

**FINANCIAL SECURITY**  
**PLANNING SERVICES, INC.<sup>SM</sup>**



## Today's Market Update & Online Holiday Shopping Tips

December 2017

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**May the wonders of the season be with you  
through the holidays and the coming year.  
Warm wishes to you and your loved ones.**

### **Market Thoughts for December 2017**

Brad McMillan, Commonwealth's Chief Investment Officer, recaps a month of good news for the markets. In November, U.S. financial markets were up across

the board, and developed markets rose substantially. Hiring continued to do well, personal income grew, and consumer confidence rose to the highest level in 17 years. Plus, business confidence improved more than expected, and business spending was up. Given all of these positives, do we need to worry about political uncertainty in Washington, including the debt ceiling? Tune-in to find out.



We hope you enjoy this month's video.

### **Tips for Online Holiday Shopping**

The holiday season is a busy time for everyone, especially cyber thieves. While shopping online for the best deals, it's critical to be aware of common scams and risky online behavior that could ruin the holidays. Keep these tips in mind to better protect yourself.

#### **Be careful when checking e-mail.**

The volume of phishing e-mails increases during the holiday season. Pay extra attention to e-mails that:

- Are unexpected or unfamiliar
- Look sloppy or unprofessional
- Prompt you for an immediate response
- Promise deals that are too good to be true

#### **Choose credit over debit.**

Better consumer protection against fraud is available when using credit rather than debit. If you ever fall victim to fraud, you're much more likely to be recompensed for activity on your credit card than your debit card.

#### **Check your browser's address bar.**

Ensure that the online retailers you visit use **https** in the address bar (e.g., <https://www.amazon.com> rather than <http://www.amazon.com>) so that any payment information you enter is better secured.

#### **Monitor your financial accounts.**

Contact your bank or credit card company *immediately* if you notice something suspicious. The sooner you say something, the better chance you have of remediating any potential loss.

These tips are especially relevant during the holiday season, but be sure to follow them throughout the year, too.

**Your questions or requests are important to us.**

We pride ourselves on being available to you. However, if for any reason you cannot reach our office, you can always reach Commonwealth Financial Network at 1-800-251-0080 for client service and trade requests.



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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