

Stocks fell last week amid concerns about artificial intelligence (AI) and a warmer-than-expected reading of wholesale inflation.

The Standard & Poor's 500 Index fell 0.44 percent, while the Nasdaq Composite Index declined 0.95 percent. The Dow Jones Industrial Average dropped 1.27 percent. The MSCI EAFE Index, which tracks developed overseas stock markets, rose 1.22 percent.^{1,2}

AI Disruption

Markets began the week under pressure as investors' fears of AI disruption spread to a wide variety of industries. On Monday, a new research report circulated across trading floors, suggesting that AI could influence the broader economy and affect the unemployment rate.³

Stocks bounced back over the next two sessions as investors saw opportunity in an oversold AI trade. The relief rally included software and cybersecurity stocks, as well as AI-related technology shares more broadly. The rally gained momentum, spurred on by a prominent AI chipmaker, as investors eagerly awaited its Q4 corporate report. Investors pushed all three major averages higher over both days.⁴

But markets resumed their decline over the final two trading days of the week. The Dow Industrials fell more than the other two major averages, both on Friday and for the week. The Dow's weakness was notable given that it still leads the S&P 500 and Nasdaq year to date.⁵



YCHARTS

Weekly Market Insights (WMI)

Major Index Return Summary

Name	1M TR	YTD TR	1Y TR	5Y TR
MSCIEAFE	4.57%	9.56%	32.45%	70.23%
Dow Jones Industrial Average	0.30%	3.19%	15.92%	75.98%
S&P 500	-0.49%	1.11%	17.48%	94.98%
Nasdaq Composite	-3.01%	-1.50%	20.70%	79.90%

S&P 500 Daily Close



10-Year Note Review

Indicator Name	Latest Value	1M Ago	1M Change
10 Year Treasury Rate	3.97%	4.24%	-6.37% ▼
02/27/26		4.00%	-0.75% ▼
		4.29%	-7.46% ▼

Source: YCharts.com, February 28, 2026. Weekly performance is measured from Monday, February 23, to Friday, February 27. TR = total return for the index, which includes any dividends as well as any other cash distributions during the period. Treasury note yield is expressed in basis point changes.

Wholesale Inflation Rises

Friday's shutdown-delayed Producer Price Index (PPI) report showed that wholesale inflation rose 0.5 percent in January over the prior month. Economists expected prices to rise by 0.3 percent.⁶

PPI measures the costs for businesses, and some fear that if it costs businesses more to make a good or deliver a service, those costs might get passed on to consumers. Investor concerns often rise whenever an inflation report shows prices rising faster than the Fed's 2 percent target.

This Week: Key Economic Data

- Monday:** PMI—Manufacturing. ISM Manufacturing. Auto Sales.
- Tuesday:** Fed Presidents John Williams (New York) and Neel Kashkari (Minneapolis) speak.
- Wednesday:** ADP Employment Report. PMI—Services. ISM Services. Fed Beige Book.
- Thursday:** Weekly Jobless Claims. Q4 Productivity. Import Prices.
- Friday:** Federal Employment Report. Cleveland Fed President Beth Hammack speaks.

Source: Investors Business Daily - Econoday economic calendar; February 27, 2026. The Econoday economic calendar lists upcoming U.S. economic data releases (including key economic indicators), Federal Reserve policy meetings, and speaking engagements of Federal Reserve officials. The content is developed from sources believed to provide accurate information. The forecasts or forward-looking statements are based on assumptions and may not materialize. The forecasts are also subject to revision.

This Week: Companies Reporting Earnings

- Tuesday:** CrowdStrike (CRWD)
- Wednesday:** Broadcom Inc. (AVGO)
- Thursday:** Costco Wholesale Corporation (COST), Marvell Technology, Inc. (MRVL)

Source: Zacks, February 27, 2026. Companies mentioned are for informational purposes only. It should not be considered a solicitation for the purchase or sale of the securities. Investing involves risks, and investment decisions should be based on your goals, time horizon, and risk tolerance. The return and principal value of investments will fluctuate as market conditions change. When sold, investments may be worth more or less than their original cost. Companies may reschedule their earnings reports without notice.

FOOD FOR THOUGHT

"I don't believe in being serious about anything. I think life is too serious to be taken seriously."

— Ray Bradbury

TAX TIP

Do You Know the Difference Between Taxable and Nontaxable Income?

All income you receive is taxable unless the rules explicitly state it isn't. According to the Internal Revenue Service (IRS), taxable income includes earned income, such as wages, as well as income from providing services or exchanging property or services. Rental income, interest, dividends, and social security benefits are all examples of taxable unearned income. Some income is only taxable if certain conditions are met. For example, life insurance proceeds are usually not taxable to the beneficiary unless you redeem a life insurance policy for cash. Any amount you receive above the cost of the policy is taxable. State and local income tax refunds may be taxable and should be reported on your federal taxes. Some forms of income are usually not taxable, like:

- Gifts and inheritances. (State taxes may apply to inheritances.)
- Welfare benefits.
- Damage awards for physical injury or sickness.
- Cash rebates from a dealer or manufacturer for an item you buy.
- Reimbursements for qualified adoption expenses.

Several factors will affect the cost and availability of life insurance, including age, health, and the type and amount of insurance purchased. Life insurance policies have expenses, including mortality and other charges. If a policy is surrendered prematurely, the policyholder may also incur surrender charges and face income tax implications. You should consider whether you are insurable before implementing a life insurance strategy. Any guarantees associated with a policy depend on the issuing insurance company's ability to continue making claim payments.

