

FINANCIAL SECURITY
PLANNING SERVICES, INC.SM



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,

Paul S. Bonapart, JD, RFC, AIF®, President

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