

WEEKLY MARKET COMMENTARY

For the Week of March 14, 2016

THE MARKETS

The three major indexes enjoyed their fourth straight week of gains as investors appeared to embrace the European Central Bank's stimulus measures. Amid steadying oil prices, the S&P 500 and the Dow had their best close of 2016. For the week, the Dow rose 1.34 percent to close at 17,213.31. The S&P gained 1.19 percent to finish at 2,022.19, and the NASDAQ climbed 0.67 percent to end the week at 4,748.47.

Returns Through 03/11/16	1 Week	YTD	1 Year	3 Year	5 Year
Dow Jones Industrials (TR)	1.34	-0.53	0.20	8.66	10.18
NASDAQ Composite (PR)	0.67	-5.17	-2.09	13.44	11.82
S&P 500 (TR)	1.19	-0.56	1.30	11.45	11.53
Barclays US Agg Bond (TR)	-0.08	1.65	1.51	2.25	3.47
MSCI EAFE (TR)	1.03	-3.73	-6.59	1.70	2.40

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 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. The NASDAQ is based on price return, which is the capital appreciation of the portfolio, excluding income generated by the assets in the portfolio in the form of interest and dividends. (TR) indicates total return. (PR) indicates price return. MSCI EAFE returns stated in U.S. dollars.

Since Year End — As of the close of trading on Monday, Feb. 29, only 36 percent of the individual stocks in the S&P 500 (179 of the 500 stocks in the index) were trading at a higher price than where the stock closed on Dec. 31, 2015 (source: BTN Research).

Regrets — Of 584 millennials surveyed in December 2015, 52 percent regret selling out of the stock market in the aftermath of the 2008 global financial crisis. Millennials are defined as the 75 million Americans ages 19-35 in 2016, i.e., individuals born from 1981-1997 (source: UBS Investor Watch, BTN Research).

One Stock — The No. 1 performing stock in the S&P 500 index YTD, through the end of February, was ranked No. 273 (out of 500 total stocks) for all of calendar year 2015 (source: BTN Research).

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WEEKLY FOCUS – Preparing for Career Opportunities

There are several bright spots in today's job market. Overall, the U.S. added 2.45 million jobs for 2015. According to a survey published last fall by Michigan State University, employers expect to hire 15 percent more college graduates in the 2015-2016 academic year. Based on the survey and Bureau of Labor Statistics, the following fields will offer the greatest hiring opportunities: construction; education (pre-K through grade 12); financial and insurance services; aerospace, automotive, truck and defense-related industries; truck transportation; Internet services; accounting; and computer services.

Whether you have a student graduating soon or may be contemplating your own career move, here are a few tips to make the most of today's promising market.

Build an online brand. Since a 2015 Harris poll reported 52 percent of employers research candidates on social network sites, use Reppler.com to see how you look to others. Ensure you project a positive, well-rounded personality and demonstrate solid, polished communication skills. Don't post anything you wouldn't want a potential employer viewing. Change your settings to keep old posts from showing on your timeline. Lock down your friends' list. Untag yourself from selfies. Restrict who posts on your timeline and enable Timeline Review so you can review posts friends tag you in. Be sure to create a strong LinkedIn profile with a professional photo and quality content.

Grow your network. According to the Ladders, having an existing employee refer you increases your odds of getting an interview 10 times. So build your network. Join LinkedIn groups related to your industry. Connect with college alumni, faculty and former internship supervisors. And meet people in person. Join professional organizations, volunteer, attend networking events and go to job fairs.

Craft your resume. Finally, remember one resume is not enough. It's important to tailor your resume to fit specific job listings (particularly the career objective), incorporating keywords from job descriptions. When possible, quantify achievements in academic coursework, extracurricular activities and work experiences.

With the average person changing jobs 10 to 15 times during his or her career, it's wise to be prepared for opportunities that may arise by implementing these measures now. From college funding to financial education to family conversations about estate planning, we're here to help you and your loved ones pursue financial security. If you have questions or concerns, please give us a call.



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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. SAI# 1442952.1