

## August 2010 Newsletter



### Portfolio Changes:

- No changes in the Aggressive, Moderate or Conservative model portfolios.
- In the Expanded model portfolio.
  - Sell T. Rowe Price Financial Services (PRISX) and T. Rowe Price Mid Cap Growth (RPMGX).
  - With the proceeds purchase equal dollar amounts of T. Rowe Price Emerging Europe and Mediterranean (TREM) and T. Rowe Price Latin America (PRLAX)



July was a real back-and-forth month where we wound up on the plus side. The market and all of the EZTracker Portfolios reported gains for the month. Check out the performance data on page 6.

Each of the past four weeks has given us some significant market moves. Below are the week-to-week percentage changes for the S&P 500. We expect this volatility to continue while the market digests good earnings data and poor economic growth data. This conflicting information creates investor uncertainty and market instability.

Week of:	Weekly % change
June 28	-5.04%
July 5	+5.42%
July 12	-1.22%
July 19	+3.55%

### News You Can Use

Each month we post our market comments on [www.eztracker401k.com](http://www.eztracker401k.com). We know many of you are interested in our observations as well as information about market trends so we encourage you to go the website every month. Go to [www.eztracker401k.com](http://www.eztracker401k.com) and click on [News You Can Use](#) in the green horizontal menu bar.

This month you'll also find links to several articles on a range of topics including the financial overhaul, earnings reports, and a continuation of mortgage-market issues.

### Before the Fall

A subscriber recently e-mailed us asking "Will the market ever get back to the pre-crash levels of 2008?" and "How long is this going to take as it's been almost three-years?"

While we can't predict where the market is headed, we did look back at market data from our September 2008 newsletter (before the financial free-fall of October). While the S&P and the Dow still have a way to go, the tech heavy NASDAQ has recovered to September 2008 levels. From September 2008 to the present, most investors would have been lucky to beat the market averages; many are still underwater.

Key Market Indices	% change from 9/28/2008
S&P 500	-9.12%
Dow Jones Industrials	-8.75%
NASDAQ	+3.94%

The following shows how the EZTracker portfolios performed during this same period and shows the benefit of upgrading your EZTracker portfolio **monthly** and moving to the best performing alternatives in response to changing market and economic conditions.

We don't predict where the market is going – we identify the best performers. We follow our EZTracker Average and use our Tactical Asset Management System (TAMS) to reduce risk by upgrading monthly and increase the potential for better returns.

EZTracker Model Portfolios	% change from 9/28/2008
Aggressive Portfolio	+36.10%
Moderate Portfolio	+27.05%
Conservative Portfolio	+18.74%
Expanded Portfolio	+42.87%

## New Subscribers

See the Current Model Portfolios on page 4 to set up your portfolio. See the "Updating Your Portfolio" information on page 5.

## Free Help Hotline

New subscriber getting started? Current subscriber who's fallen behind? Call the EZTracker Help Hotline for free, one-on-one help. 609-602-5071 (9-5 EDT)

## Jet Blue Stock and News

JBLU stock closed at \$5.82, down 15% from its high in April.

As of July 16, Charles Schwab continues its rating from last month on JBLU. They rate it a "C" and call it "Market Perform/Hold"

They assign an "A" grade to Fundamentals, "C"s to Valuation and Momentum and a "D" for Risk.

