

April 29, 2018

401k PORTFOLIO May 2018 UPDATE & NEWSLETTER

UNITED



TAKE CONTROL OF YOUR FUTURE

May 2018 Newsletter

3% Yields Stuns Bulls

For the first three weeks in April, U.S. stocks rose as geopolitical tensions faded and investors turned to corporate earnings for guidance on future economic growth. Last week, however, the equity markets got spooked when we saw rising yields on the 10-year treasury reach 3.0% for the first time in four years. That and inflationary concerns accompanying higher commodity prices led to five days of stock declines in a row. After some late stabilization, the S&P 500 stands up for the month at +1.1% MTD and slightly below flat at -0.138% YTD.

All of the **EZTracker** model portfolios were up on the month and they continue to outpace both the Morningstar Benchmarks and the S&P 500. As a result there are no changes to the **EZTracker** Aggressive, Moderate, or Conservative model portfolios for the coming month.

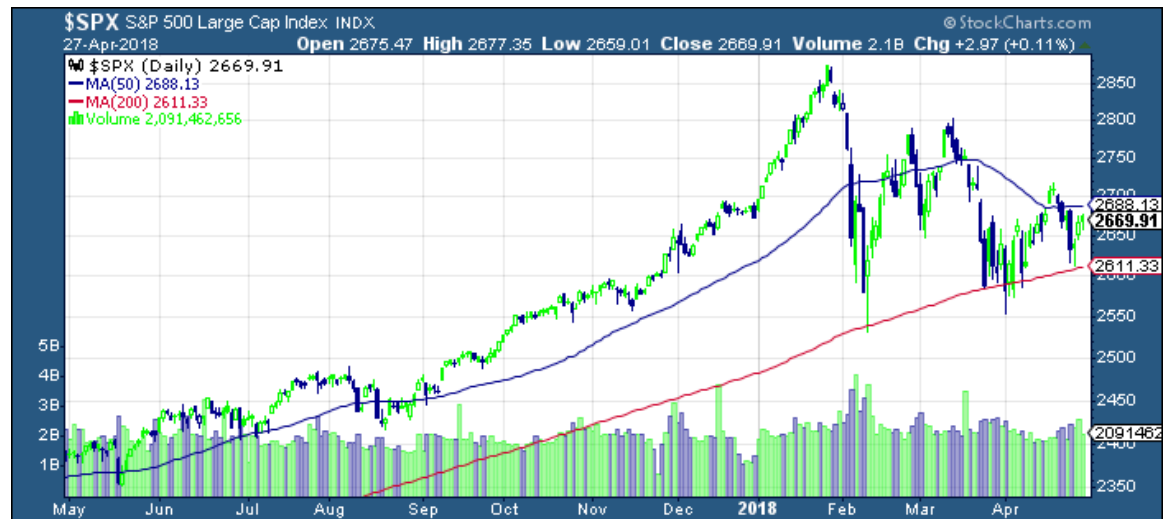
For the Brokerage Portfolio, we are making one change found on page 3.

Portfolio Update on Page 3

There is a lot going on in this turbulent market that will determine the direction of the EZTracker portfolios for the rest of the year. Below is a summary of the key issues that we are following:

Corporate Earnings

In general, Q1 earnings for S&P 500 companies have been spectacular, with Q1 profit gains over 22%, "easily the best quarter in at least seven years" according to the Sevens Report. Moreover, over 79% of reporting companies have beaten Wall Street estimates. But the markets have not been impressed. Market pros worry that most of the earnings power already has been priced into the market and are focused on growth, looking ahead and wondering how corporate earnings can top themselves next year. Simply put, although strong earnings are important, future growth ultimately is what will drive stocks and multiples higher.



Financials: Bank earnings so far have been decent, with earnings beats by Citi, JPM, BofA, Goldman Sachs, American Express, and many others. Markets have not rewarded these positive reports however, possibly due to the perceived quality of the outperformance (ie tax benefits). With the recent rise in yields, however, the financial sector (XLF) has outperformed other sectors, gaining over 2.0% in April. Financials benefit from higher yields from the spread between what they pay savers and what they earn on loans and investments.

Industrials: Despite decent Q1 earnings performance, Industrials lagged toward the end of the month after Caterpillar's (CAT) management announced that the construction equipment giant did not expect to see further profit growth for the rest of the year. This doused cold water not only on CAT but also on the entire industrials and materials sector.

Technology: Toward the end of April, Technology earnings results materially outperformed with sector EPS up 22%. This was led by Facebook (FB, 63% EPS increase) and Microsoft (MSFT, beat estimates by 12%). Ultimately such earnings strength didn't translate into share price growth as the sector is down 1.85% for the month. Technology, however, still remains the 2nd strongest YTD of the 11 sectors tracked by Morningstar.

