

April 29, 2018

401k PORTFOLIO MAY 2018 UPDATE & NEWSLETTER



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.

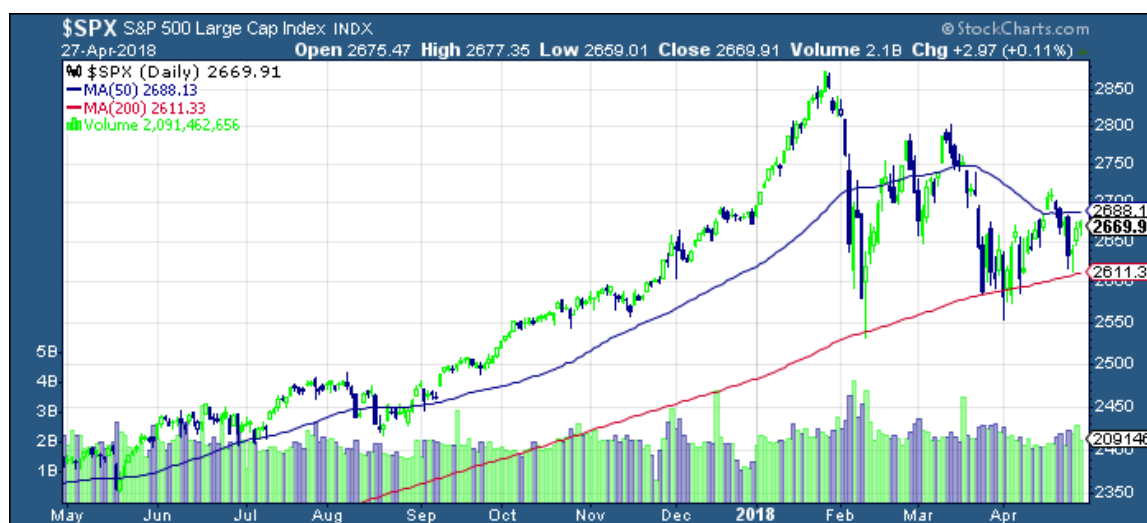
All of the **EZTracker** model portfolios were up on the month and they continue to outpace both the Morningstar Benchmarks and the S&P 500. **As a result there are no changes to the EZTracker model portfolios or brokerage portfolios for the coming month.**

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.

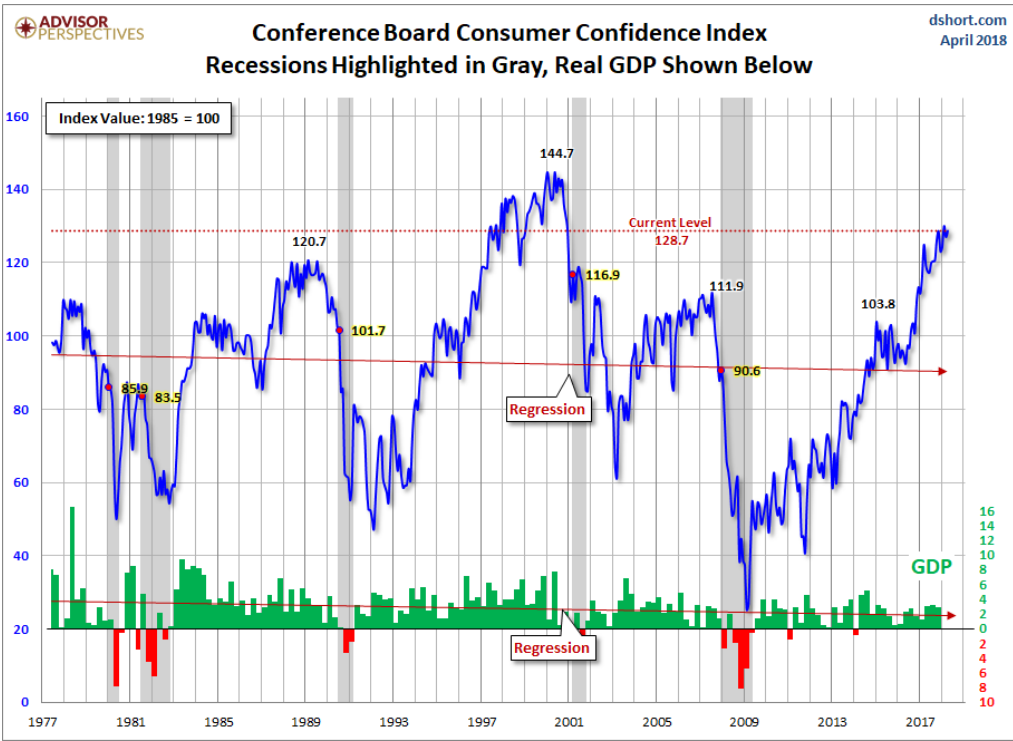
Help Hotline: We help new subscribers get started, and current subscribers get back on track.