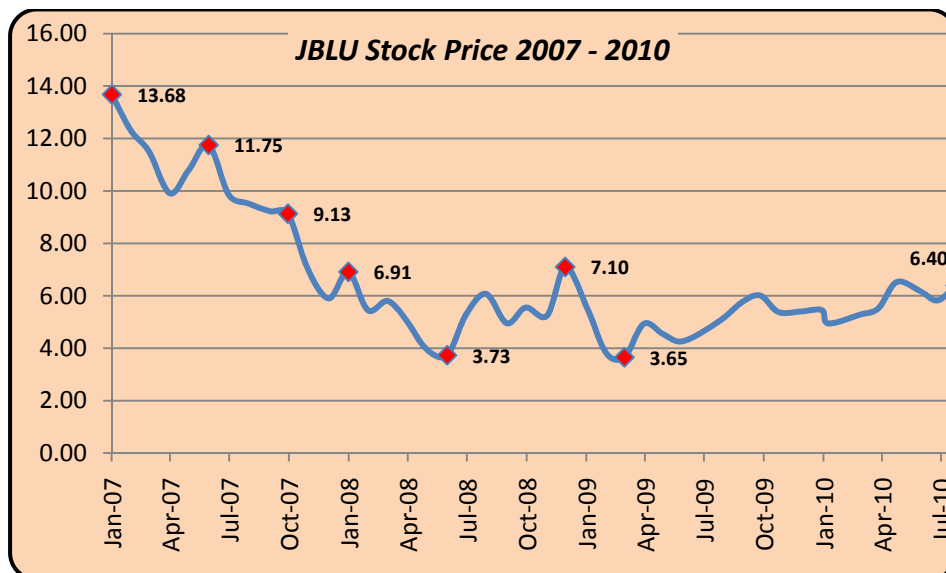
Other analyst ratings:

Market Edge: Long (up from Avoid)

Ford Equity Research: Hold (up from Sell)

The Street: Hold (up from Sell)

Standard & Poors: 3 Stars



Each month **EZTracker** updates analysts' information. Because JetBlue common stock represents a different type of investment and a different level of risk, this alternative is not included in any of the **EZTracker** model portfolios. We do include performance information each month in the Monthly Fund Data chart on the back page of the newsletter. See the section below on "How to Use the Newsletter" about how to best to incorporate JetBlue stock into your portfolio if this is an investment you believe is appropriate for your 401.

## Articles of Interest

- **Second quarter results.** <http://news.morningstar.com/JB Results>

## Two new ETF Portfolios added to our ETF newsletter

These two new portfolios, the Vanguard 46 and the Fidelity 25, in our ETF Newsletter are terrific opportunities for EZTracker subscribers who have accounts at Fidelity or Vanguard for their IRAs or other investments (as well as for anyone who is interested in starting an ETF portfolio). These ETFs provide good coverage of the major market segments and the commission-free status allows investors to start a portfolio with a small amount of cash.

The EZTracker ETF portfolios use the same proven methodology we use in our 401k portfolios. Our Aggressive and Moderate Portfolios track 145 ETFs providing exposure to a wide range of market sectors, indices and international funds. We've been publishing the ETF newsletter for five years with consistent market-beating results. Subscribe: [www.eztracker401k.com](http://www.eztracker401k.com). A one-year subscription is \$59.95.

If you're not already a subscriber to EZTrackerETF and would like to see this month's newsletter, e-mail us at [contact@eztracker401k.com](mailto:contact@eztracker401k.com) or call at 609-513-8623.

## Referral Rewards Program

Many of your friends at JetBlue are missing the benefits of EZTracker. They may be doing nothing to manage their 401k or confused about what to do. Help them take a step toward a better retirement.

Send us their name and e-mail address and we'll send them the current newsletter. No cost, no obligation. When they subscribe ask them to put your name in the "Referred By" box on the subscription form. **You'll get an extra month added to your subscription for your help.**

Contact us at [contact@eztracker401k.com](mailto:contact@eztracker401k.com) or 609-513-8623.

## **EZTracker News**

- **Help Line:** For questions about managing your 401k or for new subscribers getting started: 609-602-5071.
- **Newsletter Schedule:** We always publish on the last Sunday each month. Look for the September issue on Sunday, August 29.
- **401k Limits for 2010:** Unchanged from 2009. Those under 50 can contribute \$16,500 to their 401k. Those 50 and older can contribute an additional \$5,500 for a total of \$22,000.
- **Holding Periods:** We always take holding periods into consideration when formulating the EZTracker model portfolios. You should not incur any penalties if you are keeping track of your purchase and sell dates.
- **Your Profile:** Need to change your e-mail, password or any of your contact information? Log-in to the EZTracker website and click on “My Profile.”

