

February 2021

THE EDUCATED INVESTOR

A GUIDE TO RETIREMENT PLANNING

PAGE 3

Budweiser & Super Bowl 2021

PAGE 4

Date Ideas for Valentine's Day during COVID-19

PAGE 6

Recipe of the Month

PAGE 7

Sudoku Section & February Holidays

Is your portfolio ready for what's next?

Key Takeaways

- Despite the economic upheaval brought on by COVID in 2020, 2021 remains a year of hope.
- The start of the new year is a great time for investors to evaluate how their portfolios have likely drifted after a wild ride like 2020 and prepare for the next opportunities and risks.

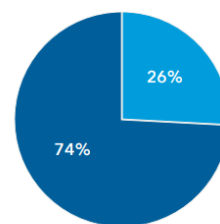


portfolios have drifted substantially from the planned mix of investments.

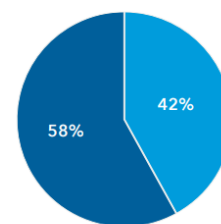
When it comes to investing in the stock market, investors tend to hold a large allocation to their country of residence. This is known as home-country bias. Capital Group's Portfolio and Analytics team analyzed more than 4,000 advisor portfolios last year and found the average financial professional portfolios had almost three times as much domestic equity as international. In comparison, the global equity index (MSCI All Country World Index) has an allocation of 58% in US equities in comparison to 42% in international equities¹. By having a US-centric focus, investors are essentially ignoring nearly half of the opportunity set in equity investing.

Geographic weights in portfolios vs. markets

■ U.S. equity ■ Non-U.S. equity



Average financial professional portfolio

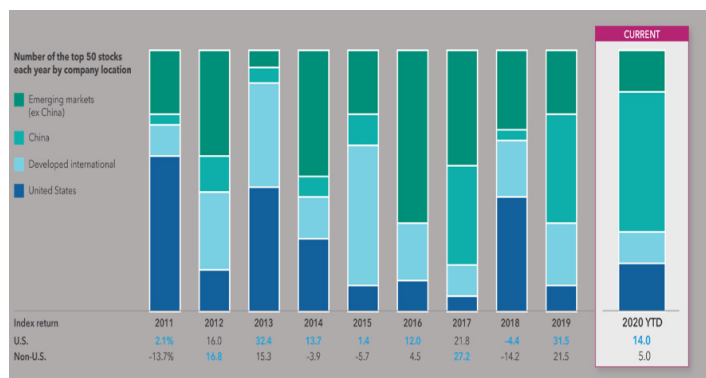


MSCI ACWI

Many of us are happy to see 2020 come to an end. While the economy is not completely out of the woods, vaccine distribution and support from global central banks offers hope and light at the end of the tunnel. In 2021, amid a healing global economy, markets offer a wide range of opportunities and risks. To prepare for these opportunities and risks, investors should begin by evaluating your portfolios. It is likely that many

Source: Capital Group. As of 9/30/20

Home-country bias has only grown stronger over the past decade as US equities have outperformed international equities. However, a look at individual companies instead of index returns, shows that the companies with the best returns are overwhelmingly located outside the US. Nearly 75% of the top stocks since 2011 have been based outside of the US².



Source: Capital Group. As of 11/30/20

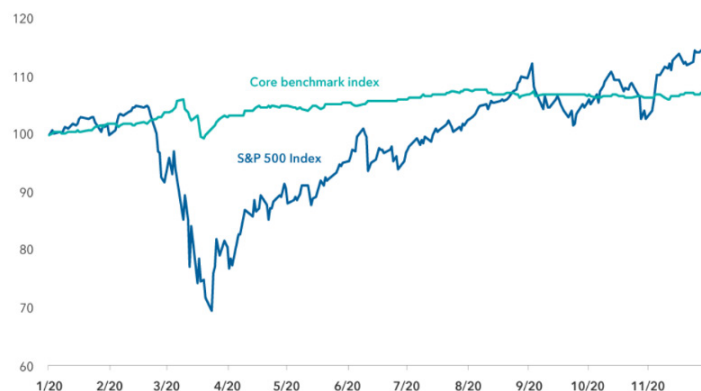
With US equities at all-time highs, failing to look across borders at shares of non-US companies means you are likely overlooking opportunities.