Consumer Discretionary: The Consumer Discretionary sector (XLY) has been one of the strongest performers over the last month, posting 2.96% growth during April. Sources of its momentum include Amazon (AMZN, Q1 earnings that blew past expectations by over 150%) and Netflix (NFLX, posting a 60% increase in EPS). The sector benefits from improving employment and a healthy housing market (as well as lower perceived personal income taxes) which lead to higher consumer spending on purchases outside of core consumer staples.

EZTracker's Brokerage Portfolio has exposure to three of the above-mentioned sectors, Financials, Technology and Consumer Discretionary.

Bottom Line:

After the market fluctuations and fickleness of the past few months, and in the midst of an excellent earnings environment, U.S. stocks have ended up virtually flat, making runs at both highs and lows but failing to break out in either direction. Accompanying this market volatility, we've had more than a few calls and emails from you with the question: "What should I do?" . Keep in mind that investing for your retirement is a long-term proposition. If increased volatility makes you nervous, take a look at how much risk you're taking with your 401k and other investments. Follow the model portfolio that best fits your comfort and ability to take risk. Only you can decide how much risk is right for you.

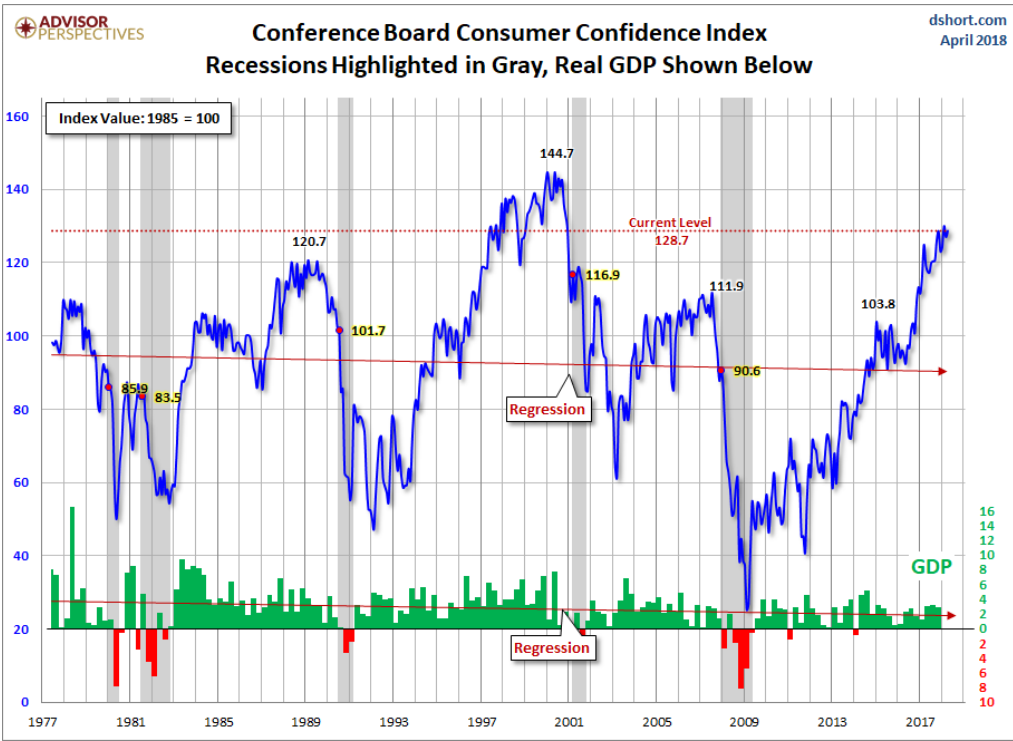
Help Hotline: We help new subscribers get started, and current subscribers get back on track.

201.503.6445 | contact@eztracker401k.com

What We're Watching

Economic Data

The latest batch of U.S. economic data points to a rosy picture. **March new home sales** rebounded to 694,000, a 4% increase over February. **U.S. Consumer Confidence** index continued to climb – to 128.7 in April from 127.0 in March – reaching near an 18-year high. Americans were more optimistic about their own finances and they think jobs are easy to find. “Overall, confidence levels remain strong and suggest that the economy will continue expanding at a solid pace in the months ahead,” said Lynn Franco, Director of Economic Indicators at Conference Board. Friday’s **GDP Report** had Q1 GDP up 2.3% vs a consensus estimate of 2.0% - the first time that a first quarter GDP beat economist expectations since 2008.