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

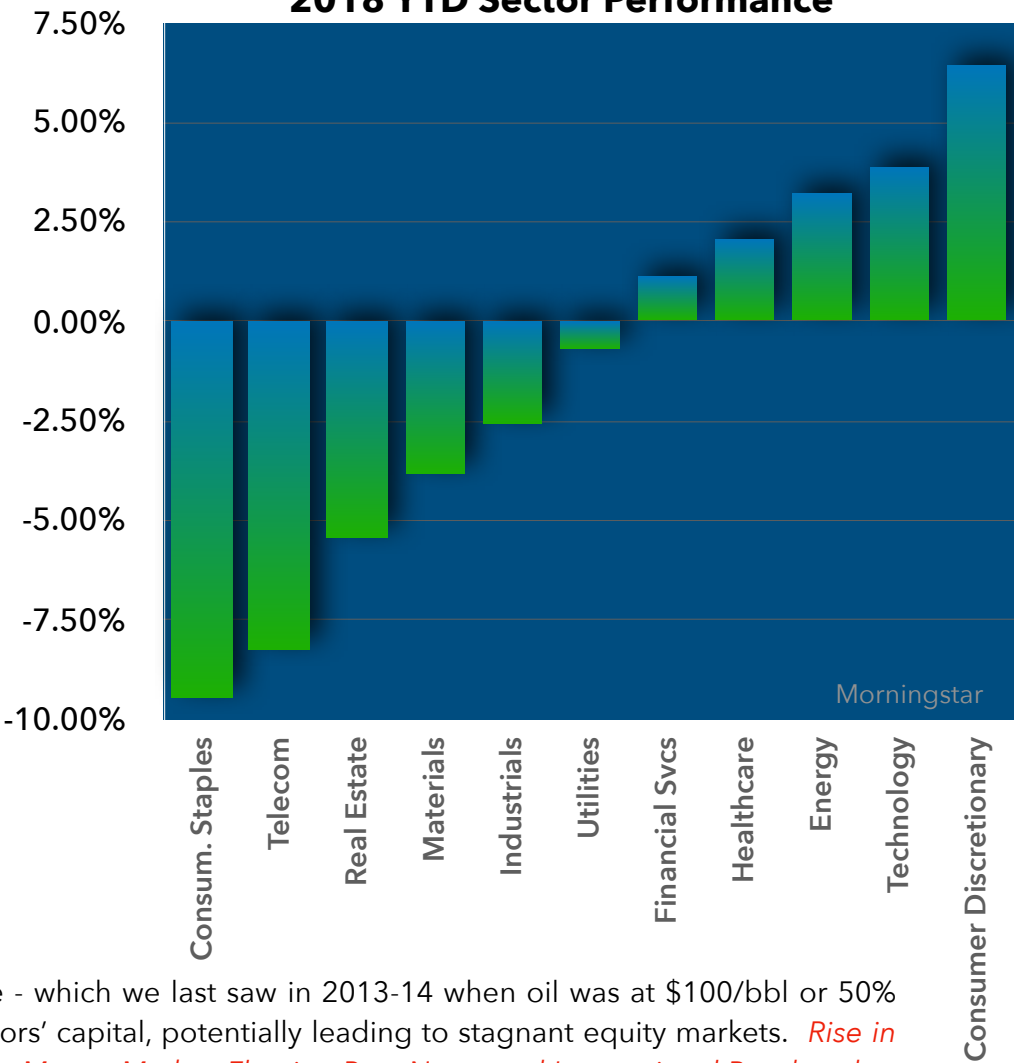
Year-to-date, US equity sector performance continues to be mixed with material weakness continuing across all value and core sectors (small-cap, mid-cap, and large-cap), while all growth sectors (small-, mid-, and large-cap) continue to be in the black. *In many EZTracker model portfolios, we are weighted 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 **UPS Airlines** pilots: Aggressive, Moderate, Conservative & Brokerage. Each is designed for different investment needs and styles, as well as level of risk.

