

Wealth Solutions for Life®

CREATING WEALTH SOLUTIONS FOR ALL ASPECTS OF YOUR LIFE

Resolve to Get an Audit of Your Wealth Health

Making New Year resolutions is a tradition for many people. We begin each year with a healthy resolve to improve our lives by removing "bad" habits, getting healthier, learning a new language, travelling more, or focusing on our important relationships. We might even commit to paying more attention to our wealth.

Resolutions are a great way to reassess where we stand today and make changes for the better. While we all make resolutions with the very best of intentions at the beginning of the year, it is easy to lose focus as time goes by. Often the self-discipline and determination we had in January fades as we find ourselves caught up in the busyness of our everyday lives. Sometimes, if we don't immediately see that positive change we had hoped for, we give up in frustration and find ourselves back to old habits again.

One of the most important resolutions you can make relates to the well being of your wealth. If you were to make just one resolution this year, we suggest you resolve to get a wealth audit.

What is a Wealth Audit?

A wealth audit is a snapshot of your current financial well being. Getting a wealth audit is much the same as having an annual physical check-up. At Convery Wealth, we conduct a comprehensive review of your wealth health. We evaluate

your wealth goals, review the current plan you have to reach them and compare where you stand today relative to where you wish to be.

A wealth audit is a good way to track and measure your personal wealth milestones, whether it's determining the financial requirements for your retirement income, helping with your next home purchase, planning for the education needs of your children or grandchildren, taking a look at your wealth transfer and estate planning requirements, or identifying any other areas that require particular attention. It offers an opportunity to ascertain if changes may be required to move you effectively along the path of your wealth goals. Choosing to work with Convery Wealth toward your wealth resolutions is another way to stay committed as we can help motivate you and hold you accountable.

We all need to know where we are before we can determine where we want to be. The start of a New Year is a perfect time to take stock of your situation and plan an execution strategy. A wealth audit is a process that can provide significant clarity on your financial well being. It will help you recognize any gaps and provide wealth solutions to address them, and then keep you motivated to stick to your wealth resolutions for 2016.

Call our office today at 905-627-9970 to request your wealth audit. We will be happy to help.



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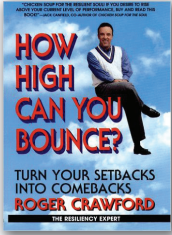
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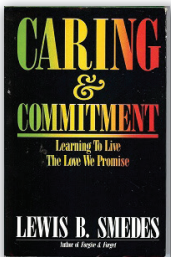
Thie's Picks: Books You Might Enjoy



“How High Can You Bounce — Turn Your Setbacks Into Comebacks”

by Roger Crawford

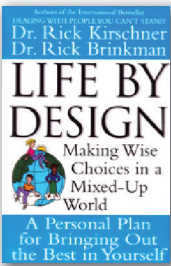
This author is known as the resiliency expert and speaks from personal experience. Despite being born with four missing or stunted limbs, Crawford was an NCAA Division I college athlete in tennis. Through his life challenges, he teaches us how to make resilience the springboard to our own success, so that we can thrive under stress and bounce back from hardship.



“Caring & Commitment — Learning to Live the Love We Promise”

by Lewis B. Smedes

This professor of theology offers us guidelines for considering and making commitments to ourselves and others that meet moral values. Smedes argues for the importance of choosing freely to make and honour promises, while also addressing the difficulties of keeping one's word in a society that often makes breaking a promise the easier and more desirable choice.



“Life By Design — Making Wise Choices in a Mixed-Up World”

by Dr. Rick Kirschner and Dr. Rick Brinkman

This naturopathic physician team preaches a personal plan to bring out the best in ourselves. This book is a holistic guide to personal renewal that helps us take charge of our life, and learn new attitudes and habits that promote greater energy, richer relationships, and a better quality of life.

Thanks for the Introduction!

I personally want to “thank you” for introducing your family, friends, neighbours and colleagues to Convery Wealth. Your confidence in me and the Convery Wealth Team is my greatest compliment!

*Luis G. referred Mayanna B. • Terry & Connie D. referred Clair M.
Ian G. referred Bonnie G. • Susan H. referred Nicole B. • Nish &
Beth D. referred Jeff & Tamara S. • Gary F. referred Piera L.
Steve S. referred Dave P. • Crystal A. referred Michael H. &
Alexandra R. • Jamie & Kerri L. referred Brandon L. • Barry &
Maggie S. referred Laura L. • Bonnie C. referred Kaitlyn C.*



The Convery's Professional Development for 2015

Each year, I seek and engage in a wide range of courses, seminars and conferences to enhance my professional development. In 2015, as in previous years, I spent many hours honing my skills in order to continually bring the most current and informed ideas to my wealth advisory practice. Below is a summary of my professional development for 2015.