Sector Analysis

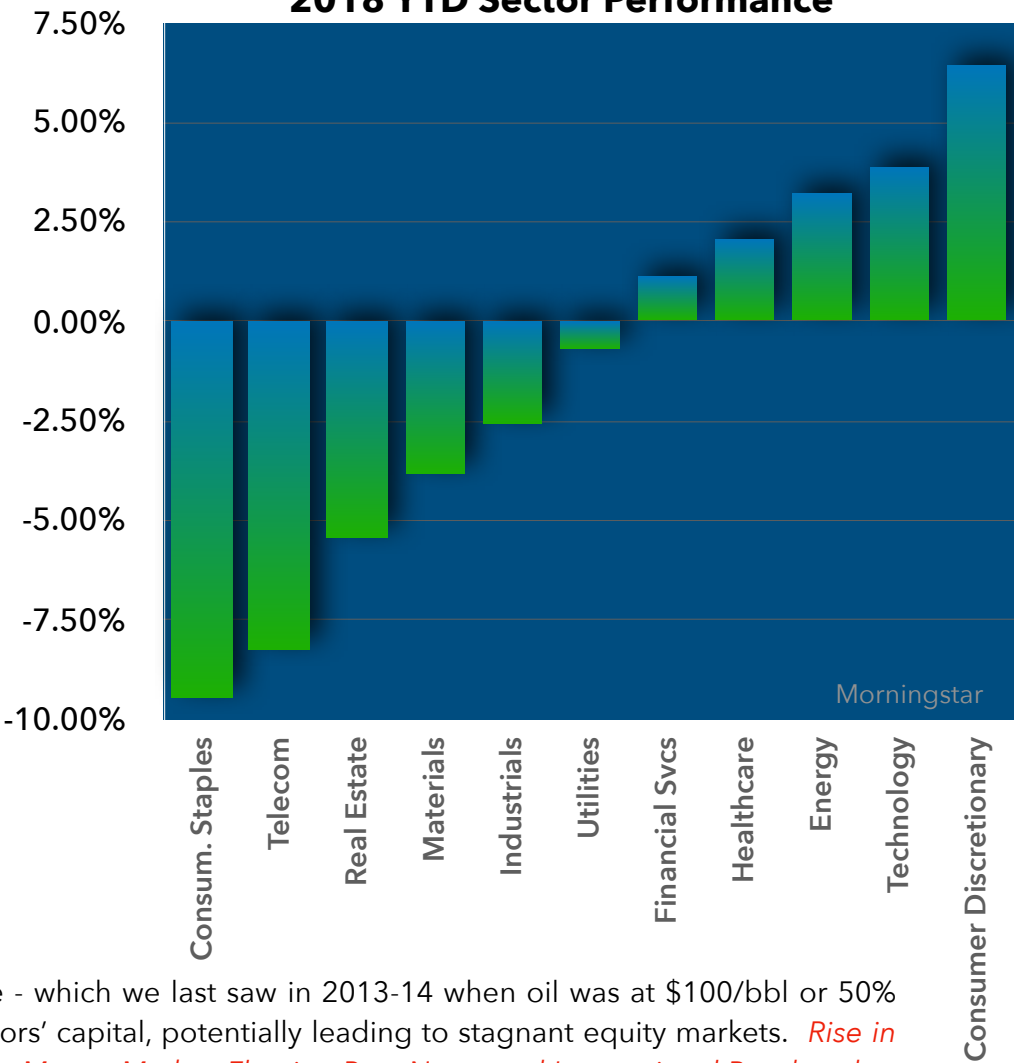
Year-to-date, US equity sector performance continues to be mixed with material weakness continuing across all value and core sectors (small-cap, mid-cap, and large-cap), while all growth sectors (small-, mid-, and large-cap) continue to be in the black. *In many EZTracker model portfolios, we are weighted toward growth sectors to take advantage of this trend.*

YTD Index Performance: Returns (%)

	VALUE	BLEND	GROWTH
LARGE CAP	-2.44%	-2.99%	7.28%
MID CAP	0.18%	-1.48%	3.28%
SMALL CAP	-3.44%	-0.88%	3.84%

Morningstar

2018 YTD Sector Performance



Fixed Income and Other Markets

Yield Curve and Rates: 10-year yields have risen to the 3.00% range - which we last saw in 2013-14 when oil was at \$100/bbl or 50% more than today. At this yield, bonds compete with stocks for investors’ capital, potentially leading to stagnant equity markets. *Rise in yields and the fall in prices is why EZTracker portfolios use Stable Value, Money Market, Floating Rate Notes and International Bonds rather than other bond options in the 401k.* Although the spread between 2-yr Treasuries and 10-yr Treasuries dipped earlier this month to 0.43% (a bearish indicator), it has recovered and is now back over 0.50%. A flatter yield curve signals expectations of slower long-term growth. An inversion (shorter term bonds’ yield > longer term bonds) is considered to be a predictor of recession.

Currencies: The US Dollar is trading at its highest level since January. The main catalyst for US Dollar strength continues to be the rise in US Treasury yields. Put simply, higher yields on U.S. bonds, mutual funds and CD’s make them more attractive for foreign investors. These investors need dollars to buy U.S. investments and must trade their currencies to get ahold of them.