STEP 1: Update Current Investments


Login to Fidelity Investments by [clicking here](#).

- Next you will see is "Welcome to Net Benefits for UPS"
- You may have a UPS IPA 401k Savings Plan & a UPS IPA MPP Savings Plan You should treat both the same when making changes to the plans using the EZTracker Newsletter.
- Click on the 401k Saving Plan. This will bring up the Summary Page and a left-hand navigation bar which is broken into two parts. In the lower part below "ACT" click on "Change Investments" This is where you will make changes to your 401k and MPP Plans.

Current Subscribers:



Aggressive, Moderate & Conservative Portfolios:
There are NO CHANGES this month



Brokerage Portfolio:
There are NO CHANGES this month

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
Fidelity 500 Index (FXAIX)	FXAIX	32%	25%	15%	
Vanguard Midcap Value Index (VMVAX)	VMVAX	5%	5%	4%	
Vanguard Small Cap Index (VSCIX)	VSCIX	11%	6%	3%	
Fidelity International Index (FSPSX)	FSPSX	15%	11%	6%	
Oppenheimer Developing Markets (ODVIX)	ODVIX	12%	9%	5%	
Fidelity OTC K (FOCKX)	FOCKX	10%	7%	4%	
Janus Enterprise (JMGRX)	JMGRX	10%	7%	4%	
Fidelity Money Market Treasury (FRSXX)	FRSXX	5%	30%	59%	
Fidelity 500 Index (FUSVX)*	FUSVX				27%
Fidelity Mid Cap Stock Fund (FMCSX)	FMCSX				11%
Fidelity International Index (FSIVX)	FSIVX				11%
Fidelity Total Emerging Markets (FTEMX)	FTEMX				7%
Fidelity Contrafund (FCNTX)	FCNTX				9%
Fidelity Select Financial Services (FIDSX)	FIDSX				12%
Fidelity Select Technology (FSPTX)	FSPTX				11%
Fidelity Select Consumer Discretionary (FSCPX)	FSCPX				12%

*this is the Advantage share class which has a \$10,000 minimum. For those with smaller accounts, FUSEX has a \$2,500 minimum.

After you complete the necessary "Exchange" or "Rebalance", print a copy of your transactions, including your confirmation number. The Buy dates are the dates of the most recent purchase. In some cases, prior purchase may have been made. These dates are the day **after** publication of the monthly newsletter. Your Buy date may be different. **Keep track of your Buy dates to comply with any trading restrictions.**

STEP 2: Update Future Investment Elections

- **For the Aggressive, Moderate and Conservative Portfolios:** Allocate your future contributions to the funds in the portfolio you are following in the same percentages as in the grid above for Current Investments.
- **For the Expanded Portfolio:** Set your future contributions to go to the Fidelity Institutional Money Market (FDRXX). When making new buys to in the portfolio, add your accumulated cash to the new funds.

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 indicative 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 a money market fund
- Conservative Portfolio:**
40% invested in equities and 60% invested in bonds or a money market fund. This is our lowest risk portfolio.
- Brokerage Portfolio:**
Aggressive: 95-100% invested in equities through the Brokerage Link and an expanded list of Fidelity mutual funds. This is a high risk/high reward portfolio.