## **How to Use the Newsletter**

The **EZTracker** newsletter is published on the last Sunday of each month and posted to our web site. We will send you an email with a link so you can easily access the new information. There are many ways to use the data and information in the **EZTracker** Newsletter. Most subscribers follow one of four basic styles:

1. Some subscribers select the EZTracker model portfolio which best represents their investment style and risk tolerance and adjust their 401k holdings by following the model portfolio.
2. Some subscribers select the EZTracker model portfolio which best represents their investment style and risk tolerance and then use their own market analysis to adjust the portfolio, expanding or shortening the list of funds in the model portfolios.
3. Some subscribers use the EZTracker model portfolios for a portion of their 401k investments. These investors usually identify some current holdings they want to maintain as fixed portions of their retirement plans and use the EZTracker model portfolio for the balance. Some Jet Blue employees may want to have a fixed percentage of their 401k in JetBlue stock (JBLU) and use the EZTracker model portfolios in constructing the balance of their 401k portfolio.
4. Some subscribers use the data provided on the last two pages of the newsletter to construct their own portfolio.

**Model Portfolios** **EZTracker** provides four model portfolios. Each is designed for different investment needs and styles as well as level of risk. You may want to move between investment styles based on market conditions. These portfolios have been tracked since 2001.

- **EZTracker Aggressive Portfolio** is always **fully invested** in the best performing funds.
- **EZTracker Moderate Portfolio** is usually **60%** allocated to the best performing funds with the **highest Tracker Average**, **20%** invested in either the **T. Rowe Price GNMA** fund or the **T.Rowe Price Short Term Bond** fund and **20%** allocated to the **T. Rowe Price Prime Reserves** (Money Market fund).
- **EZTracker Conservative Portfolio** is usually **40%** allocated to the best performing funds with the **highest Tracker Average**, **30%** invested in either the **T. Rowe Price GNMA** fund or the **T.Rowe Price Short Term Bond** fund and **30%** allocated to the **T. Rowe Price Prime Reserves** (Money Market fund).
- **EZTracker Expanded Portfolio** is a high risk portfolio and is always fully invested. This portfolio uses the “Core” funds in the JetBlue401k plan as well as additional T.Rowe Price funds available through TradeLink.

*Some market conditions may cause us to deviate from the above percentages.*

## Model Portfolio Update – July 25, 2010

EZTracker Model Portfolios	Aggressive	Moderate	Conservative	Expanded	Buy*	Earliest Sell Date**	Restrictions
T.Rowe Price GNMA (PRGMX)		14%	18%		1/28/08	4/28/08	1 Trade/90 days
T.Rowe Price Prime Reserves (PRRXX)		11%	32%		1/28/08	NA	None
T.Rowe Price MidCap Value (TRMCX)	20%	18%	11%		6/01/09	9/01/09	1 Trade/90 days
T. Rowe Price Retirement 2055 (PRRNX)	20%				6/28/10	9/29/10	1 Trade/90 days
T.Rowe Price Small Cap Stock (OTCFX)	18%	18%	12%		3/01/10	6/1/10	1 Trade/90 days
T. Rowe Price MidCap Growth (RPMGX)	21%	19%	14%		10/26/09	1/27/10	1 Trade/90 days
T. Rowe Price New Horizons (PRNHX)	21%	20%	13%	17%	4/27/09	7/27/09	1 Trade/90 days
T. Rowe Price Media & Telecommunications (PRMTX)				16%	11/30/09	3/02/10	1 Trade/90 days
T. Rowe Real Estate (TRREX)				15%	3/01/10	6/01/10	1% 90 days
T. Rowe Price Extended Market Equity Index (PEMX)				18%	6/01/10	9/02/10	.5% 90 days
T. Rowe Price Latin America (PRLAX)				17%	7/26/10	10/27/10	2% 90 days
T. Rowe Price Emerging Europe and Mediterranean (TREM)				17%	7/23/10	10/27/10	2% 90 days

\*\*Based on our Buy dates, this is the earliest sell date to avoid penalties. Your dates may be different based on your buy date. Your individual percentages may vary somewhat from those indicated above. Some of the restrictions only prohibit future purchases in the next 90 days -- highlighted with   Some of the penalties for an early sale involve financial penalties -- highlighted with  

### The Expanded Portfolio

In June '08 we introduced a new EZTracker portfolio for the JetBlue 401k. This new portfolio, the "Expanded" portfolio makes use of T. Rowe Price's TradeLink. TradeLink offers participants in the JetBlue401k plan an opportunity to diversify their retirement investments into a wide range of mutual funds, stocks and bonds. This is an aggressive portfolio and is intended for those investors with a long-term perspective of the market who are able (financially and mentally) to accept a high level of risk in exchange for potentially higher returns.

