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Batista & Dolores Vieira

Davide & Theresa Vieira

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1-14 Silicon Valley

SORS

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Fraternal Director

2020-2021 State 20-30s
President Kelly Dias Corsetti

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Linda Vieira & Patrick Boring



2024 CONVENTION EDITION

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LUSO-AMERICAN FINANCIAL – A Fraternal society focused on offering financial protection, investment opportunities, committed to supporting and uniting its members through all phases of life while connecting with the Portuguese culture.

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AND YOUR COMMUNITY.**



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FRATERNALISM

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PROTECTION

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Mission Statement:
Luso-American Financial, a fraternal provider of affordable and competitive financial protection, retirement options and the ultimate cultural experience to our members and families.

Vision:
Luso-American Financial, a member owned provider of life insurance and other financial products is committed to protecting the financial interest of its stakeholders and promoting/preserving the Portuguese language and culture in the United States.

Photos for this edition were provided by
Sandra Rose Photography

OFFICE LOCATIONS:

Corporate Office
7080 Donlon Way, Suite 200
Dublin, CA 94568

East Coast Office
128 Union Street, Suite 502
New Bedford, MA 02740

MEMBER QUESTIONS:
Call - (877) 525-5876 or
(800) 378-0566
Monday - Friday,
8:30 a.m. to 5:00 p.m.



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FINANCIAL PRESIDENT'S MESSAGE

Manuel Vieira
Financial President

Dear Friends,

At LUSO Financial, we are proud to be a trusted partner in helping our members achieve their financial goals. Whether you're already part of our community or considering joining us, we're excited to share some updates that make now the perfect time to connect—or reconnect—with LUSO Financial.

A Look Back at 2024

During my 2024 term as Financial President, I have had the honor of representing Luso-American Financial at various Portuguese community events and attending Council visits throughout California alongside our Fraternal President Roxann Burns

Aguilar, 20-30's President Nicholas Vieira, and Youth President Xavier Gaspar. They have done an outstanding job representing our Society, showcasing the values we hold dear.

As I look ahead to the 2025-2026 term, I am excited about attending more Council visits and deepening our connections with members and communities across the region.

Next Triennial 2026

We will soon be electing delegates from our councils to attend the 2025 Fraternal Convention in Reno, Nevada. It is very important that when electing your delegates for the 2025 Fraternal Convention, you elect delegates who would be interested in attending the Triennial or possibly becoming a Financial Director.

1. Any adult benefit member who has been in good standing for a minimum of the last 5 consecutive years preceding the National Council Meeting may be a Director, provided he or she is a voting member at the National Council Meeting. 2. A prospective Director must agree to do the following: Accept the time and commitment required to participate and attend all Financial Board meetings scheduled by the Board. This time commitment may pose a conflict, unless excused by the Chairperson. Be dedicated and committed to the needs of the Financial Board and the Society.

- a. Abide by all the present and future laws, rules, regulations and rituals of the Society.
- b. Attend Board meetings.
- c. Assist in the recruitment of candidates for membership.
- d. Abstain from taking any actions or making any public comments injurious to the Society or its leadership or bringing shame or disrepute upon the Society.
- e. Comply with any Board code of conduct or oath of office in force at the time of his or her election or as subsequently amended, and avoid any conduct that would be or give the appearance of being, a conflict of interest.

3. Members shall not be eligible for election to the board if they have passed their seventieth (70th) birthday on the date their term of office would begin.

4. Former employees of the Society shall be illegible to the board until the expiration of five (5) years from the date of separation of employment. No officer or director shall have direct supervision over an employee that is an immediate family member (spouse, parent, natural, or adopted child or sibling).

5. No person that is an Officer of Luso American Financial or a member of the Luso American Financial Board of Directors shall be paid any commission compensation for writing any financial products provided by the Society while he or she is an Officer or Director.

6. No Officer or Director of the Luso American Financial, or spouse of such person, shall serve as an Officer or Director of any other organization of the same character and engaged in the same type of business while he/she or his/her spouse is an Officer of the Society.





If you're interested in becoming a Financial Director in 2026, please feel free to reach out to me or another Financial Director.

Thank You

To our Members, Officers, and Home Office staff: Thank you for your unwavering dedication and hard work. Your efforts have been instrumental in continuing the legacy, traditions, and reputation of our Society. It is your commitment that keeps LUSO Financial strong and vibrant, and for that, I am deeply grateful.

For New Members

Joining LUSO Financial means becoming part of a vibrant community committed to your success. Here's what we offer:

- **Personalized Financial Solutions:** Tailored products and services for every stage of life.
- **Competitive Rates:** Helping you save more and achieve your goals faster.
- **Community Connection:** A financial institution deeply rooted in serving the Portuguese and broader community.
-

If you're looking for a financial partner that values your goals and traditions, we invite you to join the LUSO family today!

At LUSO Financial, we're always striving to innovate and evolve while honoring the traditions and community spirit that set us apart. Whether you're a longtime member or considering joining us, now is the perfect time to experience all we have to offer.

Thank you for being part of our story. Together, we'll continue building a stronger, brighter future for all.

Warm regards,

Manuel A. Vieira

**Manuel A. Vieira
President, Luso-American Financial**





Tony Sozinho
Financial Chairman

FINANCIAL CHAIRMAN'S MESSAGE

Hello Everyone,

Some time has passed since my last address to all of you. I hope everyone has had a peaceful and safe year. We have been busy spreading the Luso word. This means so many things to all of us. To some it is the Youth Performance, then to others it is the Sales Side of Luso and then to others it is the comradery and fraternalism. The Luso American Financial Board of Directors along with the Fraternal Board are working hard to bring everything together.

I would like to thank our West Coast Fraternal President Roxanne Burns Aguilar, our 20-30's President, Nicholas Vieira and our Youth President, Xavier Gaspar for accepting the challenge of spreading the Luso word and representing our brand throughout the state. A special thank you to Isabella Matos, our 2024 Convention Queen. Thank you Isabella and your court for raising a large amount of funds for our scholarship program and increasing Luso's image. We all thank you for the donations that you made to our Education Foundation. I would also like to thank Rosa Romano, Luso American Financial East Coast President. You're doing a great job representing our society throughout the East Coast. We are all very thankful. I would like to thank all of you and your families for your dedication to our society.

I would like to thank the Luso American Financial Board of Directors for the time and effort it takes to watch over the organization. We couldn't do it without the help of a great office staff ran by our Vice President & Controller Sue Nichols and our Corporate Secretary Esther Mahler. We look forward to 2025. A new year filled with new products and new ideas and still the great Luso American Fraternal. We are one company that needs the fraternal and social side as well as the business side. I can't thank all of the Fraternal Officers enough for all of their time and effort to promote society. To all of the Sales Staff, whether you are full time or part time, we want to thank you for a job well done. I know that we can count on you to keep bringing in the new members. We all must reach out to you to help accomplish these goals. Our society can only provide the convention, scholarship and other fraternal benefits with new sales and membership. Thank you to all of our membership and may you all be blessed with health and happiness. See all of you in Reno or Rhode Island.

