

# Victor Ferreira

## TOP LIFE INSURANCE SERVICES IN TORONTO FOR 8 YEARS

**VICTOR FERREIRA WAS BORN** on the 7th of December, 1960, in Vera Cruz, Aveiro. Son of Manuel Simões Ferreira, and Aurora dos Santos Macedo. He is married to Maria Rita Ferreira since 1997.

Victor's father immigrated to Canada in 1958. Subsequently, he followed, together with his mother, when he was 8 months old. His first taste of Canada was in North Bay, ON, where the family settled and lived a humble life, facing all the challenges of adapting to life in a new country. When he finished grade 8, his parents allowed him to go back to Portugal to continue his education.

He was 15 when he performed the feat of reverse immigration. He registered as a boarding student in "Colégio de Albergaria - a- Velha". After graduating from High School and passing a difficult admissions exam, he registered at the Catholic University of O Porto, where he attended the faculty of law.

Later, his mother fell seriously ill and he made the difficult decision to leave his studies to be at her side. With her death and the grief that followed, he was unable to focus and decided to take a break and accept a job opportunity on a cruise ship. He visited many Ports of call along the Bahamas, Caribbean, Mexico, etc. It was indeed a true life shaping experience.

The novelty and glamour were just an illusion that soon started to wear off. He was longing for a more fulfilled life on solid ground. In 1987, he

returned to Canada and settled in Toronto.

His first job in Toronto was managing the Sea Shanty Restaurant at Yonge, and Bloor. Meanwhile, he learned about the city and made new friends. With new friends, came new opportunities. He studied oenology and became a "Certified Master Sommelier" (Wine Specialist), and took The Hotel Management course (Diploma). He remained in the hospitality industry a few more years but did not feel fulfilled, until 1994, when another opportunity literally sought him out.

He was introduced to a Prudential of England sales manager in Toronto, who encouraged him to become a Financial Security Advisor with the company. He took the challenge, even though he was systematically discouraged by his friends because of the low success rate of many agents and the competitive nature of the insurance industry. Once again perseverance and hard work prevailed. He passed the exam, became licensed and completed the necessary training in the summer of 1994.

After fulfilling all necessary requirements, he was appointed as a Financial Security Advisor, in September of the same year.

It was a wonderful feeling when he sold his first policy and he has not looked back since! When Prudential of England, Canadian Division was sold to Mutual Life of Canada In 1995, Victor became nationwide Rookie of the year.



Since then, with "Clarica" (when the company changed its name and became a publicly held company) and years later when it integrated with Sun Life (May 2002) he remained one of the top advisors in the Country.

Victor has been a member of the "Million Dollar Round Table" (MDRT) since 1997 and "Court of the Table" since 2012 and "Top of the Table" ( 6 times of MDRT requirements) since 2016. This prestigious membership is exclusive to Financial Advisors that meet their high-quality standards; exceed an equally high level of production, and practice strict adherence to a "Professional and Ethical" Code of Conduct. He has been distinguished with many awards that set him apart in the industry.

Presently, as a Financial advisor and President of the firm: "Ferreira Insurance & Investment Concepts Inc. with Head Office in King, Ontario, offers a broad range of products and services that go far

beyond the traditional Life Insurance, such as Critical Illness, Accident and Sickness, Long Term Care, Market-Based Investments, Alternative Investments in "Real Assets", Financial Planning, Retirement Planning, etc.

Victor is an active member of the community and has sponsored and co-sponsored many events in the past, such as "Portugal week", "Carabram", "concerts of Top musicians, such as Roberto Carlos, Paula Fernandes, Tony Carreira, "Scholarships for students", and supports "Angels from Heaven Youth Foundation", "Luso Canadian Charitable Society"

Victor is very grateful for all his accomplishments and tries to emulate, even exceed his level of financial success for his clients and friends.

**905-939-2930**

*Serving Southern Ontario since 1994.*

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