



MARKET CLOSE

Canada

- The S&P/TSX Composite decreased 1.08% on the week, led by the Information Technology sector, which saw a decrease of 2.95%.
- Canadians are the most confident in more than three years that real estate prices will continue to rise, according to weekly telephone polling, a positive signal for the recovery. About half of respondents, or 49.2 per cent, see home prices climbing over the next six months, the highest share since May 2017. That helped lift the Bloomberg Nanos Canadian Confidence Index, a composite measure of financial health and economic expectations, to 55.1 last week, levels last seen in early March.

United States

- The S&P/500 Composite increased 1.43% on the week.
- Weekly initial claims for jobless benefits from regular state programs, a proxy for layoffs, declined by 19,000 to a seasonally adjusted 787,000 in the week ended Dec. 26, the Labor Department. That marked a second consecutive decline from the three-month high recorded earlier in December, when virus cases were surging and more jurisdictions were bringing back economic restrictions to control the spread of the coronavirus.

Source: MorningStar

MARKET INDICATORS & TRENDS

December 31, 2020	Index	MTD	YTD	2020	2019
S&P/TSX	17,433.36	1.41%	2.17%	2.17%	19.87%
S&P 500	3,756.07	3.71%	16.26%	16.26%	29.25%
MSCI EAFE	2,147.53	4.56%	5.43%	5.43%	18.78%
MSCI World	2,690.04	4.14%	14.06%	14.06%	25.53%
	Index	MTD	YTD	2020	2019
CAD	\$0.7857	2.21%	2.03%	2.03%	4.31%
Euro	\$1.2215	2.41%	8.95%	8.95%	-2.48%
Gold	\$1,895.10	6.72%	24.42%	24.42%	18.42%
Oil – WTI	\$48.52	7.01%	-20.54%	-20.54%	35.92%
Gas	\$2.54	-11.90%	15.99%	15.99%	-26.60%
	Index	MTD	YTD	2020	2019
DEX Universe	1,221.20	0.36%	8.68%	8.68%	7.66%
DEX Short Term	771.00	0.22%	5.28%	5.28%	3.20%
DEX Mid Term	1,328.40	0.61%	10.08%	10.08%	6.37%
DEX Long Term	2,155.50	0.37%	11.90%	11.90%	14.55%

UP AND DOWN

Canada		
Overnight	0.25%	▼
Bank of Canada	0.50%	▼
Prime Rate	2.45%	▼
United States		
Fed Fund Rates	0.25%	▼
Discount Rate	0.75%	▼
Prime Rate	3.25%	▼

Next Bank of Canada meeting (January 20, 2021)
Next Federal Bank meeting (January 27, 2021)

S&P/TSX SECTOR PERFORMANCE (As at December 31, 2020)

Sector	MTD	YTD
Financials	1.66%	-2.92%
Energy	6.39%	-37.65%
Materials	2.95%	19.46%
Industrials	2.53%	14.99%
Consumer Discretionary	5.46%	15.95%
Telecom Services	-1.46%	-8.63%
Info Tech	3.41%	54.63%
Consumer Staples	-1.21%	2.20%
Utilities	0.51%	10.64%
Health Care	-11.10%	-21.29%

SAVING ACCOUNTS (Interest Rates as of January 4, 2021)

	Description	Rate
Equitable Bank	EQB1000	0.30% (A)
Equitable Bank	EQB1001	0.45% (F)
ADS ISA Account (Hollis)	DYN5000	0.40% (A)
ADS ISA Account (Hollis)	DYN5004	0.50% (F)
Manulife Bank ISA	MIP510	0.15% (A)
Manulife Bank ISA	MIP610	0.40% (F)
Renaissance HISA	ATL5000	0.25% (A)
Renaissance HISA	ATL5001	0.50% (F)

This material is general in nature and factual only, it does not constitute investment advice and should not be relied upon as such. It includes information concerning financial markets as at particular point in time and is subject to change without notice. Every effort has been made to compile it from reliable sources; however, no warranty can be made as to its accuracy or completeness. Index returns are for information purposes only and do not represent actual strategy or fund performance and do not reflect the impact of management fees, transaction costs or expenses and investors cannot invest directly in any index. Investors need to seek appropriate professional advice before making any financial decisions. Worldsource Wealth Management Inc. (WWM) is a wealth management company that includes the following three divisions under its umbrella: Worldsource Securities Inc., Investment Dealer, IDC Worldsource Insurance Network Inc., Managing General Agency and Worldsource Financial Management Inc., Mutual Fund Dealer. These divisions are separate corporate entities, which are affiliated (WWM group of companies). To learn more about WWM group of companies please visit www.worldsourcewealth.com.