Respectfully,

Tony Sozinho
Chairman of the Board
Luso American Financial



LUSO-AMERICAN FINANCIAL

A FRATERNAL BENEFIT SOCIETY

FINANCIAL BOARD



MANUEL A. VIEIRA
Financial President



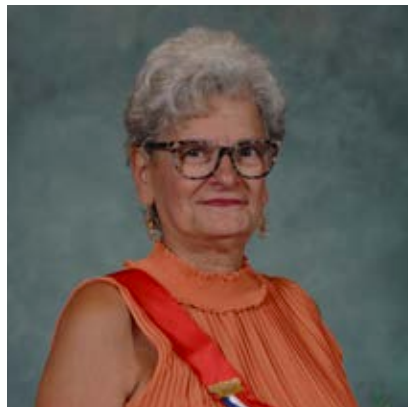
TONY SOZINHO
Financial Chairman



JOHN PERDIGÃO
Financial Vice-Chairman



ELIZABETH MOTTA
Financial Director



MARITANA GUADALUPE
Financial Director



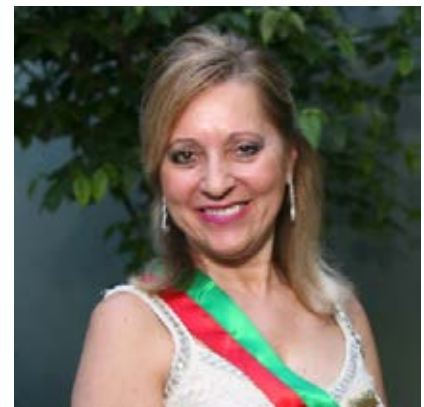
DAN ROCHA
Financial Director



TINA MEDEIROS
Financial Director



JUDY MOTTINI
Financial Director



MINA DA CUNHA
Financial Director



LUSO-AMERICAN FINANCIAL

A FRATERNAL BENEFIT SOCIETY

2024 - 2025 OFFICE STAFF



Sue Nichols
Vice-President
Treasurer/Controller



Esther Mahler
Director of Operations
Corporate Secretary



Dan Sequeira
Senior Sales Agent



Aracellie Guzman
Claims Services
Representative



Hannah Renner
Customer Service
Representative



Joshua Mahler
Administrative
Assistant



Geeta Sharma
Accounting
Representative



Rosemary Salaiz
New Business/Admin
Assistant



Cindy Temple
Human Resources
Admin



Katherine Da Eira
Marketing Operations
Specialist



Anthony Pio
Fraternal Advisor



Carina Antonio
Part Time
Administrative Clerk



Nuno Silveira
Sales Agent



Date of Death	Name of Deceased	Council	Council Location
01/03/2024	SILVINA S FERNANDES	20B-44C-68B	MT. VIEW-STA CLARA
01/04/2024	ROSEMARIE T STEPHENS	118S	ARMONA-HANFORD
01/06/2024	GILBERTO B ALEMAO	6L	TULARE COUNTY
01/09/2024	FRANK J MELLO	6L	TULARE COUNTY
01/19/2024	AGNES R RAWSON	1S-89S	OAKLAND
01/19/2024	CANDACE ROCHA	49B-55C	MODESTO
01/28/2024	EVANGELINE C ROSE	39-76B	ATWATER/MERCED
01/29/2024	ANTHONY J NUNES	49B-55C	MODESTO
01/30/2024	JOHN F CUNNINGHAM JR	49B-55C	MODESTO
02/02/2024	CELESTE B SILVAS	1S-89S	OAKLAND
02/13/2024	EDWARD J NUNES	49B-55C	MODESTO
02/16/2024	LEE (TILLIE) A MAZZA	5C	SAN PABLO
02/22/2024	DIANE L LEWIS	3C-33B	SACRAMENTO
02/23/2024	LILA R RODRIGUES	2S-79S	PLEASANTON
02/24/2024	RUSSELL J ENOS	2P	CAMBRIDGE
03/03/2024	GEORGE W SERPA	6L	TULARE COUNTY
03/03/2024	RENATA BARROSO	39-76B	ATWATER/MERCED
03/08/2024	MARIA PACHECO	34B	MANTECA
03/11/2024	FRANCES A CHAVES	31B	SANTA MARIA
03/19/2024	ESTHER J PIMENTEL	118S	ARMONA-HANFORD
03/19/2024	FRANK G BERTAO	26-72B	ARTESIA
03/22/2024	JOHN R REBIERO	49B-55C	MODESTO
03/23/2024	JOSE A FAGUNDES	41C	REDWOOD CITY
03/26/2024	MARIA D MELO	20B-44C-68B	MT. VIEW-STA CLARA
03/28/2024	EVELYN A PAINE	7L	HUMBOLDT COUNTY
03/30/2024	ETHEL LUIZ	20B-44C-68B	MT. VIEW-STA CLARA
04/05/2024	LAURA I DESCHAMP	5C	SAN PABLO
04/07/2024	DAVID L ROSE	14-15B	CENTRAL VALLEY
04/09/2024	SILVINA ALVES	31P	BETHLEHEM
04/10/2024	JANUARIO MENESES	34B	MANTECA
04/14/2024	MARIA ILDA DA ROSA	3C-33B	SACRAMENTO
04/15/2024	MILDRED M BROWER	3C-33B	SACRAMENTO
04/15/2024	VIOLET M BOEHL	3C-33B	SACRAMENTO
04/18/2024	JOHN C VIEIRA	26-72B	ARTESIA
04/19/2024	CLARA L RODRIGUES	5P	HUDSON
04/22/2024	THERESA C AZEVEDO	34B	MANTECA
04/28/2024	MARIA A SOARES	21B	LOS BANOS
05/03/2024	AURORA M DILLON	OC-8B	OAKLAND
05/07/2024	MARIA SIMAS SOARES	37C	ANTIOCH
05/08/2024	ALBINA MELLO	1S-89S	OAKLAND
05/08/2024	BARBARA B BARNHOUSE	1S-89S	OAKLAND
05/09/2024	EVELYN PERRY	2S-79S	PLEASANTON



IN MEMORY OF

Date of Death	Name of Deceased	Council	Council Location
05/11/2024	MARY AZEVEDO	31B	SANTA MARIA
05/12/2024	FLORINDA ALAMO	39-76B	ATWATER/MERCED
05/15/2024	MANUEL F HOMEM	20B-44C-68B	MT. VIEW-STA CLARA
05/18/2024	GEORGE E WILDES	5C	SAN PABLO
06/03/2024	MANUEL RIBEIRO	6L	TULARE COUNTY
06/03/2024	MARLENE ELAINE ORMONDE	98S-123S	POINT LOMA
06/06/2024	VIRGINIA M FONTES	59S	FRESNO
06/10/2024	LILIANA LOPES	31B	SANTA MARIA
06/14/2024	EILEEN V BARRETT	58B-75B-46S	SALINAS-WATSONVILLE
06/14/2024	JOE R VARGAS	53B	NEWCASTLE
06/17/2024	MARY V LOURENCO	39-76B	ATWATER/MERCED
06/22/2024	MARGARET A DAHL	2S-79S	PLEASANTON
06/22/2024	MARIA LOURENCO	2L	NORCO-CORONA
07/08/2024	ALBERT W FREITAS	34B	MANTECA
07/11/2024	JOAO M VICENTE	49B-55C	MODESTO
07/11/2024	LORRAINE D WELCH	21B	LOS BANOS
07/20/2024	LLOYD M LAWRENCE	17B	GUSTINE
07/21/2024	AMERICO MORGADO	32P	HARTFORD
07/21/2024	LARRY A GILL	6L	TULARE COUNTY
07/23/2024	EVELYN SOUZA	59S	FRESNO
07/26/2024	ROSE MARIE AVILA	6L	TULARE COUNTY
08/05/2024	ALICE V MATTOS	3C-33B	SACRAMENTO
08/28/2024	DURVALINA S HOMEN	39-76B	ATWATER/MERCED
08/30/2024	JOE AZEVEDO	2L	NORCO-CORONA
09/01/2024	MANUEL FERNANDES	7L	HUMBOLDT COUNTY
09/06/2024	KARL P JENSEN	23B-45C	TRACY
09/09/2024	JOSEPH MARCELINO	OC-8B	OAKLAND
09/10/2024	HERMINIA AVILA	17B	GUSTINE
09/14/2024	HELEN FELICE SAPP	1S-89S	OAKLAND
09/24/2024	ANN KNAPP	20B-44C-68B	MT. VIEW-STA CLARA
09/25/2024	MARY A MACEDO	49B-55C	MODESTO
09/26/2024	JOSE H SOARES	26-72B	ARTESIA
10/03/2024	DEOLINDA F. LOPES	21B	LOS BANOS
10/09/2024	MARIE SILVEIRA	34B	MANTECA
10/11/2024	JULIO M MATOS	41C	REDWOOD CITY
10/22/2024	JOAQUIM C LOURENCO	26-72B	ARTESIA
11/20/2024	HELENA FERREIRA	5C	SAN PABLO