For more information on TradeLink, go to your JetBlue 401k at <https://www3.troweprice.com/rps/> and sign-in with your username and password. From the JetBlue home page, click on "Investments" and then "Brokerage".

While TradeLink offers a full range of investment opportunities, the new EZTracker "Expanded" portfolio will be constructed using additional T.Rowe Price funds (see the list of funds on the last page of the newsletter) to supplement the 24 "Core" funds in the JetBlue 401k. We believe this group of 70 alternatives will provide a significant broadening of your investment choices and should result in long-term superior performance. To use TradeLink and follow the new EZTracker "Expanded" portfolio, you need to get a TradeLink kit. You can request one at the website <https://www3.troweprice.com/rps/> or by calling 1-800-922-9945.

### Making Portfolio Changes

In making your monthly portfolio changes, after selecting "Change Current Balances," make sure you use the "Investment Exchange" option. This simply exchanges the fund you are selling with the new fund.

*Do not use the "Rebalance Entire Account" option.* "Rebalance" sells all of your holdings and then repurchases them in the percentages you specify. However, using this method can trigger holding period penalties. "Rebalance" establishes new holding period start dates as it treats these purchases as new buys. This is true even if you are repurchasing the same fund. Use the "Rebalance Entire Account" option only if you have not made any changes in your 401k account during the past 90 days. This option will completely rebalance your entire portfolio and start new holding periods for the funds in your 401k. In the future, we may suggest a "Rebalance" but only where there have been no portfolio changes for an extended period. When this situation occurs we will make it clear in the monthly newsletter.

## Updating Your Portfolio

1. Go to the T. Rowe Price Retirement site – <https://www3.troweprice.com/rps/> and sign-in with your username and password.
2. Select "My Account" off the blue selection bar near the top of the page. Select "Transactions".
3. Select "Change Current Balances".
4. On the menu page that appears you have two options: "Rebalance Entire Account" and "Investment Exchange". Select your preference and hit ENTER

**\* Investment Exchange - select this option to move a portion or an entire balance from one investment to one or more different investments.**

- a. Hit SELECT next to the fund or funds you want to sell. Select "All Sources".
- b. Choose a format to move balances (percent - dollars - shares). Choose PERCENT and hit CONTINUE
- c. Fill in the percentages in the blocks next to the funds you want to sell. Hit ENTER or CONTINUE
- d. Identify the funds you want invest the proceeds into.
- e. Fill in the percentages in the blocks next to the funds in which you want to allocate your portfolio.
- f. Complete the process.

**\* Rebalance Entire Account – Use this option only if you have not made any changes in your 401k account during the past 90-days. This option will completely rebalance your entire portfolio and start new holding periods for the funds in your 401k.**

- a. Choose how you want your account rebalanced by assigning investments amounts. Choices should total 100% then hit CONTINUE
- b. Answer YES to the question "do you agree this investment is a suitable choice for you?" then hit ENTER
- c. Complete the process.

5. Make sure you also set your future contributions in the same fashion. Future contribution percentages should be set identical to your new existing balance percentages. You can do this by returning to the main menu.

6. You can talk to a T. Rowe Price representative for assistance at 1-800-922-9945. M-F 7AM-10PM. You can also call EZTracker for help managing/rebalance your portfolio: 609-602-5071.

## Notes for the Expanded Portfolio

1. **Managing Your Payroll Contributions.** If you are adding cash to your 401k through payroll contributions, direct the contributions to the money market fund, T. Rowe Price Prime Reserves (PRRXX) rather than adding to positions you already hold. Adding to current positions runs the risk of establishing new holding periods for the contributions. This can result in penalties for selling prior to meeting all of the minimum holding requirements for the fund.