When it comes to investing in bonds, investors have been shifting towards riskier bonds in search of higher yield. Since 2018, the average allocation to riskier bond categories has increased from roughly 12% to nearly 20%³. Riskier bonds carry similar risk to equities and thus diminish the benefits of diversification. Instead, even as interest rates are likely to remain low, an allocation to high-quality core bonds that includes Treasuries will remain crucial to buffer volatility.



This was never more evident than the humbling experience shown in 2020, as equity markets took the fastest tumble and recovery in history while core bonds held steady. Looking forward, with low interest rates, investors should temper their return expectations for core bonds in the coming years, but the need for diversification and capital preservation remains.

The core bond benchmark held steady as stocks sank.



Source: Capital Group. Bloomberg Index Services Ltd., Morningstar. Core benchmark shown is the Bloomberg Barclays U.S. Aggregate Index. As of 11/30/20. Returns indexed to 100 as of 1/12/20

Despite the economic upheaval brought on by COVID in 2020, 2021 remains a year of hope. The start of the new year is a great time for investors to think about what the next opportunity could be, and at the same time keep an eye on the ball for managing near-term risks.

1<https://www.capitalgroup.com/advisor/pdf/shareholder/MFCPBR-080-646301.pdf>
 2<https://www.capitalgroup.com/advisor/insights/articles/5-keys-investing.html>
 3<https://www.capitalgroup.com/advisor/insights/articles/5-keys-investing.html>

AssetMark, Inc. 1655 Grant Street, 10th Floor
 Concord, CA 94520-2445
 800-664-5345

IMPORTANT INFORMATION

This report is for informational purposes only, is not a solicitation, and should not be considered investment, legal or tax advice. The information has been drawn from sources believed to be reliable, but its accuracy is not guaranteed, and is subject to change. Investors seeking more information should contact their financial advisor. Investing involves risk, including the possible loss of principal. Past performance does not guarantee future results. AssetMark, Inc. is an investment adviser registered with the U.S. Securities and Exchange Commission. AssetMark and third-party service providers are separate and unaffiliated companies. Each party is responsible for their own content and services.
 ©2020 AssetMark, Inc. All rights reserved.
 101772 | C21-17153 | 01/2021 | EXP 01/31/2022

| Budweiser Forgoes Annual Super Bowl Commercial, Will Use Marketing Funds Towards COVID Vaccine Awareness

Budweiser has aired a Super Bowl commercial every year since 1983

For the first time in nearly four decades, Budweiser will not be running a commercial during the Super Bowl.

On Monday, the beer brand announced that it will be forgoing its annual Super Bowl commercial slot after 37 years of iconic advertisements, such as the Budweiser Frogs, the Bud Bowl and the “Puppy Love” and “Lost Dogs” commercials.

Instead, the company, owned by Anheuser-Busch, will be allocating marketing funds towards COVID-19 vaccine awareness and access in partnership with the Ad Council and COVID Collaborative.



“Like everyone else, we are eager to get people back together, reopen restaurants and bars, and be able to gather to cheers with friends and family,” Budweiser vice president of marketing Monica Rustgi said in a statement, per USA Today. “To do this, and to bring consumers back into neighborhood bars and restaurants that were hit exceptionally hard by the pandemic, we’re stepping in to support critical awareness of the COVID-19 vaccine.”



Budweiser still plans to run a Super Bowl ad digitally, which was shared on Twitter Monday. Narrated by actress Rashida Jones, the 90-second clip, titled “Bigger Picture,” focuses on the resilience of Americans during the COVID-19 pandemic, including a group of health-care workers who receive the vaccine.

“For the first time in 37 years, Budweiser will not air a Super Bowl ad,” a message near the end of the clip reads. “Instead, we are redirecting our advertising dollars to raise awareness of the COVID-19 vaccines.”

“See you at the games next year,” the message adds at the conclusion of the video.

Other big-time brand companies like Coke, Hyundai and Pepsi have also opted out of running Super Bowl commercials this year amid the pandemic.

A spokesperson for Coca-Cola told CNBC earlier this month that the company’s decision to forgo a Super Bowl commercial was “a difficult choice” but that they are “investing in the right resources during these unprecedented times.” Meanwhile, a Hyundai spokesperson told Ad Age that “this was a decision based on marketing priorities and where we felt it was best to

allocate our marketing resources,” but promised “we will certainly be back.”

