



Mutual
INSURANCE BVI



MANGO CHICKEN CURRY

— Page 4

Newsletter

What's Inside

Happy Birthday!

— Page 2

**Critical
Illness/Disability
cont'd**

— Page 3

Caribbean Recipes

— Page 4

**Our Branch Office
Six Months Later**

— Page 5

Caribbean Trivia

— Page 6



Critical Illness/ Disability?

Mutual Insurance BVI got you covered

When Critical Illness/Disability strikes and an individual is unable to work, the picture suddenly turns bleak as income drops dramatically and expenses increase.

With a Critical Illness/Disability Insurance protection from Mutual Insurance BVI, you have one less reason

to worry about the future.

When it comes to this type of protection, one of the things that the company prides itself in, is it's quick money back feature. If you ask me, I would say you can't lose with this plan.

For example, if the insured party dies

Turn to ILLNESS on Page 3

CONTACT US:

R&R MALONE COMPLEX

1-284 340-1045
www.mutualinsurancebvi.com



Owner/Managing Director

Geon Boreland-Kazembe LUTCF
Cell: 1-284 340-0728
Main Office: 1-284 495-2464

Manager — Main Office/ Branch

Elizabeth Peters
Cell: 1-284 340-8869
Main Office: 1-284 340-1053

Agency Supervisor

Sherenette Spencer
Cell: 1-284 544-2798

Happy Birthday!

...to staff who celebrated birthdays this month



Jeralie Charles celebrated her birthday on June 24



D'Anna Blyden celebrated her birthday on July 5



Elizabeth Peters, manager of the company's main office celebrated her birthday on July 30.



Critical Illness/Disability?

ILLNESS from Page 1

from something other than a Critical Illness/Disability, we will pay the benefit to the person's beneficiary, wife, children, business etc.

Also, with this policy, you could almost say time is on your side as the maximum age at which you can apply for a Critical Illness/Disability policy is age 68.

Also, an average of all Critical Illness/Disability is at age 43.

The true stories

One of the shocking reality is that there are persons right here in the BVI who have died from heart attack in their late 20s, which brings home the point that critical illness can strikes at

any time.

At least one of our clients covered all his bases and purchased insurance to his credit.

With early diagnosis of prostate cancer, he got treatment and now he has an extra \$500,000 to use as he pleases while he continues to make an income. Some day this could be you.

The impact of Critical Illness/ Disability

- Savings – If a person saves 5% of his /her income each year, six months of total disability could wipe out 10 years of savings contributions.
- Liquidate Investments- Not only is there a tax consequence and possible

penalties involved, but it may make the person's long-term retirement plan unattainable.

- Loan from a Bank – Is the bank going to lend money to a disabled person without any source of income?
- Borrow from Family- Family members have their own needs, wants, retirement plan, financial goals and responsibilities.
- The Spouse Goes to Work – Can one person be spouse, parent, private nurse and breadwinner all at the same time. What if the household depends on two incomes.

More reasons to get insured

Some 50% of males and

33% of females under the age of 40 will develop some form of cancer (sickness) during their lifetime. Some 66% will not recover completely, yet 88% will go back to work.

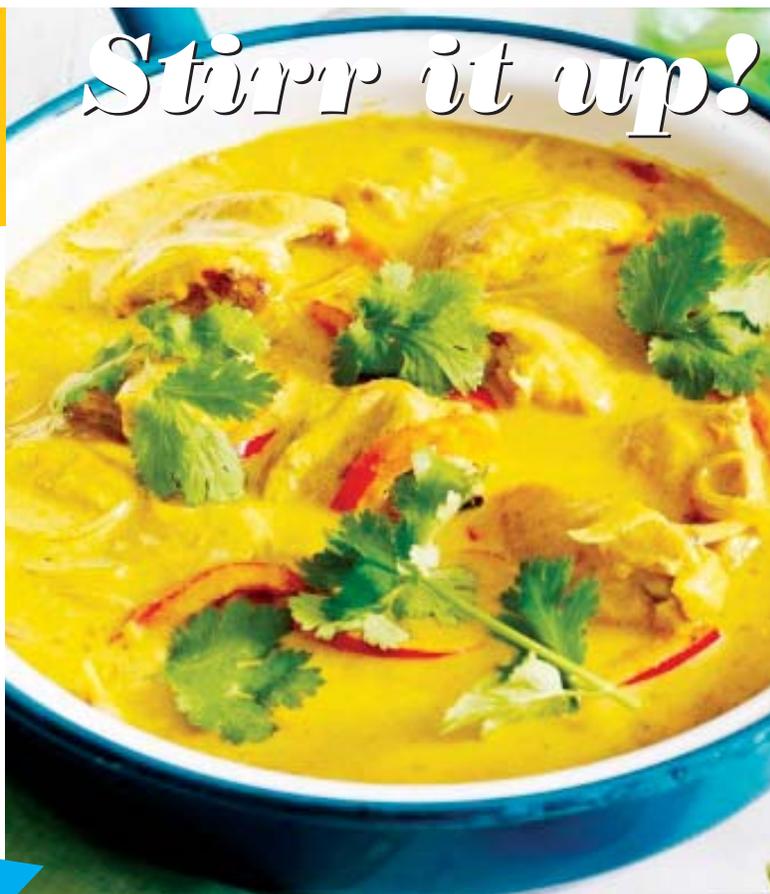
Cancer will strike 3 out of 4 families

Most people do not have Disability/Critical Illness Insurance, which could avoid almost 50% of all Foreclosures.