Put accumulated money market cash to work when you are buying new positions. Here's our suggested approach:

- When adding one new position, add 50% of your cash balance to the proceeds of the fund you are selling.
- When adding two new positions, add 80% of your cash balance to the proceeds of the funds you are selling and split the dollar total equally in purchasing the two new funds.
- When adding three or more new positions, add your entire cash balance to the proceeds of the funds you are selling and split the dollar total equally in purchasing the new funds..

While this process will lead to a wider variance from our model portfolios, you will have put your cash to work in the top performing sectors.

2. **Closed Funds.** T. Rowe Price periodically closes funds to new investors. The T. Rowe Price MidCap Growth fund (RPMGX) is a recent example. You cannot purchase this fund through the BrokerageLink. However, as this is a fund that is part of the core 401k offering at JetBlue, you can make this purchase in your 401k. This may require moving funds from the BrokerageLink back to your 401k.

## Who are We?

*EZTracker* is a publishing company founded to meet the growing demand for expert, reliable, objective information about the 401k choices offered to JetBlue employees. The goal of *EZTracker* is to take the guesswork out of 401k choices and to help every employee manage his or her own 401k plan with confidence and in an informed way. *EZTracker* is not a financial advisor nor is it financial manager. It is a provider of information about the various funds within the JetBlue 401k retirement plan. By reporting the performance of each fund in a straightforward and easy to understand manner, we hope every employee, from the financial neophyte to the sophisticated investor will make informed choices to best fit their retirement goals and needs. *EZTracker* is not endorsed by or affiliated with JetBlue, T. Rowe Price or any of their subsidiaries.

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**Questions, Comments, Problems.** We're just a click away: [contact@eztracker401k.com](mailto:contact@eztracker401k.com). *EZTracker* customer service line: 609-513-8623.

## Performance

The following summarizes results of actual in-market performance starting January 1, 2006 and back testing for the **EZTracker** model portfolios for JetBlue and the S&P500. **EZTracker** portfolios invest in the best performing funds. Past performance provides validation of this long-term investing philosophy. As with any long-term investing strategy, you should not expect dramatic short-term results to offset past investment losses.

% return through July 25, 2010

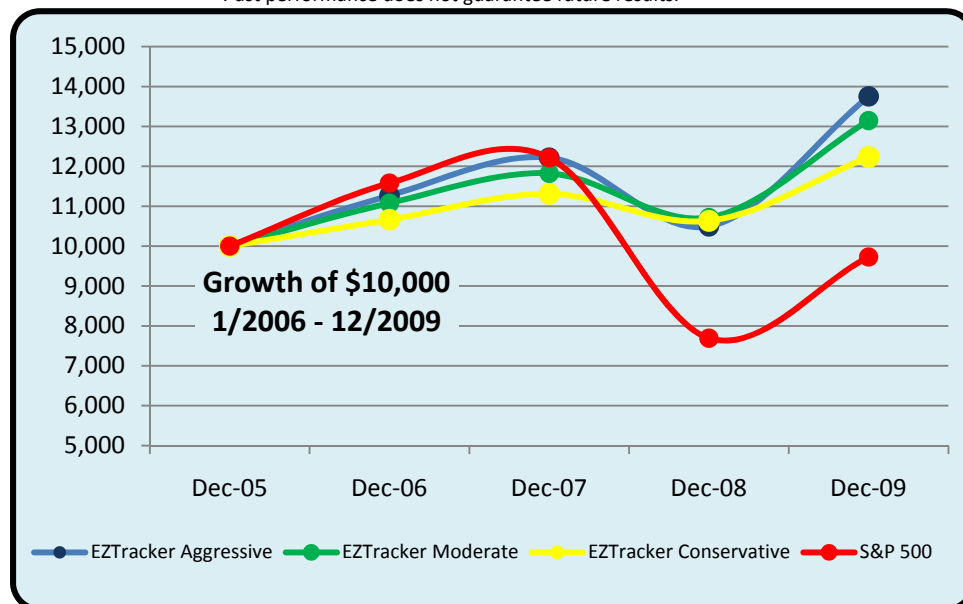
	2006	2007	2008	2009	4-Year Total	4-Year Annualized	YTD 2010	July 2010
<b>EZTracker Aggressive</b>	12.67	8.44	-14.09	31.03	37.53	9.38	3.03	1.90
<b>EZTracker Moderate</b>	10.77	6.72	-9.35	22.67	31.46	7.86	2.43	1.37
<b>EZTracker Conservative</b>	6.61	6.09	-5.99	15.04	22.32	5.58	1.96	.92
<b>EZTracker Expanded*</b>			-6.37	38.88	NA	NA	-2.78	1.64
<b>S&amp;P 500</b>	15.79	5.49	-37.03	26.46	-2.73	-6.8	-1.12	2.41