Oil: Earlier in April, oil prices had been bolstered by the sense in the market that Trump will pull the U.S. out of a 2015 international accord to curb Iran’s nuclear program, which would likely lead to sanctions and frustrate the region’s oil output, reducing global supply. Oil prices then fell recently after Trump reversed course and signaled an interest in a new deal on Iran. West Texas Intermediate futures trading over \$68.

EZTracker provides four model portfolios for United Airlines Employees; Aggressive, Moderate, Conservative & PRCA Brokerage. Each is designed for different investment needs and styles, as well as level of risk.

STEP 1: Update Current Investments

Current Subscribers:



Aggressive, Moderate & Conservative Portfolios:
There are no changes to any model portfolios this month



PRCA Brokerage Portfolio:
Sell 100% KraneShares CSI China Internet (KWEB), with proceeds of sale, Buy:

- Gugg'hm S&P500 Equal Wgt Technology (RYT) 20%,
- Consumer Discretionary SPDR (XLY) 40%, and
- Gugg'hm S&P500 Equal Wgt Financials (RYF) 40%

New Subscribers:

Rebalance your 401k using the chart below for the portfolio you want to follow. If you need assistance, call our free help hotline at 201.503.6445.

Which Portfolio is Right for You: Selecting the right portfolio is an individual decision based on your **willingness** and **ability** to take risk. Only you can decide. Planning your retirement is more important than ever. Your portfolio choice will vary based on age, retirement horizon, savings & expenses, pension & social security income, other investment assets, personality, and other factors. We believe you can take control of your 401k and plan for the retirement you envision. We've arranged for advisors at Friedenthal Financial to do a **COMPLIMENTARY RISK ASSESSMENT** for you. Or, you can take this **SHORT QUIZ** on your own that they've provided (no personal information is required for the quiz). Your privacy is protected.

EZTracker Model Portfolios	Ticker	Aggressive	Moderate	Conservative	Brokerage	Buy Date
Total US Equity Index	RAPEQIN	29%	21%	10%		3/26/18
Large Cap Value Equity Fund	RAPLCV	7%	5%	3%		3/26/18
Small Cap Equity Fund	RAPSCE	8%	5%	4%		3/26/18
International Equity Index Fund	RAPINTL	28%	21%	11%		3/26/18
Stable Value Fund	RAPSVF	5%	30%	60%		3/26/18
Large Cap Growth Equity Fund	RAPLCG	23%	18%	12%		3/26/18
Schwab U.S. Large-Cap	SCHX				31.0%	3/26/18
Schwab U.S. Mid-Cap	SCHM				7.1%	3/26/18
Schwab U.S. Small-Cap	SCHA				6.8%	3/26/18
Schwab International Equity	SCHF				15.3%	3/26/18
Schwab Fundamental Emerging Mkts	FNDE				7.8%	3/26/18
Gugg'hm S&P500 Equal Wgt Tech	RYT				8.7%	3/26/18, 4/30/18
SPDR Barclays Intl Treasury Bond	BWX				4.4%	3/26/18
Gugg'hm S&P500 Equal Wgt Financials	RYF				9.6%	3/26/18, 4/30/18
Consumer Discretionary SPDR	XLY				9.3%	3/26/18, 4/30/18
		100%	100%	100%	100%	

*These ETFs may not be commission-free. Please check the PRCA Commission Chart.
Your percentages may vary based on the start date of your portfolio and the number of shares purchased.

The **EZTracker** PRCA Brokerage Portfolio is a very aggressive approach for investors who want to invest in a wider range of market sectors and choices. Managing this portfolio will require more time and greater comfort with risk than the other **EZTracker** portfolios. We suggest this portfolio for more experienced, knowledgeable investors. See the Brokerage Portfolio ETF Data in the appendix for a list of ETFs in this portfolio.

STEP 2: Update Future Investment Elections

If you are adding cash to your 401k through payroll deductions, set your Future Contributions identical to your Current Investment in the above **EZTracker** Model Portfolio chart.

Model Portfolios | May 2018 Newsletter

All the model portfolios consist of core holdings representing major market segments plus top performers based on current market conditions. Some market conditions may cause us to deviate from the following percentages.



