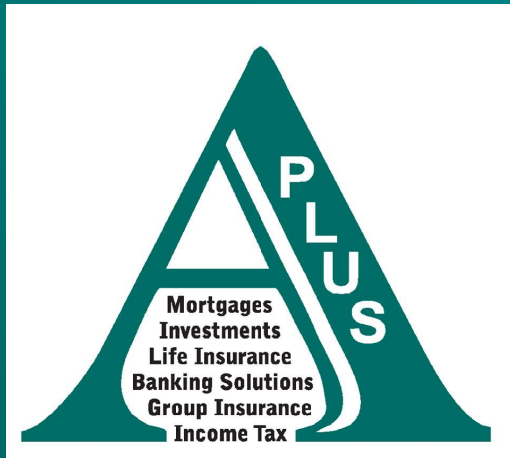
Date

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

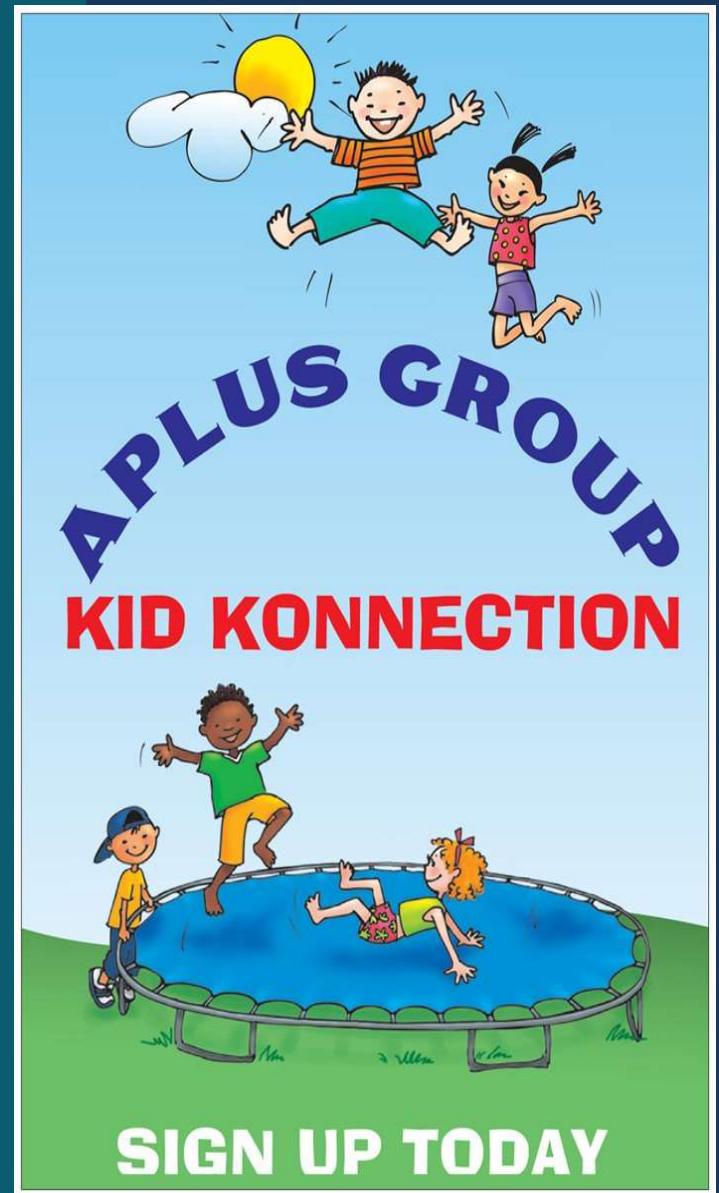
Register Today



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
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 Charity SILENT AUCTION <small>(BID NOW, PAY LATER)</small> and help support the DAFFODIL PLACE</p>		
<p>KARLEE WIGHT PHOTOGRAPHY</p>	<p>CHASE</p>	<p>Newfoundland Dogs</p>
<p>Join the Staff from Get Air for Fun Games & 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
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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Tax, Retirement
& Estate Planning Services

Your Will Planning Workbook