EZTracker began publishing the newsletter for JetBlue employees on January 1, 2006.

\*"Expanded" Portfolio initiated July 1, 2008.

Only the Aggressive and Expanded portfolios are normally fully invested. Returns are based on total return including dividends.

Past performance does not guarantee future results.



The four years illustrated on the chart (left) illustrate performance since we began publishing the EZTracker JetBlue newsletter in 2006.

## Monthly Fund Data

The following represents all funds in the JetBlue 401k plan for the period ending July 25, 2010. The funds included in the **EZTracker** model portfolios are highlighted. You must select funds from this list for your 401k unless you decide to use the TradeLink service available through your JetBlue 401k.

July							
	Symbol	Holding Periods	1 MO	3 MO	6 MO	12 MO	Total
Capital Appreciation	PRWCX	1 Trade/90 days	0.10%	-4.72%	3.18%	13.61%	6.64%
Equity Income	PRFDX	1 Trade/90 days	1.01%	-7.98%	4.55%	15.73%	7.27%
Equity Index 500	PREIX	.5% 90 days	1.09%	-6.99%	3.41%	12.88%	5.67%
Growth Stock	PRGFX	1 Trade/90 days	-0.11%	-6.58%	6.04%	15.27%	7.98%
AF EuroPacific Growth R5	RERFX		3.18%	-0.57%	3.97%	9.93%	9.01%
Harbor Capital International	HRINX	2% 60 days	3.23%	-0.37%	4.92%	16.40%	13.19%
Mid-Cap Value	TRMCX	1 Trade/90 days	0.95%	-6.27%	5.89%	20.39%	11.43%
Small-Cap Value	PRSVX	1% 90 days	1.43%	-5.59%	10.02%	18.90%	13.51%
Mid-Cap Growth	RPMGX	1 Trade/90 days	1.12%	-3.87%	11.58%	25.08%	18.50%
Small-Cap Stock	OTCFX	1 Trade/90 days	1.61%	-4.34%	14.05%	25.60%	20.14%
New Horizons	PRNHX	1 Trade/90 days	1.67%	-3.53%	12.30%	23.78%	18.67%
Science & Technology	PRSCX	1 Trade/90 days	1.50%	-7.72%	4.27%	15.33%	7.30%
Balanced	RPBAX	1 Trade/90 days	1.21%	-3.34%	3.93%	12.88%	8.01%
GNMA	PRGMX	1 Trade/90 days	0.60%	2.98%	3.70%	7.98%	8.32%
Short Term Bond	PRWBX	1 Trade/90 days	0.40%	0.91%	1.22%	4.64%	3.91%
Prime Reserve (MM)	PRRXX	1 Trade/90 days	0.08%	0.20%	0.38%	0.98%	0.90%
Retirement 2005	TRRFY	1 Trade/90 days	1.51%	-1.45%	4.41%	13.14%	9.61%
Retirement 2010	TRRAX	1 Trade/90 days	1.49%	-2.22%	4.61%	13.76%	9.62%
Retirement 2015	TRRGX	1 Trade/90 days	1.49%	-2.90%	4.98%	14.70%	9.96%
Retirement 2020	TRRBX	1 Trade/90 days	1.43%	-3.52%	5.23%	15.63%	10.24%
Retirement 2025	TRRHX	1 Trade/90 days	1.41%	-3.94%	5.50%	16.18%	10.44%
Retirement 2030	TRRCX	1 Trade/90 days	1.39%	-4.48%	5.66%	16.60%	10.46%
Retirement 2035	TRRJX	1 Trade/90 days	1.41%	-4.70%	5.96%	17.00%	10.74%
Retirement 2040	TRRDY	1 Trade/90 days	1.32%	-4.90%	5.56%	16.52%	10.09%
Retirement 2045	TRRKX	1 Trade/90 days	1.29%	-4.96%	5.46%	16.48%	9.96%
Retirement 2050	TRRMX	1 Trade/90 days	1.42%	-4.69%	5.82%	16.57%	10.44%
Retirement 2055	TRRNX	1 Trade/90 days	1.44%	-4.63%	5.89%	16.79%	10.63%
Retirement Income	TRRIX	1 Trade/90 days	1.32%	-1.27%	3.80%	11.38%	8.31%
Jet Blue Common	JBLU		6.31%	16.30%	54.92%	39.25%	63.70%

