



Our monthly newsletter for an optimal  
**VISION - PLANNING - GUIDANCE**  
of your family wealth



January 2016

## MAKE 2016 A DREAM YEAR

Today we have but one piece of advice for you: DREAM! Create new projects, imagine being happy without compromise, project yourself into an ideal future. Whatever your dreams, we will always be at your side to help you achieve them. This renewed commitment is our way of wishing you an excellent 2016.

An excellent year means excellent financial planning. Here's to helping you achieve your growth objectives.

**TO WATCH FOR:** an online conference about the financial outlook for 2016, particularly interesting to help you understand what is happening at this time on the various financial markets. A special newsletter with a direct Internet link will be sent to you shortly. Stay tuned!

**TO DO:** Contribute to your RRSP before the deadline which, due to leap year, falls on February 29. Please do not hesitate to contact us to review eligible amounts and choice of investments: [RRSP & TSFA](#)

Best Wishes for 2016 and see you soon.

Francis, Gilles and Josée



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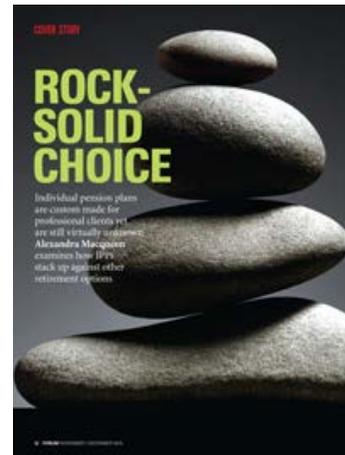
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## ROCK-SOLID CHOICE

Individual pension plans are custom made for professional clients yet are still virtually unknown. Alexandra Macqueen examines how IPPs stack up against other retirement options.

Does it make sense for business owners and incorporated professionals to set up their own pension plans? On the surface, the answer is yes but most have not. They likely have investment portfolios that they plan to draw on come retirement time but generally have not explored pension options. The numbers tell the story: of 1.2 million business owners in this country, just 8,000 have individual pension plans (IPPs)...



[Read more](#)

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## JOHN C. MAXWELL: HOW TO DESIGN AN OPTIMUM LIFE

It's amazing how seven words can so dramatically shape the course of your life: "What is your plan for personal growth?"

I can still hear my mentor Curt Kampmeier asking me that question, even though 40 years have passed. Answering it helped define me and chart the course of my career and my life.



On the day he asked, however, I had no answer. I scrambled and talked about how hard I was working and all the things I was trying to accomplish.

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