As for Pepsi, the company is focusing solely on the sponsorship of their halftime show, which will feature a performance from The Weeknd, vice president of marketing Todd Kaplan said in a statement.

According to CNBC, a commercial for last year’s Super Bowl — which drew around 100 million viewers — costed \$5.6 million. This year, it will cost \$5.5 million to run an ad during the CBS telecast.

Super Bowl LV in Tampa, Florida will feature a matchup between the Kansas City Chiefs and the Tampa Bay Buccaneers. Both teams punched their Super Bowl

tickets by winning their respective championship games on Sunday.

Several companies have shared teasers of their Super Bowl commercials, including Doritos, which will feature Mindy Kaling, Jimmy Kimmel and Matthew McConaughey, and Cheetos, which stars Mila Kunis and Ashton Kutcher.

Super Bowl LV will air on CBS at 6:30 p.m. EST on Feb. 7.

Title: Budweiser Forgoes Annual Super Bowl Commercial, Will Use Marketing Funds Towards COVID Vaccine Awareness
Source: <https://people.com/food/super-bowl-2021-budweiser-forgoes-commercial-covid-vaccine-awareness/>
© Copyright 2021 Meredith Corporation this link opens in a new tab. People is a registered trademark of Meredith Corporation All Rights Reserved. People may receive compensation for some links to products and services on this website. Offers may be subject to change without notice.

| Love in the Time of Covid: 9 Ideas for a Safe, Romantic Valentine’s Day



Valentine’s Day is a time when we celebrate all that it means to be together. It’s a time for celebrating love in all of its forms, but this year February 14 may look a little different.

While many people enjoy going out for special meals, parties, and other events, social distancing requirements may limit the usual Valentine’s Day activities that many people enjoy. However, with some creativity and planning, you can enjoy a special Valentine’s celebration filled with those you love. To help with the festivities during the Season of Romance, we’ve

created a list of ten activities to make this Valentine’s Day one to remember.

Virtual Date

If you and your special someone are separated by distance or health limitations, a virtual date can be a special substitute. While a screen can never replace being together physically, you can still enjoy each other. You can laugh and talk, and share the events of life, just as you would if you were together. For a special bonus, you can even order a meal at a favorite restaurant near your special someone and have it delivered right to them. Light a candle, and share a meal this year, no matter how far apart you are.

Have a Picnic Outdoors or In

If you live in an area that enjoys warmer temperatures during the winter months, you might consider an outdoor picnic for your Valentine’s celebration. A gourmet selection of foods paired with the perfect bottle of wine is the perfect way to celebrate being together in the fresh air. To make your picnic even more memo-

rable, you can choose a theme! If the weather is a little too cold outside, you can bring that celebration indoors. Spread a blanket on the floor, pack a basket of goodies, and enjoy an indoor picnic from the comfort of your living room!

Gifts by Mail

There is nothing like receiving a special package from someone you love. From the thrill of anticipation and wondering what's inside, to the delight of unwrapping the present, a gift in the mail is always a special event. Take time to find out what your special someone enjoys, and try to pick a gift that is tailored to them. Whether it's something simple such as a book that they want to read, or an expensive gift to show your love and dedication, a gift by mail is sure to bring a smile to their face.

Go on a Camping Trip

Camping may not seem like the perfect activity for Valentine's Day romance, but having adventures together is scientifically proven to increase feelings of attachment in a relationship! If you're an experienced camper, you might choose a destination far from others with beautiful scenery, but if you're new to sleeping under the stars, you can choose a camping spot closer to home. A crackling fire, toasted marshmallows, something good to drink, and a cozy tent can be your perfect haven for a Valentine's celebration that you'll never forget. You can even look into renting a small cabin or RV for an added level of comfort!

Binge Watch Romantic Movies

Let's face it, we all love watching romantic movies. Whether you enjoy touching dramas or hilarious rom-coms, snuggling up on the couch for some Netflix and chill is always a great way to celebrate with your significant other. Whatever your streaming service of choice, they're sure to have some of your favorites. Add in a selection of tasty snacks and some hot chocolate (or something stronger), and you have the perfect recipe for Valentine's Day.

Cook Dinner

This year, you may not be able to go to your favorite restaurant for a romantic dinner, but that doesn't mean the meal has to be canceled! Cooking is a wonderful activity for two, and you can create delicious dishes that you never dreamed could be made in your own kitchen. Take time to plan the meal together.