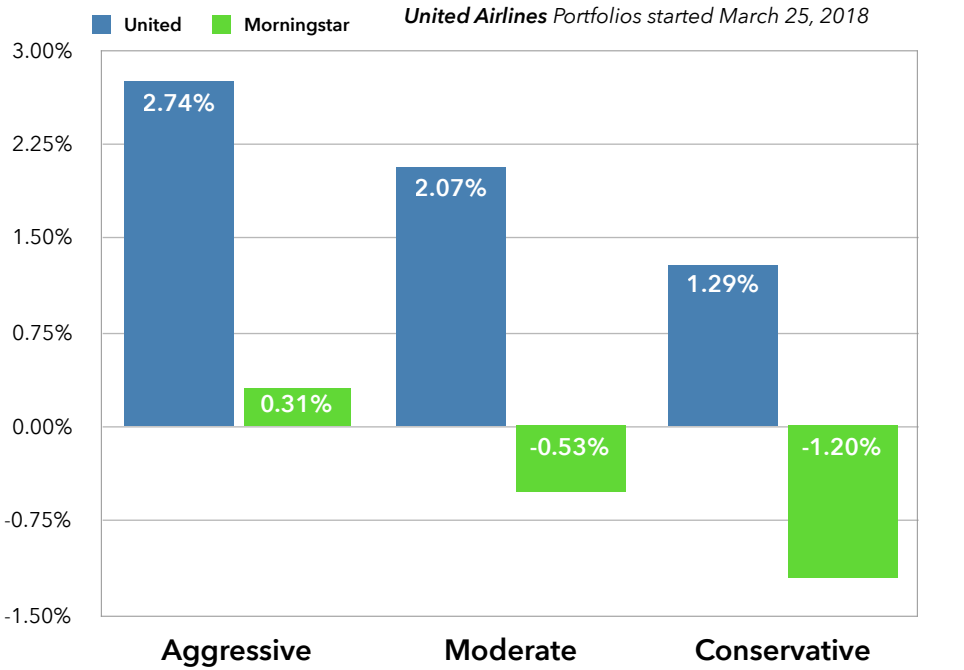
- Aggressive Portfolio:**
95-100% invested in equities. This is a high risk/high reward portfolio.
- Moderate Portfolio:**
70% invested in equities and 30% invested in bonds or Stable Value Fund.
- Conservative Portfolio:**
40% invested in equities and 60% invested in bonds or Stable Value Fund. This is our lowest risk portfolio.
- Brokerage Portfolio:**
95-100% invested in equities the PRCA Link and an expanded list of Schwab ETF's. This is a high risk/high reward portfolio.

Which Portfolio is Right for You: Selecting the right portfolio is an individual decision based on your **willingness** and **ability** to take risk. Only you can decide. Planning your retirement is more important than ever. Your portfolio choice will vary based on age, retirement horizon, savings & expenses, pension & social security income, other investment assets, personality, and other factors. We believe you can take control of your 401k and plan for the retirement you envision. We've arranged for advisors at Friedenthal Financial to do a **COMPLIMENTARY RISK ASSESSMENT** for you. Or, you can take this **SHORT QUIZ** on your own that they've provided (no personal information is required for the quiz). Your privacy is protected.

Current Performance Through April 29, 2018	Since Inception *	YTD
EZTracker Aggressive	2.74%	2.74%
EZTracker Moderate	2.07%	2.07%
EZTracker Conservative	1.29%	1.29%
EZTracker PRCA Brokerage	0.36%	0.36%
Morningstar Benchmarks		
Aggressive Target Risk Index		0.31%
Moderate Target Risk Index		-0.53%
Conservative Target Risk Index		-1.20%
S&P 500		-0.14%

* Portfolio started 3/25/18

YTD Total Return versus Morningstar Benchmarks



Morningstar Target Risk Index

The Morningstar Target Risk Index series serve as benchmarks to help with investment selections. They cover a global set of stocks, bonds and commodities. While not investable indices, they represent challenging benchmarks for long-term investing plans such as the EZTracker model portfolios.

Historical Performance

Any investment strategy should be measured one way: Results over time. Not one-week, one-month, not even one-year. While past performance is not a guarantee of future performance, our record has been excellent in delivering long-term returns. As with any long-term investing strategy, you should not expect dramatic short-term results to offset past losses.

Monthly Fund Data

Below is the current fund performance for the alternatives in the **United Airlines** 401k plan. The “Tracker Average” is a weighted average of performance over the past year and is a key factor in selecting funds for inclusion in the model portfolios.