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for 5 years**

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LUSO-AMERICAN FRATERNAL

DOUBLETREE BY HILTON HOTEL SAN JOSE
2024 WEST CONVENTION



Nicholas Vieira



Roxann Burns Aguilar



Xavier Gaspar



Luso-American Financial - (L) Fraternal Benefit Society



Fraternal President 2024-2025

Roxann Burns Aguilar

Roxann (Middleton) Burns Aguilar, a dedicated community leader and financial expert, was born May 1, 1962, in Houston, Texas. In 1963, her parents, Hayne and Barbara (Enes) Middleton, moved their young family to Bay Point, California, the community where her mother grew up and where her Portuguese great-grandparents settled in the late 1800s having immigrated from the Azores, specifically Faial and Pico.

Roxann's family were original members of Luso Council 66B of Walnut Creek and SPRSI Council 12 of Concord (now Council 5C of San Pablo), organizations dedicated to preserving Portuguese culture and heritage. During her teens, Roxann was active in Youth Council #16 of Contra Costa County. She held the offices of secretary/treasurer and President. She was a queen contestant in 1978-79 and a member of the Royal Court. She received a Luso Fraternal scholarship from the Luso Education Foundation in 1980 and went on to attend California State University.

In 2011, Roxann re-engaged with Luso and was active in both her adult councils. She joined the Fraternal Board as a director in 2017. She is currently the president of Council 5C in San Pablo. Roxann's parents were deceased before she was installed to the office of Luso Fraternal President, but her sister Danette Maldonado and brother Mitchel Middleton are still Luso members.

Roxann graduated from California State University, Sacramento in 1987 with bachelor's degrees in business administration and economics. She earned her master's degree in public policy and administration from California State University, Sacramento in 1997.

Roxann has dedicated her career to helping small/medium enterprises (SMEs) access growth capital mostly through the US Small Business Administration (SBA) loan programs. Her extensive experience spans various financial institutions including community, regional and national banks as well as community development financial institutions. Roxann recently retired from banking and launched Grow SME Consulting to continue working with small/medium enterprises. Her new venture focuses on helping businesses access capital and providing strategic financial management support and training.

On a personal note, Roxann has a son named Jordan Burns who lives in Fountain Valley, California. She recently married her long-time partner, Adrian Aguilar, in May 2023 and they reside in Fair Oaks, California. Outside of her professional life, Roxann is an avid sewist, making quilts, bags, purses, and garments.



Fraternal East President 2024-2025

Rosa Romano

Rosa Maria Paiva Couceiro Romano was born on June 12th, 1957 in Condeixa, Portugal. In April 19th, 1966, she immigrated to the United States, settling in Salem, Massachusetts with her parents, the late Julio and Rosa Couceiro, and her brother Julio. Rosa has been a resident of Peabody, Massachusetts since 1977. By the end of 1966, the entire family became proud members of the Portuguese Continental Union, Lodge 10 of Peabody. In 1994 Rosa became a board member, holding various positions, taking part in and organizing events for the community. She also implemented the PCU Youth Group in Lodge 10 in 2002 and was chairperson for the Fraternal Youth Group until 2018. Rosa has always been involved in Lodge 10 events through all these years she has met many wonderful people. She has also made many memories and many good friends.



Rosa graduated from Bishop Fenwick High School in 1977 and North Shore Community College in 1979. Rosa has been employed with Sanmina Corp since 1982, prior to that she worked at Warren Five Cents Savings Bank from 1979 to 1982. Rosa met her husband Jose Romano in 1980 at the New Year's celebration at the Clube Luis de Camoes in Peabody. They married in May of 1982 and together have two wonderful sons, David and Paul along with their beautiful daughter-in-law's , Ryan and Leslie. She is also blessed with two handsome grandsons, Noah and Jack and granddaughter, Lyla.

Rosa has held numerous positions with the local board of the PCU. She has served on the fraternal board since 2018. Rosa is a director of the Portuguese School of Peabody for the last 32 years, an active member of Our Lady of Fatima Parish and a religious education teacher. She is also a member and director of the Luso American Credit Union. Rosa was instrumental in creating the new group, Peabody Portuguese American Organizations, an organization that unites all of the Portuguese Organizations of the North Shore. She has also been involved for the past sixteen years in the Dia of Portugal celebrations for Peabody and Boston. Rosa believes in guiding children and adults, enriching their lives as productive members of society and the lives of those around her in the Portuguese culture.

As President of the LAF East Coast, Rosa's goals are to increase membership, she is very passionate about starting back up the 20's and 30's group and re-establishing a youth group in the East Coast. She looks forward to visiting all the lodges and working closely with our West Coast colleagues. There's a lot of work ahead, but with everyone's help and co-operation all this can be accomplished.

Rosa is honored to be President representing Luso-American Fraternal East for the calendar year 2024-2025.





NICHOLAS VIEIRA

20-30's President 2024-2025

Nicholas Vieira was born on December 15th, 1994 in San Jose, California. Nicholas is the son of Joseph Vieira and Lina Vieira and older brother of Ethan Vieira. He is also the grandson of Fernando and Maria Pereira and Batista and Dolores Vieira. Currently, Nicholas is adapting to a new life of property management and real estate.

Nicholas has been a Luso member since the day he was born. While in the youth, he danced with Youth Council #2 of San Jose. He performed and danced his way into the hearts of Luso, making many friends across the many councils. Eventually Nicholas earned the opportunity to represent the society as Youth President in 2012-2013. After this exciting year, Nicholas went to college at Chapman University in Orange County. He spent the next eleven years in Orange County, commuting back to the bay area to celebrate his heritage with his friends, family, and council.

Nicholas' time as 20-30's President has only just begun. He is looking forward to traveling the state with his amazing girlfriend Teresa Indriolo. Nicholas' goals are to promote the values and community Luso 20-30s represents. The youth are the future but if you forget the middle there might not be youth to carry the torch.



A portrait of a young man with dark, curly hair, wearing glasses and a black suit with a tie. He is smiling and looking directly at the camera. The background is a dark, textured grey.

XAVIER GASPAR

Youth President 2024-2025

Xavier John Gaspar was born on December 20, 2006, in Manteca, California. He is the oldest child of Carlos and Melissa Gaspar and has a younger sister, Julianna Gaspar. Xavier is 17 and currently a senior at East Union High School in Manteca. In high school, he plays varsity basketball and varsity volleyball and is a member of Link Crew Leadership, where he helps Freshmen get adjusted to high school life and does a variety of other tasks around the school. After high school, he plans on going to college to study criminology and criminal justice.

Being involved in groups of any kind is not new to Xavier. Both his father's and mother's families have been involved in Portuguese Bands, such as Sociedade Filarmonica Uniao Portuguesa de Santa Clara and the FESM Portuguese Hall in Manteca, among other festa committees in Santa Clara. He even visited the Azores for 6 weeks in 2015 and was part of the Santa Clara band. He and his sister were the band's sign holders that summer. They travelled through Sao Miguel, Terceira, Pico, Faial, Flores and Sao Jorge. He hopes to visit there again soon and see the other 3 Azores islands. Xavier has grown up and participated in many parades, helping serve and clean at different dinner fundraisers and attending dances and bullfights, where he enjoys hanging out with his friends.