Volunteer Together

This year, and every year, there are opportunities for you to be involved in helping your local community. Working with someone you love in support of a good cause is a great way to share your love with the world around you. From environmental cleanups to shelters for needy families, many charities and causes can benefit from the donation of your time.

Take a Virtual Class

Online classes and courses are a great way to learn interesting new skills and explore new topics that spark your curiosity. There are classes on almost every subject imaginable, from photography and art to wine appreciation and cocktail making. You could even take a cooking class together in preparation for cooking that special Valentine's meal!

Play a Board Game Together

Valentine's Day is a great time to break out some of your favorite board games. A little bit of competition can add to the feelings of romance. Whether you select old favorites such as Monopoly, Clue, or Scrabble, or new games like Settlers of Catan, Carcassonne, or Wingspan, you're sure to have a wonderful time together. You might even add in a few of your own special rules, just for Valentine's Day.

With a little creativity and planning, this Valentine's day can be special and meaningful for you and those you love.

Title: Love in the Time of Covid: 10 Ideas for a Safe, Romantic Valentine's Day
Source: <https://www.smilebox.com/blog/celebrate-valentines-day-during-covid-19/>
© 2021 Smilebox. All rights reserved.

Sweet Potato Fries with Garlic and Herbs



What's in Season for February?



Avocado



Cauliflower



Lemons/Limes

Asparagus
Apples
Bananas
Beets
Bok Choy
Broccoli
Brussels Sprouts
Cabbage

Carrots
Celery
Citrus
Greens
Kiwi
Leeks
Mango
Mushrooms
Parsnips

Pears
Pomegranates
Potatoes
Rutabagas
Strawberries (FL)
Sweet Onions
Turnips
Winter Squashes

INGREDIENTS:

- 2 lb. (1 kg) orange-fleshed sweet potatoes
- 2 Tbs. olive oil
- 1/4 tsp. coarse sea salt, plus more, to taste
- 3 Tbs. grated Parmigiano-Reggiano cheese
- 2 Tbs. chopped fresh flat-leaf parsley
- 1 garlic clove, minced

SERVINGS: 4

Prep Time: 35 Minutes

INSTRUCTIONS:

1. Preheat an oven to 450°F (230°C).
2. Rinse and dry the sweet potatoes. Cut the unpeeled potatoes lengthwise into slices 1/2 inch (12 mm) thick, and then cut each slice into batons about 1/4 inch (6 mm) wide and 3 inches (7.5 cm) long.
3. Place the potatoes on a baking sheet. Drizzle with the olive oil, sprinkle with the 1/4 tsp. salt and toss to coat. Spread the potatoes out evenly. Roast, stirring with a spatula halfway through, until the potatoes are tender and browned on the edges, 20 to 25 minutes.
4. In a large bowl, stir together the cheese, parsley and garlic. Add the warm fries and stir gently to coat. Season with salt and serve immediately.

Sources: https://www.williams-sonoma.com/recipe/sweet-potato-fries-garlic-herbs.html?clickid=TJJzwc1cdxyLUq0wUx0Mo36cUkER0RwX8T-N9Tk0&irgwc=1&cm_cat=10078&cm_ven=afshoppromo&bnrid=3917500&cm_ite=buzzfeed.com&cm_pla=ir&irpid=10078, Produceforkids.



The Sudoku Section



9	7					5	3	
	3			7				2
5		1					8	
			3			8		
	5					9		
7			9					
6			1		2			
1		8			5			9
							6	1

1	9	2	6	8	7	5	4	3
6	4	7	5	3	9	8	2	1
8	5	3	2	4	1	7	6	9
4	2	9	1	5	6	3	8	7
3	1	6	7	2	8	9	5	4
5	7	8	4	9	3	6	1	2
7	8	4	3	6	2	1	9	5
2	6	1	9	7	5	4	3	8
9	3	5	8	1	4	2	7	6

The answers



February Special Days & Holidays (Black History Month)

1st- Change Your Password Day

2nd- Groundhog Day

4th- World Cancer Day

7th- Superbowl

11th- Make a Friend Day

14th- Valentine's Day

15th- President's Day

15th-21st- Random Acts of Kindness

16th- Mardi Gras

17th- Ash Wednesday

18th- Drink Wine Day

20th- Love Your Pet Day



Source: www.printmysudoku.com