This information is not a substitute for individualized tax advice. Please discuss your specific tax issues with a qualified tax professional.

Tip adapted from IRS.gov⁷

HEALTHY LIVING TIP

A Beginner's Guide to Juicing

Juicing is a fantastic way to get some extra fruits and veggies into your diet, especially on those busy days when you can't find time to make a nutritious meal. Plus, it's easy to start and reap the many benefits.

First, decide what kind of juicer you want. The two most common types are masticating and centrifugal juicers. Masticating juicers "chew" the food and are slower than centrifugal juicers. Preparing the produce for these juicers takes longer because they can juice only small pieces, but you retain more nutrients. Centrifugal juicers are slightly more affordable and use a spinning disk to extract juice. You do less produce prep, but the juice has fewer nutrients.

Next, you need to decide what to juice. You'll learn which fruits and veggies yield the most juice and which choices combine well with others, but here are two simple recipes to get you started:

- Green Juice**
Celery
Cucumber
Apple/pineapple/orange/lemon
Spinach/kale
- Purple Juice**
(Beets you can juice the green tops as well)
Kale
Carrots
- You can add ginger, turmeric, or even garlic to give your juice extra flavor and kick.

Tip adapted from Live Simply Natural⁸

WEEKLY RIDDLE

All about but unseen, can be captured but can't be held, has no throat but can be heard. What is it?

Last Week's Riddle: Brothers and sisters, I have none, but this man's father is my father's son. Who am I talking about?

Answer: My son.

PHOTO OF THE WEEK

Berat Lake
Bali, Indonesia

Footnotes And Sources

1. WSJ.com, February 27, 2026
2. Investing.com, February 27, 2026
3. CNBC.com, February 23, 2026
4. CNBC.com, February 25, 2026
5. WSJ.com, February 27, 2026
6. WSJ.com, February 27, 2026
7. IRS.gov, August 18, 2025
8. Livesimplynatural.com, August 25, 2025

Rhonda T Heineman
rhonda@heinemanfinancial.com
402-505-9333

Heineman Financial Strategies
Financial Advisor
<http://heinemanfinancial.com>

Investing involves risks, and investment decisions should be based on your own goals, time horizon, and tolerance for risk. The return and principal value of investments will fluctuate as market conditions change. When sold, investments may be worth more or less than their original cost.

The forecasts or forward-looking statements are based on assumptions, may not materialize, and are subject to revision without notice.

The market indexes discussed are unmanaged, and generally, considered representative of their respective markets. Index performance is not indicative of the past performance of a particular investment. Indexes do not incur management fees, costs, and expenses. Individuals cannot directly invest in unmanaged indexes. Index performance does not guarantee future results.

The Dow Jones Industrial Average is an unmanaged index that is generally considered representative of large-capitalization companies on the U.S. stock market. The Nasdaq Composite is an index of the common stocks and similar securities listed on the Nasdaq stock market and considered a broad indicator of the performance of stocks of technology and growth companies. The MSCI EAFE Index was created by Morgan Stanley Capital International (MSCI) and serves as a benchmark of the performance of major international equity markets, as represented by 21 major MSCI indexes from Europe, Australia, and Southeast Asia. The S&P 500 Composite Index is an unmanaged group of securities that are considered to be representative of the stock market in general.

U.S. Treasury Notes are guaranteed by the federal government as to the timely payment of principal and interest. However, if you sell a Treasury Note prior to maturity, it may be worth more or less than the original price paid. Fixed income investments are subject to various risks including changes in interest rates, credit quality, inflation risk, market valuations, prepayments, corporate events, tax ramifications and other factors.

International investments carry additional risks, which include differences in financial reporting standards, currency exchange rates, political risks unique to a specific country, foreign taxes and regulations, and the potential for illiquid markets. These factors may result in greater share price volatility.

Please consult your financial professional for additional information.

This content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. Please consult legal or tax professionals for specific information regarding your individual situation. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG is not affiliated with the named representative, financial professional, Registered Investment Advisor, Broker-Dealer, nor state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information, and they should not be considered a solicitation for the purchase or sale of any security.

Copyright 2026 FMG Suite.

Rhonda Heineman, CFP®, CFS®
Financial Advisor | Certified Financial Planner™ practice

Advisor/Fee Based Accounts - 401(k) Rollovers - IRAs - Investments - Insurance - Estate Planning - Financial Plans

Heineman Financial Strategies, 11204 Davenport St, Ste 204, Omaha NE 68154
Office: 402.505.9333, Fax: 402.505.9334

Please note that if I am unavailable, Danette Samson can be reached at (402) 505-9333 or danette@heinemanfinancial.com

Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a broker-dealer member FINRA/SIPC. Advisory services through Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. Cambridge and Heineman Financial Strategies are not affiliated.

The information in this email is confidential and is intended solely for the addressee. If you are not the intended addressee and have received this email in error, please reply to the sender to inform them of this fact.

We cannot accept trade orders through email. Important letters, email, or fax messages should be confirmed by calling 402-505-9333. This email service may not be monitored every day, or after normal business hours. This message distributed via use of the FMG system.

This informational email is an advertisement and may or may not be out of receiving future emails. To opt out, please click the "Unsubscribe" link below.

This message was sent by
Heineman Financial Strategies
402-505-9333
11204 Davenport St
Suite 204
Omaha, NE 68154

[Unsubscribe](#)