Xavier has been a LUSO member almost since birth. He began dancing in the Northern San Joaquin Valley Youth Council #24 at the age of 3. He has danced every year since then except for 4 years. Last summer, he attended the LUSO summer camp at Sacramento State and met many youth and learned a lot about his heritage, culture and college life. Xavier held the position of Trustee on last year's State Youth Board and is now proud to be representing the youth as LUSO Youth President. He looks forward to travelling around California with LUSO Adult President Roxanne Aguilar and her husband Adrian, LUSO 20-30's President Nicholas Vieira and the 2024 Convention Queen Bella Matos. He is excited to see his LUSO youth friends and to make new ones as well as promoting LUSO and our Portuguese culture, making youth aware of how they can participate and be active in their respective youth councils.



ISABELLA MATOS 2024-2025 Convention Queen

Bella Matos is a proud member of Youth Council #4, and lives in Acampo, California. She is 16 years old, and lives with her mother and father, Rosemary and Nelson Matos, and her little brother, Max. She is currently a junior at Galt High School where she is heavily involved in the Galt FFA (Future Farmers of America) Chapter participating on many teams, serving as a chapter officer, taking part in any public speaking opportunities she can, and showing a hog at the county fair. Additionally, she is a varsity cheerleader, and is the junior class secretary, as well as the Portuguese Club treasurer. Outside of school, Bella has been a super involved member of her local Portuguese community from a very young age. In 2013, she was little queen of Our Lady of Fatima, Sacramento, and big side maid in 2022. Additionally, Bella is currently senior side maid of Our Lady of Fatima, Thornton, and loves getting to march at festas across California alongside her best friend. Aside from marching for festas, Bella loves seeing her friends at different festas all across the state, helping out and spending time at her local Portuguese halls, and of course, dancing for her youth council. Bella has made so many lifelong friendships through the Luso Organization, and is so grateful to have it in her life. Bella has been dancing for Youth Council #4 of Sacramento since she was just two years old. As she has gotten older, Bella's love for Luso has grown exponentially, and she loves spending her summers dancing. Whether it be performing at different festas, competing at convention, or traveling to official visits as queen, Bella's love for the Luso Organization continues to grow everyday.



FRIDAY - GENERAL SESSIONS



LUSO-AMERICAN FINANCIAL

A FRATERNAL BENEFIT SOCIETY



7 YEAR ANNUITY / IRA

6.50%

1st year guaranteed rate.
Maximum amount of \$99,999
New Money Only*

6.75%

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New Money Only*

5 YEAR ANNUITY / IRA

5.50%

1st year guaranteed rate.
Maximum amount of \$99,999
New Money Only*

5.75%

1st year guaranteed rate.
Minimum amount of \$100,000
New Money Only*

1 YEAR ANNUITY / IRA

3%

Only available in California
and Massachusetts
Minimum amount of \$5,000 and
Maximum amount of \$50,000
New Money Only*

*"New money" is money not currently held with Luso-American Financial - A Fraternal Benefit Society.

Call us today!
(877) 525-5876

More Information at
www.luso-american.org

CONVENTION QUEEN



Isabella Matos
Youth Council #4
Sacramento



Youth Council #2 San Jose

Talía Pereira



Youth Council #1 Fremont Union City

Caitylyn Correia



Youth Council #8 Waukegan

Sabrina Gomes



FRIDAY - CONVENTION ROYAL COURT



FRIDAY - MANUEL REIS AWARDS & ROYAL COURT CEREMONY



Grace Silva
2023 - 2024 Youth President



Lina P. Vieira
Chair of Youth Directors



Youth Council #24 Northern San Joaquin Valley



Youth Council #1 Fremont - Union City



Youth Council #2 - San Jose



Youth Council #10 - Tipton/Tulare



Youth Council #8 - Manteca



Youth Council #13 - Artesia



Youth Council #18 Gustine - Los Banos

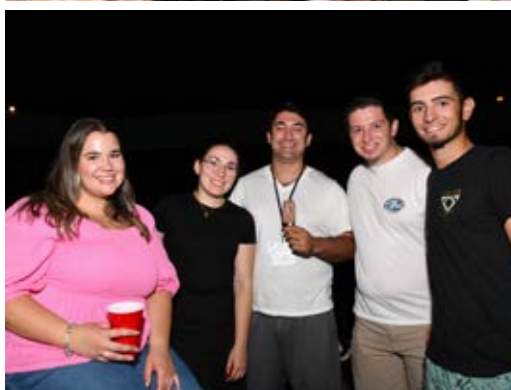
FRIDAY - MANUEL REIS AWARDS & ROYAL COURT CEREMONY



Isabella Matos
2024 - 2025 Convention Queen



FRIDAY - 20-30'S EVENT POOLSIDE LUAU



SATURDAY - SECRETARIES AND PAST FIRST CLUB BREAKFAST



LUSO-AMERICAN FRATERNAL



Grace Silva

2023-2024 YOUTH

PRESIDENT

YOUTH THEATRICAL PROGRAM

Mila Alves

American National Anthem

Kaylah Raposo

Portuguese National Anthem

Grace Silva

Luso-American Anthem



LUSO-AMERICAN FRATERNAL

Youth Director: Bernadete Rocha

Youth Council #25 Tracy "United by the Love of Our Culture"



Act 1

Youth Director: Michelle Silva

Youth Council #24 Northern San Joaquin Valley "Unifying the World through Our Love of Music and Dance... In Our Golden Year '24"



Act 2



YOUTH THEATRICAL PROGRAM

Youth Council #11 Mountain View - Santa Clara "Luso Life"



Youth Director: Daniella Nunes

Act 3

Youth Council #4 Sacramento "Lighting up the Path for Future Generations!"



Youth Director: Andrea Vieira

Act 4



Youth Director: Vivalda Silveira

Youth Council #30 Newark

"Juntos Nada e Impossivel"



Act 5

Youth Director: Marlene Sousa

Youth Council #8 Manteca

"Like Roses in a Garden, Together We Thrive"



Act 6

Youth Council #2 San Jose
"Bem-Vindo A Nossa Cidade"



Youth Director: Ana Teixa Madi

Youth Council #1 Fremont - Union City
"Unidos em Danca"



Youth Director: Diane Pereira

LUSO-AMERICAN FRATERNAL

Youth Director: Marissa Nunes



Youth Director: Angela Lencina



YOUTH THEATRICAL PROGRAM

Youth Council #18 Gustine - Los Banos "Together, We Fight Stronger"



Youth Director: Nancy Segura

Act 11

GRACE SILVA
LUSO-AMERICAN ANTHEM



KAYLAH RAPOSO
PORTUGUESE NATIONAL ANTHEM



MILA ALVES
AMERICAN NATIONAL ANTHEM



GRAND FINALE



LUSO-AMERICAN FRATERNAL

Youth Theatrical Program

AWARDS



1

DANCING PERFORMANCE

**YOUTH COUNCIL
#24 NORTHERN SAN
JOAQUIN VALLEY**

FOR THE PERFORMANCE OF
"Unifying the World through Our Love of Music and
Dance... In Our Golden Year '24"

YOUTH DIRECTOR:
Michelle Morris Silva



2

DANCING PERFORMANCE

**YOUTH COUNCIL
#2 SAN JOSE**

FOR THE PERFORMANCE OF
"United by the Beat / 'Unidos Pela Batida'"