## Expanded Monthly Fund Data\*

The following represents additional T. Rowe Price funds used in the JetBlue “Expanded” EZTracker Portfolio. The funds included in the **EZTracker** “Expanded” model portfolio are highlighted. In addition to the four funds highlighted below, this month’s portfolio includes one of the core 401k funds on the previous page: New Horizons (PRNHX).

July	Expanded T.Rowe Price Funds						
	Symbol	Holding Periods	1 MO	3 MO	6 MO	12 MO	Total
Dividend Growth	PRDGX	1 Trade/90 days	1.16%	-7.64%	1.77%	10.12%	2.96%
Blue Chip Growth	TRBCX	1 Trade/90 days	0.06%	-7.82%	4.61%	12.38%	5.03%
Capital Opportunity	PRCOX	1 Trade/90 days	0.55%	-7.97%	2.20%	11.36%	3.35%
Growth & Income	PRGIX	1 Trade/90 days	0.92%	-7.84%	1.73%	9.77%	2.50%
New Era	PRNEX	1 Trade/90 days	2.87%	-7.56%	-1.04%	9.15%	1.86%
Real Estate	TRREX	1% 90 days	1.44%	0.19%	27.70%	60.87%	49.20%
Spectrum Growth	PRSGX	1 Trade/90 days	1.25%	-5.86%	5.64%	16.31%	9.46%
Total Equity Market Index	POMIX	.5% 90 days	1.14%	-6.87%	4.56%	14.77%	7.42%
Value	TRVLX	1 Trade/90 days	0.97%	-7.98%	3.83%	16.45%	7.24%
Extended Equity Market Index	PEXMX	.5% 90 days	1.50%	-5.49%	10.87%	22.49%	16.02%
Financial Services	PRISX	1 Trade/90 days	-0.30%	-10.22%	7.78%	20.81%	9.86%
Diversified Mid-Cap Growth	PRDMX	1 Trade/90 days	1.23%	-4.92%	9.08%	20.92%	14.35%
Diversified Small-Cap Growth	PRDSX	1% 90 days	2.25%	-4.35%	13.04%	24.53%	19.35%
Health Sciences	PRHSX	1 Trade/90 days	-2.91%	-6.73%	-1.51%	9.95%	-0.65%
Media & Telecommunications	PRMTX	1 Trade/90 days	2.91%	-0.10%	14.17%	30.69%	26.00%
International Growth & Income	TRIGX	2% 90 days	4.13%	-2.80%	2.67%	12.88%	9.21%
European Stock	PRESX	2% 90 days	6.16%	-2.40%	1.72%	12.45%	9.77%
International Equity Index	PIEQX	2% 90 days	3.92%	-2.27%	1.57%	9.34%	6.85%
International Stock	PRITX	2% 90 days	3.75%	0.39%	7.10%	18.63%	16.29%
Overseas Stock	TROSX	2% 90 days	3.78%	-2.26%	2.78%	12.12%	8.96%
Spectrum International	PSILX	2% 90 days	3.96%	-0.75%	5.89%	17.26%	14.37%
Japan	PRJPX	2% 90 days	-0.13%	-5.40%	-2.83%	-0.71%	-4.94%
Emerging Europe & Mediterranean	TREMX	2% 90 days	6.14%	1.28%	18.11%	66.11%	49.99%
Emerging Markets Stock	PRMSX	2% 90 days	2.79%	3.56%	14.56%	29.58%	27.54%
International Discovery	PRIDX	2% 90 days	3.15%	0.44%	6.55%	24.15%	18.70%
Latin America	PRLAX	2% 90 days	4.31%	7.66%	16.57%	41.15%	38.01%
