Weekly Market Summary

While many agree that Treasury yields present a decent opportunity at current levels, there's no lack of volatility in the market. After bouncing as high as 2.64 percent last Monday, yields on the 10-year Treasury fell as low as 2.45 percent late in the week. The 10-year begins what could be a slower holiday week slightly above 2.50 percent.

Read our Weekly Market Summary.

NEW: Brad McMillan, vice president, chief investment officer of the Commonwealth Financial Network, talks with Maria Considine King, vice president of practice management, about the Fed's announcement of a reduction in stimulus. Brad also offers updates on China and Europe, as well as his thoughts on what to look for in the financial markets going forward. Click for the video.

Weekly Market Summary

The yield on the 10-year Treasury was as high as 2.63 percent early Monday morning. This move seems to be in reaction to last Wednesday's Federal Open Market Committee (FOMC) meeting, during which Chairman Bernanke gave us more clarity on the Fed's exit plan. Read more now in our Weekly Market Summary.

5 Steps to Maximizing Your IRA

When it comes to planning for retirement, the more you save today, the better prepared you'll be tomorrow. That's why we are sharing five easy steps to take right now that could make all the difference in reaching your goals.

1. **Maximize your annual IRA contributions.** For 2013, the maximum amount you can contribute to a Traditional IRA or a Roth IRA is $5,500. Individuals ages 50 and older can make an additional catch-up contribution of $1,000—for a total contribution of $6,500.
2. **Invest on a regular basis.** Making regular monthly contributions to a brokerage account or a 401(k) can add up over time. A $250 monthly contribution could potentially grow to $127,601[1] after 20 years, assuming an average annual rate of return of 7 percent.
3. **Set up automatic investments.** Establishing a periodic investment plan[1] is easy to do and helps put your retirement savings on autopilot. Set up direct deposit to put a portion of your paycheck into your IRA.
4. **Consolidate IRAs.** If you have multiple IRAs at several financial institutions, consider transferring them into a single account. You'll have a more complete look at your financial picture, and it will be easier to manage those assets. You'll also reduce the number of statements and tax forms you receive, and potentially reduce fees.
5. **Roll over 401(k) accounts from former employers.** If you've changed jobs or plan to retire, why leave your 401(k) plan behind? Although there may be good reasons for keeping an

old 401(k) plan intact, moving it to a Rollover IRA has its advantages. For one, you'll have better control over the management of those assets and more flexibility to access those dollars.

[1] Periodic investment plans and dollar cost averaging do not assure a profit or protect against losses in declining markets. Such plans involve continuous investment regardless of market conditions. Markets will fluctuate, and clients must consider their ability to continue investing during periods of low price levels. The above hypothetical example illustrates the potential value of regular monthly investments and assumes an average annual rate of return of 7 percent. The end value doesn't reflect taxes or fees. Earnings and pretax contributions from Traditional IRAs are subject to taxes when withdrawn. IRA distributions taken before age 59½ may also be subject to a 10-percent penalty. Earnings distributed from Roth IRAs are free from income tax, provided certain requirements are met.

Weekly Market Summary

Little movement is expected in the Treasury market to start off the week, as investors wait for notes from the Federal Open Market Committee (FOMC) meeting this Tuesday and Wednesday. The 10-year Treasury stood at 2.12 percent early Monday morning.

Given volatility in the markets and a slowing economy, many expect Federal Reserve Chairman Ben Bernanke to confirm a continued commitment to quantitative easing. Read more now .

Weekly Market Summary

Volatility continues to be the main theme in the Treasury space. In the past week, the yield on the 10-year Treasury has moved from 2.17 percent, down to 2 percent late Friday, and back up to 2.17 percent early Monday morning. [Read more in our Weekly Market Summary.]

Weekly Market Summary

Treasury yields started this week near where they had ended the last, with the 10-year hovering around the 2.17-percent level. It
seems that bond investors are waiting for another event or announcement to give them clarity on the direction of short-terms rates. [Read more now in our Weekly Market Summary.]

Weekly Market Summary – 5/28/13

The yield on the 10-year Treasury remained above 2 percent early Monday morning, after being as low as 1.91 percent last

Wednesday, before the Federal Open Market Committee (FOMC) minutes were released and Chairman Bernanke spoke before Congress. Read more now in our Weekly Market Summary.

Weekly Market Summary – 5/20/13

After testing the 1.95-percent level before retreating to 1.86 percent last Friday, the yield on the 10-year Treasury was back up to 1.95 percent on Monday morning. This is a key number for the 10-year; should rates break on the upside, we could see yields of 2 percent or even 2.10 percent. More downside pressure is expected as we head into early summer, however.

Read this week’s Market Summary.

Weekly Market Summary – 5/13/13

Treasury yields were higher last week, with the 10-year ending the week at 1.89 percent, up from the prior week’s 1.72-percent finish. On Monday morning, the yield remained at 1.89 percent.

Strong price momentum pushed equity markets higher last week, and the S&P 500 gained 1.29 percent. Higher-beta indices and the more cyclical sectors led the markets higher as the risk-on trade came back into vogue.

Read more now in this PDF of our Weekly Market Summary.

Weekly Market Summary – 5/7/13

After a week during which the yield on the 10-year Treasury was pushed to 1.62 percent—its lowest level since December 2012—better-than-expected unemployment numbers helped the 10-year move back up to 1.72 percent late Friday and earlyMonday morning.

The strong unemployment report on Friday was a big surprise for the markets. Although the unemployment rate did drop modestly, what really grabbed investors' attention was the addition of 75,000 more jobs than analysts had expected both in this month's report and in last month's revision.

Read more now in our Weekly Market Summary.