YOUTH DIRECTOR:
Ana Teresa Maciel



3

DANCING PERFORMANCE

**YOUTH COUNCIL
1 FREMONT - UNION
CITY**

FOR THE PERFORMANCE OF
"Unidos em Danca"

YOUTH DIRECTOR:
Diane Pereira



LUSO-AMERICAN FRATERNAL

Youth Theatrical Program

AWARDS



1
MUSICAL VARIETY PERFORMANCE

**YOUTH COUNCIL
10 TIPTON / TULARE**

FOR THE PERFORMANCE OF
"Um Dia de Lembrança"

YOUTH DIRECTOR:
Marissa Nunes



2
MUSICAL VARIETY PERFORMANCE

**YOUTH COUNCIL #11
MOUNTAIN VIEW - SANTA
CLARA**

FOR THE PERFORMANCE OF
"Luso Life"

YOUTH DIRECTOR:
Daniella Nunes

LUSO-AMERICAN FRATERNAL

Youth Theatrical Program

AWARDS



BEST INDIVIDUAL VARIETY PERFORMANCE

JONATHON MENDES

FOR THEIR PERFORMANCE IN
UM DIA DE LEMBRANCA

YOUTH COUNCIL # 10 TIPTON / TULARE



BEST INDIVIDUAL DANCE PERFORMANCE

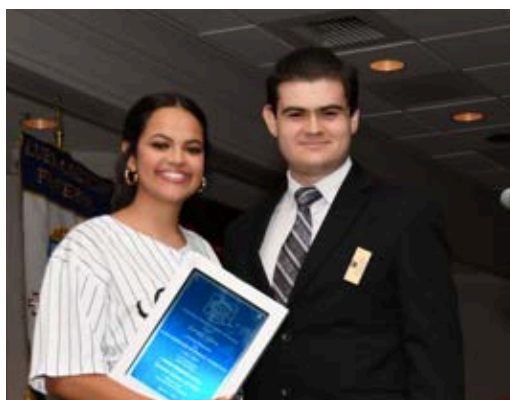
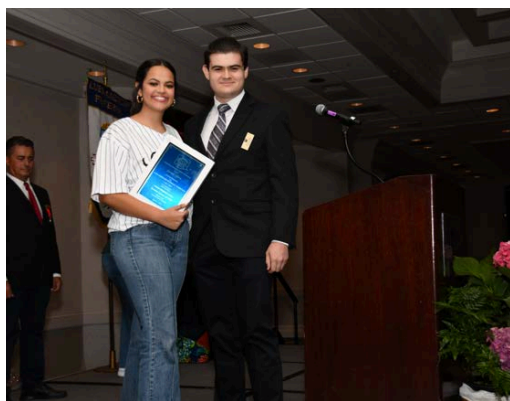
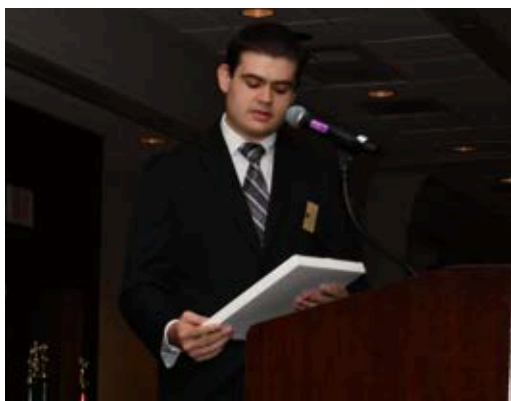
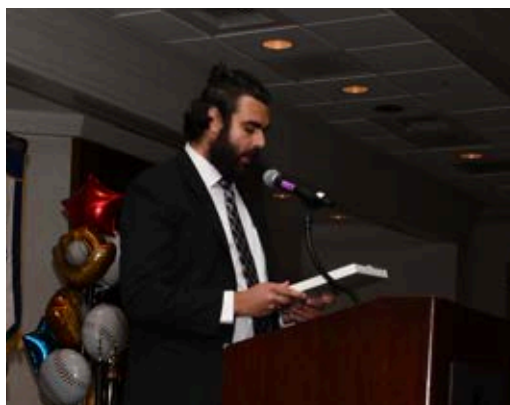
MYRA ARAUJO

FOR THEIR PERFORMANCE IN
UNITED BY THE LOVE OF OUR CULTURE

YOUTH COUNCIL # 25 TRACY



SATURDAY - YOUTH AWARDS NIGHT & VISITORS BANQUET





SUNDAY - CONVENTION MASS



SUNDAY - MEMORIAL SERVICE



SUNDAY - CONTINUATION OF GENERAL SESSIONS



Elisabeth Vieira Noguera,
representing, **Region 1-14 Bay Area**
being awarded the Rim Award by the
20-30's Administration.



Award of Merit: Most Apps Written and Most Sales Volume

Presented by Esther Mahler, Corporate Secretary



Brian Martins of Modesto was recognized at the 2024 Convention in San Jose, CA, with two prestigious honors: the Award of Merit for Most Apps Written and the Award of Merit for Most Sales Volume. This remarkable achievement reflects Brian's dedication, hard work, and outstanding contributions as a Luso agent. Presented by Esther Mahler, Corporate Secretary, these awards celebrate Brian's exceptional ability to deliver value to his clients and his relentless commitment to excellence.

Distinguished Service Commendation

Presented by Esther Mahler, Corporate Secretary



Million Dollar Club
Manuel Vieira



Proposed 20 or More Members
Elisabeth Vieira Noguera



Proposed 20 or More Members
Michelle Silva

Luso-American Financial - A Fraternal Benefit Society

SUNDAY - CONVENTION BANQUET & INSTALLATION



Roxanne Burns Aguilar
2024-2025 Fraternal President



Nicholas Vieira
2024-2025 20-30's President



Xavier Gaspar
2024-2025 Fraternal Youth President



Anthony Pio, Master of Ceremonies, presenting **Manuel Pimentel** a plaque for his term as Fraternal President



Anthony Pio, Master of Ceremonies, presenting **Elisabeth Vieira Noguera** a plaque for her term as 20-30's President



Anthony Pio, Master of Ceremonies, presenting **Grace Silva** a plaque for her term as Youth President





LINDA BRITO

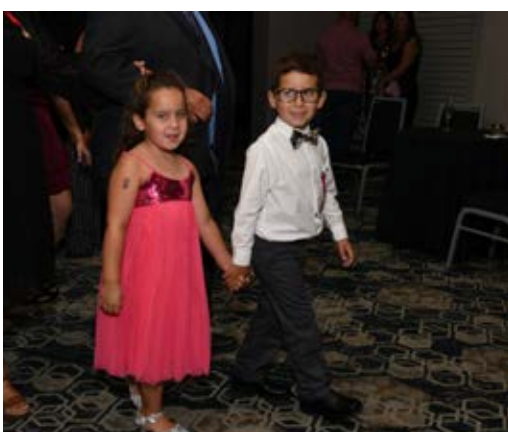
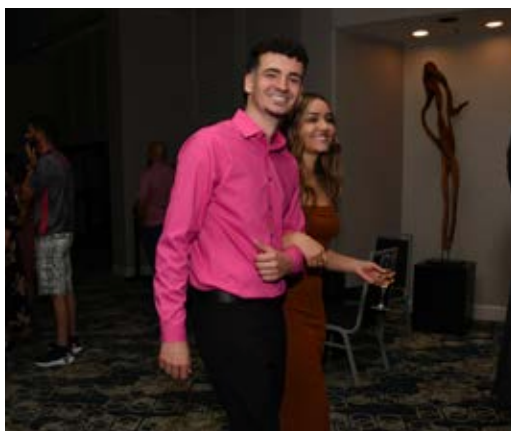
RODRIGO ALVERNÁZ FRATERNAL AWARD OF MERIT WINNER

Linda Brito was honored with the prestigious “Rodrigo Alvernáz Fraternal Award of Merit” at the 2024 Annual Fraternal Convention. The award was presented by Master of Ceremonies: Anthony Pio, recognizing Linda’s exceptional commitment to the Luso-American Fraternal community.