DATE	# OF HRS	ACTIVITY
Jan. 8	0.75	Client Complaints – IIROC – webinar
Jan. 21	0.5	Q4 2014 Report Card – Counsel Portfolio Services – webinar
Jan. 26	1	Compliance Conference – IIROC – webinar
Jan. 27	1	Compliance Update – Investment Planning Counsel – webinar
Feb. 20	2	Regulation and the Financial Consumer Agency of Canada (FCAC) – Advocis – webinar
Feb. 25	1	Protecting Your Practice: Compliance 101 – PPI Solutions – webinar
Mar. 4	1.25	Report on the Financial Advice Industry – Advocis – webinar
Mar. 7	1	Compliance Close & Strict Supervision Sanctions – IIROC – webinar
April 22	0.5	Q1 2015 Market & Economic Overview – Counsel Portfolio Services – webinar
May 7–8	7	Due Diligence – Counsel Portfolio Services – New York City, NY
June 23	1	Compliance: Outside Business Activities and Personal Financial Dealings – IIROC – webinar
June 24	1	Compliance Training – Investment Planning Counsel – webinar
June 25	1	Estate & Trust Taxation Changes – Canadian Securities Institute (CSI) – webinar
July 28	0.5	Q2 2015 Market & Economic Overview – Counsel Portfolio Services – webinar
July 30	1	Understanding CIPF Coverage – IIROC – webinar
Sept. 14–15	7	Professional Development Conference – Investment Planning Counsel – Vancouver
Oct. 7	1	Underwriting Due Diligence – IIROC – webinar
Oct. 28	0.5	Q3 2015 Market & Economic Overview – Counsel Portfolio Services – webinar
Nov. 20–21	6	Due Diligence – Counsel Portfolio Services – Boca Raton, FL
Nov. 26	1	Professional Liability / Errors & Omissions – Investment Planning Counsel – webinar
Nov. 29	1	Making Choices: Ethics & Professional Responsibility in Practice Accreditation – Advocis – online study
Dec. 11	1	Market Structure at Compliance Conference – IIROC – webinar
TOTAL	38	Hours of Professional Development in 2015

It Feels Good to Give

You may know that each calendar quarter, I donate \$1,000.00 to a worthwhile charity. I contribute on behalf of myself and my clients, as a way of saying "Thank you!" to all my clients. It's another reason for us to feel good about the work we are doing together.

For many months, the Syrian refugee crisis has been top of mind for many Canadians. The media has covered the horrific pain and suffering that these families have endured and the various ways that we – as citizens of Canada – can help. By way of my clients, Al & Sari, I learned of an initiative by the Immigrant Workers Centre to reunite individuals from Syria with a family member who is currently residing here. They, along with our help and the help of other like-minded neighbours and friends, began to raise enough money to sustain a family for their first year in Canada. Sponsorship groups are responsible for assisting the refugees with almost every aspect of life here for twelve months. We are helping to support a woman and her two daughters who have been in a refugee camp in Lebanon for over two years. I feel privileged to be able contribute and I know that Al & Sari are determined to do the best they can to integrate them into our great country.

Clients' Corner: A Client Perspective – Working with Thie

I met Thie when I was president of St. Joseph's Healthcare Foundation and I was looking for speakers to make a presentation for our donor base. She is knowledgeable about charitable giving and I thought she'd be a good fit. Turns out she was not only a good fit for the presentation, but for Rudy and I ourselves. She listens carefully to the kind of things that both Rudy and I want as individuals, as well as a couple. She gives up-to-date information and allows us to make choices and we have benefited with good, consistent growth in our portfolio. Thie is very interactive with her clients; she has regular progress meetings, and is always thoughtful enough to place a phone call if there is something she finds that is relevant. She listens to where we are and what we need. I know that Thie is there for us no matter what happens. As we get older, it becomes more important to have someone we trust taking care of our financial situation. Thie sets a good example – she walks the talk and that makes me feel confident in her and her advice.

Frances Neufeld

Retired, Fundraiser & Board Member in Not-for-Profit Sector, Dundas, ON

I first met Thie in her office when we were having the interview to see if we would be a good fit. The best thing about Thie is how organized she is. She has been most helpful by taking charge and organizing our financial paperwork – something I detest! She is a good listener and we have come to value her advice. Personally, I'm impressed with her energy and how she keeps herself lively. She always pushes herself hard to achieve her goals.

Rudy Neufeld

Professional Musician, Dundas, ON

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