Fund	Fund Ticker	Total Returns				Tracker Average
		1 MO	3 MO	6 MO	12 MO	
Large Cap Growth Equity Fund	RAPLCG	3.13%	0.80%	8.09%	24.26%	19.79%
International Equity Fund	RAPINTL	2.70%	-0.97%	3.44%	16.28%	11.71%
International Equity Index	VTSNXUAL	3.20%	-0.69%	3.24%	15.46%	11.58%
Global Equity Fund	RAPGEO	2.44%	-1.82%	3.03%	13.70%	9.46%
Large Cap Value Equity Fund	RAPLCV	4.45%	-1.04%	2.68%	10.80%	9.22%
Target Date 2055 Fund	RAP2055	2.85%	-1.43%	1.85%	11.33%	7.97%
Target Date 2050 Fund	RAP2050	2.85%	-1.45%	1.84%	11.33%	7.95%
Target Date 2045 Fund	RAP2045	2.86%	-1.49%	1.79%	11.25%	7.86%
Target Date 2040 Fund	RAP2040	2.80%	-1.43%	1.72%	10.90%	7.63%
Target Date 2035 Fund	RAP2035	2.67%	-1.37%	1.44%	10.02%	6.96%
Target Date 2030 Fund	RAP2030	2.44%	-1.28%	1.26%	9.15%	6.31%
Target Date 2025 Fund	RAP2025	2.22%	-1.17%	1.06%	8.08%	5.55%
Total US Equity Index	RAPEQIN	2.39%	-2.53%	0.48%	9.28%	5.25%
Small Cap Equity Fund	RAPSCE	3.16%	-1.11%	-0.82%	7.58%	4.80%
Target Date 2020 Fund	RAP2020	2.02%	-1.12%	0.76%	7.00%	4.72%
Target Date 2015 Fund	RAP2015	1.71%	-1.02%	0.63%	6.06%	4.03%
Target Date 2010 Fund	RAP2010	1.38%	-0.72%	0.75%	5.39%	3.71%
Target Date 2005 Fund	RAP2005	1.07%	-0.62%	0.55%	4.32%	2.90%
Target Date Retirement Fund	RAPINC	0.98%	-0.67%	0.31%	3.64%	2.32%
Target Date 2000 Fund	RAP2000	1.00%	-0.70%	0.25%	3.53%	2.23%
Stable Value Fund	RAPSVF	0.19%	0.43%	0.90%	1.80%	1.81%
Real Asset Fund	SEI984U	2.78%	-0.75%	1.26%	-0.52%	1.51%
Diversified Bond Fund	RAPDBD	-0.35%	-1.16%	-1.20%	0.76%	-1.07%
Total Bond Index	VBTIXUAL	-0.67%	-1.81%	-2.17%	-0.80%	-2.98%

Brokerage Portfolio ETF Data | Part I

The following Schwab funds are used in the Brokerage Portfolio. These make use of the Schwab PRCA Link. This portfolio started March 25, 2018.