Linda Brito has been a devoted member of her local council for many years, consistently demonstrating her passion for fostering community spirit and supporting fraternal initiatives. Her leadership, dedication, and tireless efforts have made a significant impact, not only within her council but across the broader Luso-American community.

As we celebrate Linda Brito’s achievements, we are reminded of the value of service, leadership, and unwavering dedication to uplifting others. Linda’s work exemplifies the ideals of the Luso-American Fraternal and inspires us all to strive for excellence in our shared mission. Congratulations to Linda Brito, a shining example of what it means to serve with heart and purpose!

SUNDAY - GRAND MARCH

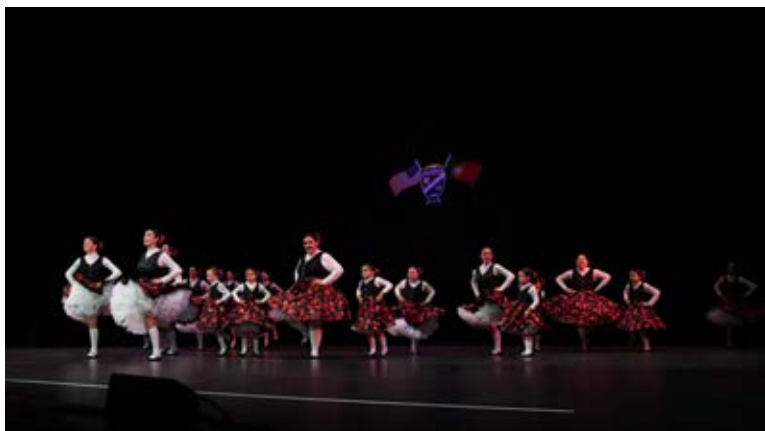


LUSO OFFICERS





CONVENTION HIGHLIGHTS







LUSO-AMERICAN FRATERNAL

2024 EAST CONVENTION
HILTON BOSTON/WOBURN

SATURDAY - GENERAL SESSIONS



SATURDAY - LUNCHEON





Serafim Romano, presenting **Al Alves** a plaque for his term as 2023-2024 East Fraternal President



Serafim Romano, Past Financial Chairman, with **Rosa Romano**, 2024-2025 East Fraternal President



SATURDAY - CONVENTION DINNER





SUNDAY - YOUTH/ADULT PERFORMANCE AND BREAKFAST



EAST CONVENTION HIGHLIGHTS



2025 ROYAL COURT CONTESTANTS



Maya Colón

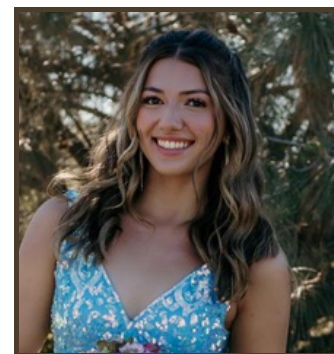
Maya Colón, 17 years old, was born and raised in San Jose, California. She is the daughter of Jacob and Christina Colón, and the granddaughter of Alvarim and Conceição Soares. She has a younger sister, Katelyn, who is 15 and has danced alongside her throughout their LUSO journey. Maya has been a part of Luso for 8 years and is honored to represent Youth Council #2 San Jose in this year's royalty court contest.

Currently a senior at Willow Glen High School, Maya enjoys performing and is deeply involved in her school's student government and drama programs. She serves as the ASB Secretary, President of the Thespians Society, and is a dedicated performer in her school's productions. Maya is also passionate about preserving and sharing Portuguese culture. She recently completed her reign as Rainha Grande at F.D.E.S. Monterey alongside her sister and cousin, who served as her sidemaids. One of her proudest achievements was founding her school's first Portuguese Culture Club in 2022, which continues to thrive and share Portuguese heritage with a diverse student body.

After graduating, Maya plans to attend college down south, where she will pursue a career in business marketing. She is excited for what is to come as she embarks on this next chapter. Her family has been a constant source of support, and she credits them with instilling in her a strong sense of tradition, community, and pride in her heritage. She feels truly blessed to be dancing with Youth Council #2 for a second year, having found a home within the group. She is excited to be running alongside the other wonderful contestants this year.

Persephony Couto

Persephony Azalea Couto, of Youth Council #18 Gustine/Los Banos is 17 years old, she is a dedicated student, athlete, and community leader. The daughter of Laura and Steve Couto and the older sister of Orion, Persephony resides in Hilmar, CA. She is currently a Junior at Hilmar High School in Hilmar, CA. Persephony is excelling in multiple academic pathways, including Ag Science, Food Services and Hospitality, while also taking AP courses and maintaining an impressive 4.0+ GPA. She also balances her studies as a part-time college student.



A passionate athlete, Persephony has been a member of the Hilmar Girls Basketball team since 9th grade and continues to play at the varsity level. She has also been actively involved with the Hilmar Swim team since her freshman year, as well as in their summer recreation league.

Growing up, Persephony has been deeply connected to her Portuguese heritage and community. She served as Queen and Side Maid for Buhach Pentecost, and since 2019, she has been a proud member of the Luso American Fraternal Society. Persephony's first performance with the YC18 Gustine/Los Banos group was in Palm Springs, and she looks forward to continuing her involvement in the years to come.

She is excited to represent her council this year, Persephony is eager to create lasting memories and forge new friendships. Looking ahead, she is hopeful that her journey with the Luso American Fraternal Society will help her secure a scholarship as she pursues her passion for marine biology at San Diego State University.

2025 ROYAL COURT CONTESTANTS

Joseph Anthony Reyes Jr.



Joseph Anthony Reyes Jr. is a passionate and driven young leader whose dedication to community service, cultural preservation, and personal growth sets him apart. A proud member of the Luso Youth Council #1 in Fremont/Union City for the past three years.

Born and raised in the South Bay, Joey's heritage is a beautiful blend of Portuguese, Mexican, and Native American roots. His love for his heritage runs deep, and it's reflected in his active involvement in the Portuguese community. From an early age, Joseph participated in festas, helped with fundraising events like crab feeds, and contributed to various charitable causes.

In addition to his involvement with Luso, Joey is also the Youth Committee Chair for the Social Fraternal Organization, The Grand Council of the Brotherhood of Saint Anthony. Through this role, Joey has spearheaded initiatives such as providing

backpacks for foster children, hygiene kits for the homeless, and his latest campaign—creating heartfelt cards for active-duty service members, veterans, and senior citizens. His unwavering commitment to service reflects his profound sense of responsibility and compassion for those in need.

Joey's commitment to his community has also been recognized through his service as the Saint Anthony Santa Clara King from 2018-2020 and his upcoming reign as King for 2025-2026. His leadership journey continues to inspire others, and he looks forward to continuing his involvement for as long as possible.

A junior at Westmont High School in Campbell, Joey excels academically, maintaining a 3.5 GPA while balancing a rigorous course load of AP classes and SVCTE courses. He is an active participant in school life, attending dances, plays, and football games, all while pursuing his personal passions.

As the eldest of three brothers, Joey is a loving and inspiring role model to his younger siblings. He attributes much of his drive and dedication to his parents, especially his mother, whose devotion to their Portuguese culture continues to inspire him. Joey is also grateful for the unwavering support of his father, who has been a pillar of strength throughout his journey.

