

# Profiles of **SUCCESS** in Business

TORONTO CENTRAL EDITION

INVESTIGATING CONCEPTS OF SUCCESS

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## Your Financial

*Award-Winning  
Innovative  
Powerful  
Easy-to-Use*



***Creating  
Financial  
Freedom in  
Canada.***



# Creating Financial Freedom in Canada.

By Heather Navarra, The Write Type

Are you locked in to a mortgage for the next 25 years? Do you wish you could take a trip or buy a new car but your debts are too high? Would you like someone to show you how to manage your debts so that you have extra money for those luxuries you thought you could not afford? And all without changing your lifestyle or re-financing your mortgage?

Canada First Financial introduced the UFirst Money Merge Account™ to Canada, an innovative new program that provides a Smart Money Management system that helps you make your money work harder for you. Keep thousands of dollars more money in your pocket while you reduce your debts and save on interest payments. Canada First Financial will complete a free analysis for you to show you the guaranteed savings you can expect and then guide you to your goals with a 'financial GPS' online management tool.

"With a typical 25-year mortgage of \$200,000, a homeowner will pay almost double, nearly another \$200,000 in interest," says Daryl Hemingway, CEO. "With bi-weekly payments, some savings can be realized, perhaps reducing the mortgage to 21 years. At Canada First Financial, the goal is to accelerate debt payoff as much as possible, in as little as 8-10 years rather than 25, and save tens of thousands of dollars in interest."

By use of the personalized software program, the client is able to take into account the changes that occur from time to time in cash flow and expenses. It recommends the most strategic payments to make in order to pay off the debt as fast as mathematically possible, thereby minimizing

interest and reducing the cost of any amortized loan.

"Clients who use the program build equity faster and retire sooner, financially free, on their current income, potentially saving thousands of dollars in interest," says Daryl. "Any debt can be optimized: mortgages, credit cards, business, auto and student loans." Clients include homeowners but also business owners and consumers with personal debt.

Started in March 2008, Canada First Financial is an independent agent for United First Financial (UFirst), a U.S. based company that started the program in 2005. Working from their head office

It's clear that this 37-year-old values the opportunity to help. "Clients initially can't believe the results they can achieve," he says. "They are amazed at how much they can save when they see their own personal, free analysis. They find the program very easy to use and often say they check daily to see how fast they are getting to their goal of debt freedom. (Success can be a bit addictive!) The program acts like a 'Financial GPS' – the client always knows how they are doing and how to get to their destination in the most efficient manner. They value the guidance on what to pay when, knowing they are always paying the least amount of interest possible. Worry goes away when you know you are making the best choices with your money – clients say they sleep easier."



With his strong people skills, Daryl enjoys working with clients from a wide variety of backgrounds. Reliable and helpful, he has strong teaching skills and understands that part of his role is one-on-one coaching, introducing money management concepts not taught in schools.

Exceptional customer service is the most important factor in the success of this business. The focus is on each client, with a mission to aid them in creating financial freedom. "The part I enjoy most is helping people achieve their goals. There is tremendous satisfaction when I hear

in Toronto, staff includes Daryl's father Dave who works directly with clients across Ontario. Daryl's brother Brian is the IT specialist: his areas of expertise include analysis and technical issues, as well as the website that contains videos and articles, testimonials, case studies and examples of savings (<http://www.CanadaFirstFinancial.com>)

Daryl focuses on business development strategies, sales and marketing, and supporting their hundreds of agents across the country who are helping educate Canadians about this new program. A graduate of MIT's B.Sc. Aeronautics & Astronautics program, Daryl also has an M.Sc. from MIT in System Design & Management (Business). Through his career at NASA, he has developed strong mathematical and technical expertise, project management and problem solving skills.

the excitement and joy of people becoming free of the burden of debt and restoring hope for their dreams."

Known as the Money Merge Account™ (MMA), the concept is based on utilizing a line of credit account from the bank of your choice to have your money work for you all the time, rather than having it sit idle in a checking account. Mortgage, credit card and loan information, as well as each deposit or withdrawal made, is simply entered by the client, allowing the program to continually monitor and advise the next best step. The system is responsive and dynamic – every time the client makes a transaction, the system recalculates and reports on the month and year they will be debt free, and the total interest that will be paid before then. Users can also forecast results, such as planning a vacation, to find out the true cost of an expenditure,

helping them to make intelligent financial decisions.

Through quality and innovation, the company is delivering tremendous value that meets a clear demand in today's market – and the timing could not be better. Canada First Financial works independently from lenders and other financial institutions. They do not provide loans, mortgages or bank accounts. Clients can maintain their existing lender, mortgage and payments, and keep their lifestyle.

A free, online analysis is provided up-front to establish the amount of guaranteed time and money savings (<http://www.CanadaFirstMMA.com>). In just ten minutes, clients can submit an analysis request to find out if they qualify and what their specific results will be. At the start of the program, there is a one-time fee calculated - that fee will be paid for by savings generated through the program and provides full services for life. "We guarantee the savings results, so there is no risk and,

since the program pays for itself, there is no net cost to clients," says Daryl. "If the program did not save the predicted amount, the fee would be refunded 100%. Even if the company was to go out of business, a trust account is funded with an attorney to ensure that the software will keep running for at least 15 years."

Although the company undertakes direct marketing through agents and financial professionals, seminars, webinars and advertisements, a large majority of clients have found the program through referrals from trusted advisors. More than half of business is driven by referrals. "When you learn you can save \$100,000 for example, you tend to tell everyone you know!" says Daryl. "And that enhances our agents' relationships with their clients and increases their existing business by as much as 45% as well."

Industry awards also provide recognition of the success of the program: UFirst founders won the prestigious Ernst & Young's

regional award for 2008 Entrepreneur of the Year and Personal Real Estate Investor magazine's 2008 Editor's Choice award, identifying the MMA program as the clear leader in the market.

All indications are that Canada First Financial is moving in the right direction: since introducing the program in May 2008, Canadians have already saved over \$3 million in interest and over 2,500 months of mortgage and loan payments.

Introducing this concept into Canada and successfully leading a large team of agents, as well as coaching dozens of clients personally, have been significant achievements for Daryl. "There is tremendous satisfaction in seeing the dramatic ways this improves people's lives. A person's dreams nearly always include a financial component. With the Money Merge Account™, our clients are in a much better position to achieve those dreams."



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