Fidelity ETF Portfolio	Symbol	1 Mo	3 Mo	6 Mo	12 Mo	Avg
U.S. Brent Oil Fund	BNO	7.72%	7.05%	26.93%	46.85%	48.30%
United States 12 Month Oil	USL	5.24%	4.87%	25.77%	32.86%	37.49%
United States Gasoline Fund	UGA	5.49%	-0.94%	9.34%	35.45%	26.92%
SPDR S&P Global Natural Resources	GNR	5.84%	-3.38%	10.57%	23.74%	20.06%
Guggenheim Frontier Markets	FRN	-2.36%	-3.48%	11.31%	25.05%	16.65%
PowerShares Emerging Mkts Momentum	PIE	-1.55%	-5.72%	8.24%	28.14%	15.88%
Consumer Discretionary SPDR	XLY	2.96%	-4.20%	13.39%	16.64%	15.70%
Gugg'hm S&P500 Equal Wgt Technology	RYT	0.66%	-3.15%	7.13%	23.88%	15.55%
SPDR S&P Emerging Markets Dividend	EDIV	-1.68%	-4.81%	13.66%	20.43%	15.06%
US Commodity Index	USCI	3.21%	0.76%	7.84%	13.77%	13.95%
Guggenheim S&P 500 Pure Growth	RPG	0.96%	-4.57%	6.64%	20.41%	12.78%
Guggenheim S&P 500 Pure Value	RPV	5.21%	-5.32%	7.92%	15.20%	12.56%
Schwab U.S. Large-Cap Growth	SCHG	2.17%	-5.37%	7.25%	18.59%	12.35%
PowerShares Em. Mkts. Low Volatility	EELV	1.27%	-4.13%	8.19%	17.31%	12.35%
SPDR S&P China ETF	GXC	-1.42%	-12.43%	4.39%	31.85%	12.22%
Oppenheimer Ultra Dividend	RDIV	5.89%	-2.83%	8.49%	10.27%	11.90%
Gugg'hm S&P500 Equal Wgt Financials	RYF	2.73%	-5.68%	5.82%	18.64%	11.73%
Schwab Intl Small-Cap Equity	SCHC	2.58%	-5.42%	6.06%	17.79%	11.45%
Schwab Fundamental Intl. Large Company	FNDF	4.52%	-5.23%	4.65%	16.15%	10.96%
Schwab Fundamental Intl. Small Company	FNDC	2.66%	-5.10%	5.04%	17.27%	10.84%
JP Morgan Diver. Return Intl. Equity	JPIN	3.61%	-4.03%	4.95%	14.56%	10.41%
Schwab Fundamental Emerging Mkts	FNDE	0.52%	-7.07%	6.67%	18.72%	10.28%
Powershares DWA Momentum	PDP	1.94%	-4.65%	4.84%	15.50%	9.61%
Schwab International Equity	SCHF	3.50%	-5.61%	3.76%	14.93%	9.04%
Guggenheim BRIC ETF	EEB	-0.16%	-9.62%	4.08%	21.88%	8.83%
KraneShares CSI China Internet *	KWEB	-4.66%	-14.65%	5.38%	30.00%	8.77%
PowerShares S&P 500 High Beta Port.	SPHB	1.05%	-7.20%	6.44%	15.79%	8.77%
SPDR MSCI ACWI (ex-US)	CWI	2.43%	-6.52%	3.61%	15.64%	8.27%
Global X Robotics & Art. Intell.	BOTZ	-1.99%	-14.96%	0.62%	30.54%	7.75%
Schwab U.S. Large-Cap	SCHX	2.21%	-6.43%	4.48%	13.90%	7.73%
Deutsche X-trackers EAFE Hedged	DBEF	6.44%	-2.86%	1.17%	9.36%	7.69%
Schwab U.S. Broad Market	SCHB	2.27%	-6.17%	4.43%	13.55%	7.68%
Schwab U.S. Mid-Cap	SCHM	1.78%	-5.14%	4.69%	12.18%	7.37%
Schwab U.S. Small-Cap	SCHA	2.65%	-3.80%	3.88%	10.67%	7.31%
Guggenheim S&P 500 Equal Weight	RSP	2.46%	-5.81%	4.94%	11.54%	7.16%
Schwab Fundamental U.S. Small Company	FNDA	3.40%	-3.77%	4.22%	9.17%	7.11%
Schwab Fundamental U.S. Large Company	FNDX	3.09%	-6.95%	4.59%	11.64%	6.75%
WisdomTree U.S. Dividend Growth	DGRW	1.58%	-8.68%	3.79%	14.15%	5.91%
PowerShares S&P International Devel	IDLV	2.51%	-4.71%	2.62%	10.38%	5.89%
Schwab Emerging Markets Equity	SCHE	-1.48%	-9.88%	3.97%	17.91%	5.74%
SPDR Barclays Capital Convert. Securities	CWB	0.34%	-3.23%	3.26%	10.09%	5.71%
SPDR Stoxx Europe 350	FEU	4.35%	-6.84%	2.04%	10.66%	5.57%
CurrencyShares Euro Trust	FXE	-2.23%	-2.53%	4.15%	10.64%	5.47%
SPDR Barclays International Corpora...	IBND	-2.55%	-3.09%	3.83%	11.31%	5.18%
SPDR S&P Emerging Markets Small Cap	EWX	-1.04%	-8.07%	3.09%	14.31%	4.52%
WisdomTree Intl. Hedged Dividend Growth	IHDG	4.09%	-3.34%	-0.30%	7.51%	4.34%
PowerShares India Portfolio	PIN	3.34%	-7.79%	0.51%	11.77%	4.27%
SPDR Barclays Intl Treasury Bond	BWX	-2.72%	-1.61%	4.35%	7.46%	4.08%
PowerShares S&P 500 Low Volatility	SPLV	1.35%	-4.31%	1.32%	8.72%	3.86%
SPDR Blackstone GSO Senior Loan	SRLN	0.41%	0.69%	1.84%	3.89%	3.73%

Brokerage Portfolio ETF Data | Part II

The following Schwab funds are used in the Brokerage Portfolio. These make use of the Schwab PRCA Link. This portfolio started March 25, 2018.

