

# Market Update & Securing On-Line Information

January, 2017

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Wishing you and those you love a healthy and prosperous 2017!
With sincere gratitude, we want to say
"Thank You"

for your business, friendship and the confidence you have in our firm.

# **Our Market Update**

Brad McMillan, Commonwealth's Chief Investment Officer, discusses the markets and economy for December. Last month was all about confidence: for the consumer, for business, and in the stock market. U.S. markets finished strong for the month, in large part due to the post-election rally. Consumer confidence moved to its highest level since 2001, employment grew, and business confidence reached a level we haven't seen since before the financial crisis. Given such strong results, what should we keep an eye on as we start 2017? Tune-in to find out.



We hope you enjoy this month's video.

# **Easy Steps For Keeping Your Information Secure**

Follow these guidelines at work and at home to ensure that you're doing all you can to protect your information.

# Be Aware of the Signs of an E-Mail Scam

- Did it arrive unexpectedly?
- Does it prompt you for an immediate response?
- Does it ask for sensitive information?
- Is there sloppy grammar, syntax, or spelling?
- Does it want you to click a link or open an attachment?

## **Secure Your Devices**

- Update your operating system and applications regularly.
- Never share your login credentials with anyone.
- Back up your important information regularly.

#### **Strengthen Your Passwords**

- Use a mixture of upper and lowercase letters, numbers, and symbols.
- Use a minimum of eight characters.
- Use different passwords for different accounts.
- Never share your passwords with anyone, and change them frequently.

#### **Prevent Unauthorized Access**

- Grant access on a need-to-know basis only.
- Never leave sensitive documents unattended.
- Always dispose of sensitive personal documents by shredding them.

# **Important January Dates & Other Observances**

## **Financial Dates & Observances:**

January 17 - 4th Quarter Estimated Taxes Due

January 20 - Tax Season Opens

January 31 - Health Insurance Open Enrollment Ends

January 31 - W-2's Due

# **Commonly Observed Holidays:**

January 16 - Martin Luther King Day (markets closed)

January 28 - Chinese New Year

## **Special Observances:**

Get Organized Month January 24 - Compliment Day

We hope you find this information helpful.

My staff and I deeply appreciate the continuing opportunity to work with you. Please let me know if you have any questions or requests. Thank you.

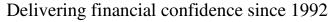
Sincerely,

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