



For the Week of March 15, 2021

THE MARKETS

Stocks ended mixed on Friday. Tech stocks slid as Treasury yields rose. The Dow Jones and the S&P achieved record closing highs after President Biden signed the stimulus bill into law. For the week, the Dow rose 4.17 percent to close at 32,778.64. The S&P gained 2.69 percent to finish at 3,943.34, and the NASDAQ climbed 3.12 percent to end at 13,319.86.

Returns Through 3/12/21	1 Week	YTD	1 Year	3 Year	5 Year
Dow Jones Industrials (TR)	4.17	7.60	58.09	11.74	16.47
NASDAQ Composite (TR)	3.12	3.50	86.47	21.83	24.21
S&P 500 (TR)	2.69	5.33	61.78	14.48	16.55
Barclays US Agg Bond (TR)	-0.43	-3.35	0.88	4.89	3.39
MSCI EAFE (TR)	3.00	3.68	52.04	5.32	9.05

Source: Morningstar.com. *Past performance is no guarantee of future results. Indexes are unmanaged and cannot be invested into directly. Three- and five-year returns are annualized. The Dow Jones Industrials, MSCI EAFE, Barclays US Agg Bond, NASDAQ and S&P, excluding "1 Week" returns, are based on total return, which is a reflection of return to an investor by reinvesting dividends after the deduction of withholding tax. (TR) indicates total return. MSCI EAFE returns stated in U.S. dollars.

Quick, Before Rates Rise — 13 percent of outstanding home mortgages nationwide as of Dec. 31, 2020, i.e., 7.2 million mortgages out of 53.9 million mortgages, were refinanced during 2020 (source: Federal Reserve Bank of NY, BTN Research).

It's the Renters Who Are Hurting — Just one in 39 homeowners (2.5 percent) was at least three months behind in paying their monthly mortgage as of Dec. 31, 2020. However, one in five renters (20.5 percent) was at least three months behind in paying their monthly rent as of Dec. 31, 2020 (source: Consumer Financial Protection Bureau, BTN Research).

What a Comeback — Many American employers have recovered, and as of Feb. 28, they have hired back 67 percent of the 25.4 million jobs that were lost last year during March and April 2020 (source: DOL, BTN Research).



WEEKLY FOCUS – Protect Yourself on Social Media

Like so many areas, social media cyber-attacks are on the rise, both on individual accounts and wider platform hacks. While you can't prevent a large, headline-making hack, you can take practical steps like these to protect your own information:

- Always use complex passwords on your social media accounts and update them frequently.
- When filling out a social media profile, leave personal details – such as your home address, phone number, birthday, and email – blank. And don't mention your mother's last name or other personal details in posts, which cybercriminals could use to answer security challenge questions.
- Don't accept friend requests from anyone you don't know in the real world. Don't accept a second friend request if you're already connected.
- Secure your mobile devices with passcode, fingerprint, or facial protection/recognition. Upgrade as soon as possible when a social media app prompts you to do so.
- Avoid using your social media accounts on public wireless connections, which make it easier for others to see your sensitive data. And if you access social media on a public computer (ideally, don't), be sure to log out and clear your browsing history when you're done.
- Avoid signing into other apps using Facebook.
- Consider setting up a "burner email" for social media activity, which isn't tied to your name or other email accounts.
- Turn location tracking off on your social media channels. Turn off the GPS function on your smartphone camera if you plan to post images. Don't post vacation photos until you return home.
- Be cautious about clicking on links – even from friends – and completing quizzes and surveys.
- Check your security settings on your social media accounts regularly. They may revert to a less private default when updates occur.
- Make sure you have a quality security software installed on your devices.

Just as you strive to protect your personal information on social media accounts, we're committed to keeping your financial account information secure. And as always, we're available to discuss any concerns you may have about your finances.



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* The Standard & Poor's 500 (S&P 500) is an unmanaged group of securities considered to be representative of the stock market in general. The Dow Jones Industrial Average is a price-weighted index of 30 actively traded blue-chip stocks. NASDAQ Composite Index is an unmanaged, market-weighted index of all over-the-counter common stocks traded on the National Association of Securities Dealers Automated Quotation System. The Morgan Stanley Capital International Europe, Australia and Far East Index (MSCI EAFE Index) is a widely recognized benchmark of non-U.S. stock markets. It is an unmanaged index composed of a sample of companies representative of the market structure of 20 European and Pacific Basin countries and includes reinvestment of all dividends. Barclays Capital Aggregate Bond Index is an unmanaged index comprised of U.S. investment-grade, fixed-rate bond market securities, including government, government agency, corporate and mortgage-backed securities between one and 10 years. Written by Securities America, Copyright March 2021. All rights reserved. Securities offered through Securities America, Inc., Member FINRA/SIPC. SAI#3492438.1