New Asia	PRASX	2% 90 days	2.29%	3.56%	17.07%	33.53%	30.79%
Global Stock	PRGSX	2% 90 days	2.60%	-2.71%	6.79%	14.12%	11.35%
Global Technology	PRGTX	2% 90 days	1.30%	-4.59%	6.38%	19.85%	12.51%
Africa & Middle East	TRAMX	2% 90 days	-1.40%	-5.53%	7.09%	23.27%	12.79%
US Large Cap Core	TRULX	1 Trade/90 days	0.42%	-8.26%	2.12%	2.79%	-1.59%
Global Large Cap Stock	RPGEX	2% 90 days	1.94%	-3.21%	5.48%	16.26%	11.17%
Global Real Estate	TRGRX	2% 90 days	3.91%	3.22%	17.27%	33.90%	31.80%
Global Infrastructure	TRGFX	2% 90 days	3.78%	0.70%	3.58%	NA	NA
Personal Strategy Balanced	TRPBX	1 Trade/90 days	1.41%	-3.07%	4.76%	14.38%	9.53%
Personal Strategy Growth	TRSGX	1 Trade/90 days	1.34%	-4.85%	5.01%	15.20%	9.11%
Personal Strategy Income	PRSIX	1 Trade/90 days	1.42%	-1.48%	4.29%	12.75%	9.26%
New America Growth	PRWAX	1 Trade/90 days	0.94%	-8.16%	2.46%	11.13%	3.47%
Corporate Income	PRPIX	1 Trade/90 days	2.03%	2.89%	3.78%	13.47%	12.09%
Emerging Market Bond	PREMX	2% 90 days	2.95%	4.22%	9.22%	23.30%	21.65%
High Yield	PRHYX	1% 90 days	2.02%	0.61%	6.84%	24.63%	18.60%
Inflation Protected Bond	PRIPX	1 Trade/90 days	-0.66%	1.36%	1.16%	9.61%	6.25%
International Bond	RPIBX	2% 90 days	4.03%	2.56%	-0.91%	3.37%	4.93%
New Income	PRCIX	1 Trade/90 days	1.02%	2.74%	3.64%	10.37%	9.69%
Spectrum Income	RPSIX	1 Trade/90 days	1.64%	0.94%	4.26%	13.28%	10.97%
Strategic Income	PRSNX	1 Trade/90 days	1.24%	1.52%	4.23%	12.57%	10.67%
US Bond Index	PBDIX	.5% 90 days	0.91%	2.94%	3.15%	8.60%	8.51%
US Treasury Intermediate	PRTIX	1 Trade/90 days	1.04%	4.25%	3.40%	7.05%	8.59%
US Treasury Long	PRULX	1 Trade/90 days	0.93%	7.23%	4.99%	10.31%	12.80%

\*This expanded list of T.Rowe Price funds are available as choices for your JetBlue 401k through TradeLink. For more information go to your JetBlue 401k at <https://www3.troweprice.com/rps/> and sign-in with your username and password. From the JetBlue home page, click on “Investments” and then “Brokerage”. To use TradeLink and follow the new EZTracker “Expanded” portfolio, you need to get a TradeLink kit.

You can request one at the website <https://www3.troweprice.com/rps/> or by calling 1-800-922-9945. This kit covers opening your account, making trades and costs along with the Account Application Form.

**Note:** Funds indicated with NA do not have sufficient data for a complete set of returns or a Tracker Average.