Fidelity ETF Portfolio	Symbol	1 Mo	3 Mo	6 Mo	12 Mo	Avg
Schwab U.S. Large-Cap Value	SCHV	2.26%	-7.44%	1.91%	9.62%	3.46%
PowerShares Developed Mkts Momentum	PIZ	-0.53%	-7.64%	1.06%	13.39%	3.42%
SPDR S&P International Dividend	DWX	2.26%	-5.74%	1.49%	8.26%	3.42%
PowerShares Senior Loan	BKLN	0.44%	0.64%	1.81%	3.13%	3.28%
Guggenheim British Pound Sterling	FXB	-2.63%	-2.65%	4.83%	6.42%	3.25%
PowerShares Buyback Achievers	PKW	2.19%	-9.16%	2.60%	10.27%	3.22%
SPDR Short-Term International Treasury	BWZ	-2.43%	-2.50%	3.44%	6.78%	2.88%
PIMCO 0-5 Year High Yield Corporate	HYS	0.82%	-0.20%	0.96%	3.50%	2.77%
SPDR Nuveen S&P High Yield Muni	HYMB	0.28%	1.03%	2.08%	1.64%	2.74%
Guggenheim Bullet 2018 HY Corp. Bond	BSJI	0.42%	0.71%	1.14%	2.75%	2.74%
Schwab U.S. Dividend Equity	SCHD	1.43%	-9.87%	1.47%	11.91%	2.70%
Select Sector SPDR Fund - Industrial	XLI	-0.38%	-8.90%	2.16%	11.88%	2.59%
PowerShares International Dividend	PID	2.45%	-8.15%	1.14%	9.30%	2.58%
Physical Gold Swiss Shares	SGOL	-1.57%	-1.99%	3.80%	4.31%	2.49%
ALPS Sector Dividend Dogs	SDOG	3.42%	-8.74%	2.35%	7.39%	2.41%
Guggenheim Bullet 2019 HY Corp. Bond	BSJJ	0.61%	0.09%	0.49%	3.17%	2.38%
SPDR DJ Global Real Estate	RWO	3.95%	-2.89%	1.21%	1.57%	2.10%
SPDR Bloomberg Barclays Floating Rate	FLRN	0.28%	0.47%	1.07%	1.87%	2.01%
Guggenheim Bullet 2020 HT Corp. Bond	BSJK	0.83%	-0.34%	0.04%	2.92%	1.88%
IQ Hedge Multi-Strategy Tracker	QAI	0.23%	-2.53%	1.23%	4.39%	1.81%
Guggenheim Bullet 2018 Corp. Bond	BSCI	0.27%	0.43%	0.60%	1.15%	1.33%
CurrencyShares Japanese Yen	FXV	-3.33%	-0.48%	3.99%	1.41%	0.87%
Guggenheim Bullet 2019 Corp. Bond	BSCJ	0.18%	0.08%	-0.25%	0.71%	0.39%
Cash/Money Market	CASH	0.01%	0.00%	0.00%	0.00%	0.01%
Guggenheim Bullet 2017 HY Corp. Bond	BSJH	N/A	N/A	N/A	N/A	0.00%
Guggenheim Bullet 2017 Corp. Bond	BSCH	N/A	N/A	N/A	N/A	0.00%
Schwab U.S. TIPS	SCHP	-0.08%	-0.46%	0.27%	0.22%	-0.03%
Wells Fargo Preferred Stock	PSK	-0.83%	0.36%	-1.60%	1.15%	-0.50%
PowerShares Preferred	PGX	-1.04%	-0.16%	-1.48%	1.48%	-0.65%
Schwab Short-Term U.S. Treasury	SCHO	-0.19%	-0.04%	-0.56%	-0.47%	-0.68%
Guggenheim Bullet 2020 Corp. Bond	BSCK	0.08%	-0.56%	-1.12%	0.19%	-0.77%
PowerShares Fundamental HY Corp. Bond	PHB	0.18%	-1.62%	-1.21%	1.17%	-0.81%
Global X MLP & Energy Infrastructure	MPLX	4.22%	-9.74%	0.55%	3.25%	-0.93%
PowerShares Variable Rate Preferred	VRP	-0.49%	-1.44%	-1.94%	1.35%	-1.37%
WisdomTree Bloomberg US Dollar Bullish	USDU	2.48%	2.85%	-2.76%	-5.21%	-1.44%
SPDR Barclays Municipal Bond	TFI	-0.41%	-1.37%	-1.65%	0.78%	-1.44%
Guggenheim Shares 2021 Corporate Bond	BSCL	-0.04%	-0.89%	-1.58%	-0.18%	-1.47%
Schwab US REIT	SCHH	4.53%	-2.07%	-2.90%	-2.70%	-1.71%
Guggenheim Bullet 2022 Corporate Bond	BSCM	-0.22%	-1.41%	-2.29%	-0.40%	-2.35%
Schwab U.S. Aggregate Bond	SCHZ	-0.62%	-1.55%	-1.93%	-0.60%	-2.56%
Sprott Gold Miners	SGDM	1.37%	-9.44%	-1.73%	4.63%	-2.82%
Gugg'hm S&P500 Equal Wgt Consum.	RHS	-0.14%	-9.32%	3.59%	0.23%	-3.08%
Schwab Intermediate-Term U.S. Treasury	SCHR	-0.92%	-1.09%	-2.33%	-2.08%	-3.50%
PIMCO 25+ Year Zero Coupon U.S. Treasury	ZROZ	-2.09%	-4.57%	-2.12%	1.28%	-4.09%
SPDR Barclays Long-Term Treasury	SPTL	-1.53%	-3.10%	-2.47%	-0.47%	-4.13%
ETFS Physical Silver Shares	SIVR	0.06%	-5.07%	-1.95%	-4.67%	-6.34%
PowerShares Emerging Mkts Sovereign Debt	PCY	-1.12%	-5.15%	-4.62%	-1.84%	-6.94%
ETFS Physical Platinum Shares	PPLT	-3.15%	-9.86%	-0.61%	-3.81%	-9.50%
Global X MLP	MLPA	9.45%	-13.77%	-2.62%	-14.88%	-11.90%



Questions, Comments, Problems?

Let us know if you have any questions or suggestions. We're just a click away at contact@eztracker401k.com. Or call 201.503.6445. For help or questions about rebalancing or fund-to-fund transfers call 201.503.6571.

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