Market Thoughts & February Financial Calendar

February 2016

Brad McMillan, Commonwealth Financial Network's chief investment officer, discusses January market performance, which was the worst we've seen since the financial crisis. Why did it happen, is it likely to get worse, and what can we do about it? Brad answers these questions, and more, and explains why he thinks this is all quite normal.

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We hope you enjoyed this month's video

Your Financial Calendar for the Month of February

- **Review life, home, and auto insurance.** Have you experienced a major life event in the past year, such as a marriage or birth? Any significant life changes may require a change in your coverage.

- **Revisit beneficiary designations.** Review your life insurance and retirement accounts to ensure that the correct people are listed. Many people aren't aware that beneficiary designations for 401(k)s, IRAs, and other accounts supersede the information they've laid out in their wills. Thus, if you've gone to the trouble of drafting a will or creating trusts, it's essential that your beneficiary designations sync up with what's in those documents.

- **Contact our office to establish or refresh your Investor360® portal.** Did you know your account and cash balances, monthly and quarterly account statements, tax and other documents, plus so much more, are available to you online? Through our Investor360°® viewing your accounts and documents is simple, easy and available to you anytime. You even receive an email notification that your account statements are available for viewing! We and the environment thank you.

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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