Looking to the future, Joey plans to attend college to pursue his passion for art and fashion design, bringing a creative vision to life while continuing to be a dedicated force for good in his community. With a heart full of service, a mind dedicated to learning, and a spirit that cherishes family and culture, Joseph Anthony Reyes Jr. is truly a rising star, destined to leave a lasting legacy wherever he goes.

Iyanna Marie Valim

Iyanna Marie Valim, daughter of Ruben and Lesley Valim of Elk Grove, is currently 16 years old attending Cosumnes Oaks High School as Class of 2026. Iyanna, and her brother Isaac, followed in their mother's footsteps in becoming a part of the Luso family. Iyanna's first convention took place at the age of two and now she serves as trustee for her youth council and participates in Luso's Summer Camp.

Iyanna is grateful for having grandparents who take the time to teach her their Portuguese Heritage. Norberto and Francisca Valim from Herald, have taught Iyanna several traditions from their homelands Pico and Brazil, as well as the appreciation of farm life and the hard work to sustain it. Her maternal grandparents George and Maria Nunes of Riverbank share their love of our heritage from Terceira and also through their involvement with Azores Band of Escalon and several Portuguese Hall Societies. In turn, Iyanna finds joy and appreciation on her trips to the Azores. Iyanna



has always had a love for serving her Portuguese Culture. She has represented FES of Oakdale as Little Queen and Junior Queen, Our Lady of Fatima of Sacramento as Senior Sidemaid, SES of Elk Grove as Junior Sidemaid, and currently honoring Our Lady of Fatima of Thornton as Senior Queen.

In addition to her heavy involvement in her Portuguese communities, Iyanna participates in many school functions at Cosumnes Oaks High School in Elk Grove. Iyanna has now been on the Varsity Cheerleading Squad for 3 years. She enjoys her role as an editor on the Yearbook Editing Team, giving her the opportunities to do what she loves, which are designing and creating.

Throughout the years, Iyanna has witnessed and looked up to many of her peers in YC4 who have received Luso Scholarships to continue their education and take on the role of being a contestant for the Luso Royalty Court. With this said, Iyanna felt a motivation to also make a difference. She is very honored to be raising money for the Luso American Education Foundation Scholarships knowing that it will help many achieve their goals.

Iyanna knows being a contestant involves a lot of help and would like to thank her youth council, past contestants, family and friends who are supporting and guiding her through this journey. Iyanna is ecstatic in being this year's youth council #4 of Sacramento Luso Royalty Court Contestant. Iyanna would like to wish all the contestants a safe and exciting journey and looks forward to building new friendships to last a lifetime.



A Merry Luso-American Christmas

✧ 2024 Luso-American Open House ✧



LUSO-AMERICAN EDUCATION FOUNDATION

2024 SCHOLARSHIP RECIPIENTS

LUSO-AMERICAN FRATERNAL TOP SCHOLARSHIP

Gianna Vasconcelos Vanessa Sancho Gomes

LUSO-AMERICAN EDUCATION FOUNDATION TOP SCHOLARSHIP

Julia Marcotte Logan Reis

EDUCATION FOUNDATION SCHOLARSHIPS

Alves, Lilliana	Angel, Brianna	Avila, Amelia	De Melo, Francesca	Estrella, Sofia
Facha, Reese	Fenton, Franchesca	Ferreira, Catarina	Fontes, Christian	
Luistano Jacoby, Isabella	Mabry, Sarah	Machado, Olivia	Martin, Reagan	Mendes, Jonathon
Mendes, Makenzie	Nunes, Olivia	Pita, Estella	Recker, Ava	
Recker, Ava	Sancho Gomes, Vanessa	Sena, Natalia	Valadao, Ava	Vindiola, Pearl

FRATERNAL YOUTH SCHOLARSHIPS

Alves, Lilliana	Alves, Mila	Constancio, Elia	Costa, Aubrey	Fontes, Christian
Freitas, Hugo	Garcia, Nicole	Hylkema, Justin	Kethcum, Dillon	
Moreira, Joao Carlos	Perdigao, Cooper	Pereira, Tiago	Pimentel, Carolina	Pimentel, Jared
Pita, Estella	Sancho Gomes, Vanessa	Serrado, Cameron	Silva, Tiago	
Solorzano, Taylor	Vindiola, Pearl			

EAST FRATERNAL YOUTH SCHOLARSHIPS

Isidro, Joseph Marino, Ava Noel Primo, Dominic Turner, Arianna

MEMORIAM SCHOLARSHIPS

Francesca De Melo <i>Nicole Mary Goulart Memorial</i>	Dehven Gomes <i>Nicole Mary Goulart Memorial</i>	Julia Marcotte <i>Nicole Mary Goulart Memorial</i>	Jonathon Mendes <i>Nicole Mary Goulart Memorial</i>	Allison Segarra <i>Nicole Mary Goulart Memorial</i>
Ava Valadao <i>Nicole Mary Goulart Memorial</i>	Grace Silva <i>Antonio Mattos Memorial</i>	Elia Constancio <i>Frank Dias Memorial</i>	Tiago Silva <i>Orlanda & Lena Pascoa Memorial</i>	Cameron Serrado <i>Ryan Taylor Memorial</i>
Christian Fontes <i>Shannon Sequeira Memorial</i>	Julia Marcotte <i>Shannon Sequeira Memorial</i>	Christina Fuller <i>Amadeu & Helen Picado Memorial</i>	Aaron Homem <i>Amadeu & Helen Picado Memorial</i>	Justine Navarra <i>Amadeu & Helen Picado Memorial</i>

20-30'S SCHOLARSHIPS

Estrela, Julianne

ADULT SCHOLARSHIPS AND GRANTS

Bettencourt, Anabela Homem, Aaron Pais, Franchesca



THE LUSO-AMERICAN EDUCATION FOUNDATION CONGRATULATES THE SCHOLARSHIP AND GRANT RECIPIENTS OF 2024. WE KNOW YOUR FUTURES ARE BRIGHT AND WE ARE INCREDIBLY PROUD TO SUPPORT YOUR DREAMS OF ACCESSING HIGHER EDUCATION





Luso- American Education Foundation

Sam Pelicas & Manuel Rosario Memorial Golf Classic



Thank you to all the
Sponsors and Golfers who
support our annual
golf classic!



2024 LUSO-AMERICAN EDUCATION FOUNDATION CULTURAL YOUTH SUMMER CAMP



LUSO-AMERICAN EDUCATION FOUNDATION



WHO WE ARE

Headquartered in Dublin, California with a branch in New Bedford, Massachusetts. Luso-American Education Foundation (LAEF), is a 501(c)3 non-profit organization incorporated in 1963 to assist qualified students interested in achieving higher education.

We are a branch of Luso-American Financial (founded 1868) and proudly serve the community at large

Board of Directors and committees are made of volunteers!

OUR MISSION STATEMENT

- To lead the initiatives for the advantage of the Portuguese culture and language
- To support qualified students in accessing higher education
- To foster life-long learning programs

Laying the groundwork for Tomorrow's Leaders

WHAT WE DO

LAEF offers Scholarships/ Grants to high school and college students of Portuguese decent or those studying Portuguese. Awards financial aid to eligible students participating in Portuguese language and culture courses in the United States and in Portugal. LAEF sponsors and holds an annual conference focusing on the Portuguese language, literature, and culture. Supports community events and projects about the Portuguese and Portuguese-Americans. Honors individuals for their continuous dedication to the Portuguese - American community. Raises funds with a variety of activities and events to support the scholarships. Organizes and sponsors an annual week long camp on a college life and Portuguese culture. Sponsors and celebrates "Dia de Portugal, de Camoes e das Comunidades Portuguesas" in conjunction with the foundation's anniversary and the honoring of scholarship recipients.