50% of all Bankruptcy is due to Critical Illness/Disability

1-2 men will get some form of cancer during their lifetime while 1-3 women will get Breast Cancer during their lifetime.

Stirr it up!



Special Reminders

Any changes to your name, address, phone numbers, or email address? Please call one of our contact numbers or visit your representative or just walk in. We will be happy to make the necessary changes.

Special Reminders

If you are in need of a referral, do not hesitate to call us

Mango Chicken Curry

Ingredients

- 425g can Coles Brand mango slices in syrup
- 1 tablespoon olive oil
- 1kg chicken thigh fillets, halved
- 1 brown onion, sliced
- 1 red capsicum, seeded, thinly sliced
- 1 garlic clove, crushed
- 1 teaspoon finely grated ginger
- 1/3 cup (100g) korma curry paste
- 400ml can coconut milk
- 1/2 cup (125ml) chicken stock
- Steamed basmati rice, to serve
- Sliced green chilli, to serve
- Lime wedges, to serve
- 1/3 cup coriander leaves, to serve

Method

1. Place the mango slices in a blender, discarding the syrup, and blend until pureed.
2. Heat half the oil in a large frying pan over medium heat.
3. Cook the chicken in batches for 5 minutes or until browned. Remove to a plate.
4. Heat remaining oil in the same pan over medium-low heat. Add onion and cook for 3 mins. Add capsicum, garlic and ginger and cook for a further 2 mins. Add korma paste and cook stirring for 2 mins or until aromatic.
5. Stir in coconut milk, stock and pureed mango. Bring to the boil. Reduce heat to low and cook covered for 20 mins or until chicken is cooked through.
6. Serve curry with steamed basmati rice, green chilli, lime wedges and topped with extra coriander leaves.

If you need to set up an appointment just call or walk in. Our efficient staff will be here to serve you



Our new branch office six months later

Earlier this year Mutual Insurance BVI opened its new branch office in Pockwood Pond as a direct response to overwhelming requests from our clients.

In the past, many of our motor vehicle insurance clients especially have complained about the hassle and the inconvenience they experienced while doing business at the DMV that required our intervention one way or another.

They complained about the many times they had to make the long journey from the DMV to our main office in

Road Town and back — sometimes just to clarify a simple matter.

Getting stuck in traffic, the amount of time wasted, and the the cost of fuel to travel back and forth were but a few of the numerous complaints.

We know for sure that no one enjoys getting stuck in traffic. Equally we are cognizant of the fact that time is one of mankind's most precious resources, and time lost will never be regained.

Additionally, we all know that no one really likes to spend money.

It was all this and more reasons why we chose not just to open a second office, but to choose a location that was ideal.

Hence the office building located inside the R&R Malone Complex — just a stone throw away from the DMV — was selected.

Customer satisfaction

Since our new office was opened, we have been getting raving reviews from our clients. Many have been expressing their satisfaction, stating how much they have benefitted from the move.

Meanwhile, as news of our branch office spreads, we continue to see more clients coming through our doors.

We welcome all our clients who continue to take advantage of our new location, and also encourage others to do likewise.

The opening of our new branch office, we say, is another shining example of our commitment to service.

Our commitment to building long-lasting relationships, and to serve the local communities in which we all live and work.

Our promise to you

Leadership

Mutual insurance BVI operates under a leader whose goal is to design the best path for your financial future. Your goals become our goals and we strive to accomplish this together. Our financial advisor assist you in setting, monitoring, and meeting your objectives through a spectrum of financial services including long-term asset accumulation, preservation, and distribution.

Our commitment

We are committed to our local residents and business community who rely on us to help secure their financial futures, however, our commitment doesn't end there. We believe in building long-lasting

relationships with our clients. We also serve the local communities in which clients and non-clients live and work. Here is how we are making a difference in our communities.

To the community

Our involvement in the communities cut through charitable organizations, funding to students and church events. We are deeply involved in the everyday lives of people in general, because they are important to us.

To our clients

Our working environment is characterized by teamwork, trust and cooperation. We work together to serve you. We honour our

commitments and hold ourselves and each other accountable. We support the best in each other and know we can be the best financial advisor. We are determined to succeed for your benefit.

Our process

Finding the right solution for your personal or business needs requires us to pay special attention to the circumstances of your unique situation. This is why we our financial advisor takes a needs-based approach to our insurance sales strategy. Our four-step process of analyzing, recommending, implementing, and reviewing your strategy will help ensure that you get on course to achieving your goals, and remain on course as life unfolds.

Scripture for the month

2 CORINTHIANS 9:8 — And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work.

Caribbean Trivia

Did you Know...?

- Geologists believe that the Caribbean Islands evolved from an arc of volcanoes that erupted beneath the ocean billions of years ago.
- Nearly 40 million people live in the Caribbean's 30 territories, which are made up of 700 islands, islets, reefs and caves.
- The three most populous island territories are Cuba, the Dominican Republic and Haiti. About 30 million people altogether occupy these countries, which is about 75 per cent of the Caribbean population.