HOW YOU CAN HELP

Membership allows voting rights at the Annual LAEF Membership Meeting for every year the minimum installment is made or after the pledge is paid in full. Members receive invitations to events and the opportunity to run for the Board of Directors.

Individual Membership

An individual membership is for a single individual who pays the annual membership dues of \$50.00 per year.

Family Membership

A family membership is comprised of 2 adults, and up to 2 children under the age of 18 who pays the annual membership dues of \$100.00 per year.

Legal Entity

A Legal Entity membership is for Corporations, Partnerships, Associations who pays the annual membership dues of \$500.00 or more. A Legal Entity shall be entitled to one vote for each \$500.00 contribution per year, not exceeding 5 votes.

Benefactor

A one time contribution of \$1,000 or more.

Perpetual

A one time contribution of \$2,500 will be accorded a perpetual membership and will be known as a "patron." A "patron" may transfer their membership to a family member not to exceed 5 transfers.



PHONE

925-828-3883

FAX

925-828-4554

EMAIL

education@luso-american.org

WEBSITE

www.luso-american.org/laef.php

Need to Contact Us? Just One Letter Away

Name: _____

Address: _____ City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Please check all boxes that apply and mail this request to the following address:

Luso-American Education Foundation 7080 Donlon Way, Suite 200 Dublin, CA 94568

TYPES OF MEMBERSHIP

☐ Individual \$50.00 per year

☐ Family \$100.00 per year

☐ Legal Family \$500.00 per year

☐ Benefactor \$1,000.00 per year

☐ Perpetual \$2,500.00 per year

DONATIONS

☐ I would like to donate _____ towards

☐ Scholarships/Grants

☐ Summer Camp

☐ Endowment

☐ General Fund

☐ Education Conference

CREDIT CARD

☐ Visa

☐ Mastercard

☐ Discover

☐ Amex

Credit Card #: _____

Expiration Date: _____ CCV: _____

Phone: _____ Email: _____

Please check all boxes that apply and mail this request to the following address:

Can't fit everything into an envelope?
Maybe we could help.

OFFICE LOCATIONS:

Home Office
7080 Donlon Way, Suite 200
Dublin, CA 94568

MEMBER QUESTIONS:

Call - (925) 828-3883
Monday - Friday,
8:30 a.m. to 5:00 p.m.



E-mail: education@luso-american.org
Website: www.luso-american.org

Need to Contact Us? Just One Letter Away

Policy Holder Name: _____ Policy #: _____

Address: _____ City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Please check all boxes that apply and mail this request to the following address:

Luso-American Financial 7080 Donlon Way, Suite 200 Dublin, CA 94568

☐ Send a Election of Change of Beneficiary Form ☐ Send a Credit Card Authorization Form

☐ Send a Change of Name Certificate ☐ Update information on a Policy

☐ Send a Luso-American Activities Report

☐ Send a Electronic Funds Transfer (EFT) Authorization form

☐ Send the contact information of a local Luso Agent

☐ Send information about Luso-American Financial Whole Life Insurance Policies

☐ Send information about Luso-American Financial Term Life Insurance Policies

☐ Send information about Luso-American Financial Annuities

☐ Send information about Educational Savings Accounts

☐ Send information about Education Foundation Scholarships

☐ I would like to be contacted at: _____

☐ Other Request: _____



Can't fit everything into an envelope?
Maybe we could help.

OFFICE LOCATIONS:

Home Office
7080 Donlon Way, Suite 200
Dublin, CA 94568

East Coast Office
128 Union Street, Suite 502
New Bedford, MA 02740

MEMBER QUESTIONS:

Call - (877) 525-5876 or
(800) 378-0566
Monday - Friday,
8:30 a.m. to 5:00 p.m.

E-mail: admin@luso-american.org
Website: www.luso-american.org

2025 WEST CONVENTION



August 1-3, 2025



Reno, NV



2025 EAST CONVENTION



October 4-5, 2025



Providence, RI



NEED MORE INFORMATION?

If you like any more information of upcoming conventions or Luso Events, please call the Home Office at (877) 525-5876 or visit www.luso-american.org





LUSO-AMERICAN FINANCIAL

A FRATERNAL BENEFIT SOCIETY



PART-TIME AGENT

**LIFE INSURANCE • ANNUITIES
IRA • EDUCATIONAL SAVINGS**

Luso-American Financial is looking for highly-motivated, service-oriented people to sell its whole life, term life and annuity products in all parts of California, Connecticut, Idaho, Massachusetts, New Jersey, Pennsylvania & Rhode Island

ABOUT US

Luso-American Financial, a fraternal provider of affordable and competitive financial protection, retirement options and the ultimate cultural experience to our members and families.

HOME OFFICES

**7080 Donlon Way Suite 200
Dublin, CA 94568**

EAST COAST OFFICE

**128 Union Street Suite 502
New Bedford, MA 02740**



Earn Extra Income

Be paid commissions competitive for the fraternal market (also earn RENEWALS for up to 10 years as long as the policies stay in force)



A Helping Hand

Receive free Errors and Omissions insurance (with a minimum of 12 applications written in a calendar year) and Receive free leads



Resources to Succeed

Receive Sales Training from Sales Manager, Receive field support from Area Managers, Receive free marketing materials (Business Cards, Flyers, Brochures)

FOR MORE INFORMATION

**Contact the Home Office
877-525-5876 or admin@luso-american.org**

www.luso-american.org



LUSO-AMERICAN FINANCIAL

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LUSO AGENTS

CALIFORNIA

Daniel Sequeira - Senior Sales Agent
Santa Clara, CA
408-529-1979
Licensed in CA, ID & MA
dsequeira@luso-american.org

Nuno Silveira
Lodi, CA
510-566-9871
Lic: 0K66842
nsilveira@luso-american.org

Gerard Batista
Chino, CA
951-212-2169
Lic: 0716612

Jacob Colon
San Jose, CA
408-528-4985
Lic: 4308345

Lori Costa
Gustine, CA
209-535-7497
Lic: 0L98457

Manuel Madruga da Silva
Cerritos, CA
562-607-2086
Lic: 0D60847

Carlos de Melo
Oakland, CA
510-834-7439
Lic: 0742902

Abel C. Dutra
Ontario, CA
909-210-8263
Lic: 0K25862

Frank Estrela
San Jose, CA
408-802-4650
Lic: 0715935

Maria George
Fort Bragg, CA
707-477-8543
Lic: 0D16475

Christina Gomes
Tracy, CA
408-832-9394
Lic: 0H32345

Brian Martins
Modesto, CA
209-613-1655
Lic: 0D66534

Cheri Martins
Santa Maria, CA
805-260-4558
Lic: 0B62477

Marydonna Mattos
Tulare, CA
559-471-9147
Lic: 0E73920

John Parreira
Turlock, CA
209-634-1993
Lic: 0753520

Vania Paz-Betencor
San Jose, CA
408-504-6575
Lic: 4235837

Bernice Pelicas
Danville, CA
510-427-4363
Lic: 0F10113

Mary Jo Rodrigues
Marina, CA
408-202-6752
Lic: 0E19959

Luis Silva
Spring Valley, CA
619-980-0143
Lic: 4171252

Jose Soares
Pomona, CA
909-591-3087
Lic: 0540489

Richard Sousa
Escalon, CA
209-482-4944
Lic: 4181705

NEW JERSEY

James Donnelly
Raritan, NJ
908-707-1676
Lic: CT, NJ & PA

Geraldo De Souza
Newark, NJ
973-344-6869

MASSACHUSETTS

Antonio Barbosa
Quincy, MA
857-939-8162

Isabella Marongio
Lowell, MA
978-290-6301



Luso-American Fraternal
7080 Donlon Way, Suite 200
Dublin, CA 94568



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