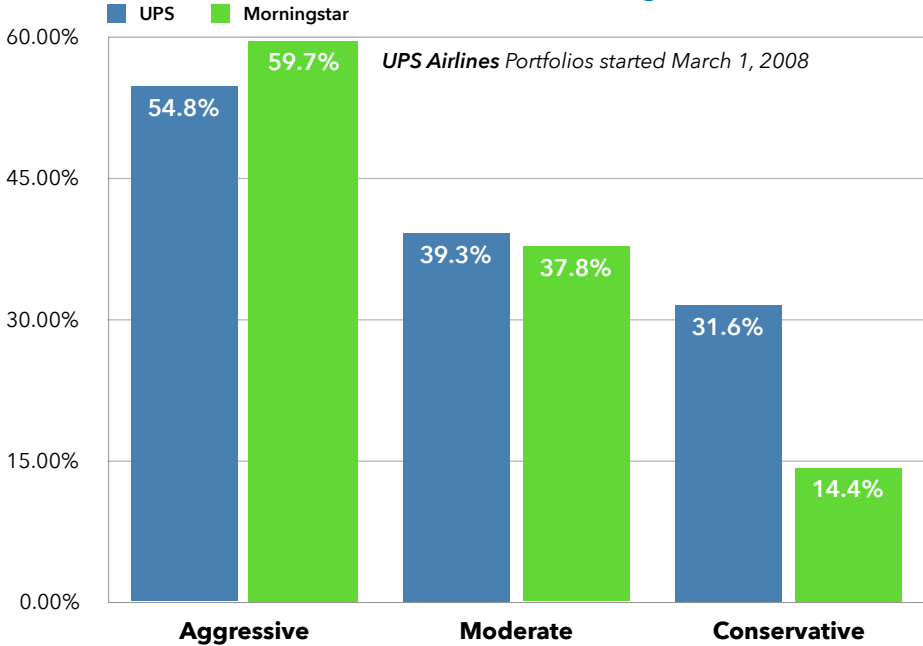
Performance

The **EZTracker** methodology used for **UPS Airlines** is the same methodology (investing in the best performing funds) we've used since we began publishing in 2002. It has consistently delivered superior long-term results. While past performance is no guarantee of future results, our past performance validates this long-term investing philosophy.

Current Performance Through April 29, 2018	MTD April *	YTD 2018	1-Year
EZTracker Aggressive	2.41%	1.35%	13.43%
EZTracker Moderate	1.83%	1.13%	10.13%
EZTracker Conservative	1.13%	0.81%	5.75%
EZTracker Brokerage	2.21%	0.55%	12.66%
Morningstar Benchmarks			
Aggressive Target Risk Index		0.31%	13.41%
Moderate Target Risk Index		-0.53%	8.15%
Conservative Target Risk Index		-1.20%	2.80%
S&P 500		-0.14%	11.77%

* Performance since last newsletter

5-Year 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.

Annual % Total Returns

EZTracker Model Portfolios	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
EZTracker Aggressive	-4.62	30.50	17.56	-6.14	2.88	27.07	6.48	-1.93	4.04	21.10
EZTracker Moderate	-3.73	26.77	12.26	-2.61	2.95	19.41	5.84	-2.00	4.37	15.65
EZTracker Conservative	-2.70	20.89	9.53	-1.91	1.74	13.31	8.26	-1.64	5.00	8.73
Morningstar Benchmarks										
Aggressive Target Risk Index		32.00	16.75	-3.60	16.07	24.53	5.23	-2.67	11.34	21.95
Moderate Target Risk Index		21.77	12.33	0.59	12.04	14.31	4.89	-1.79	8.57	14.66
Conservative Target Risk Index		9.56	7.07	4.38	7.36	2.97	3.38	-0.92	4.67	7.00

All data for the model portfolios and the market indices are based on total returns which include reinvestment of dividends. See the **EZTracker** website (www.eztracker401k.com) for historical data for all model portfolios.

Monthly Fund Data

The following represents all funds in the UPS Pilot's 401k plan for the month.

Fund	Fund Symbol	Restrictions	Total Returns				Tracker Average
			1 MO	3 MO	6 MO	12 MO	
Clearbridge Small Cap Growth	SBPYX		2.03%	1.89%	12.17%	24.23%	22.00%
Fidelity OTC K	FOCKX		2.00%	-4.19%	7.52%	24.14%	16.08%
Fidelity Contrafund	FCNKX		2.68%	-4.93%	7.16%	22.81%	15.12%
TRP International Discovery	PRIDX	2% < 90 days	0.58%	-4.66%	7.39%	23.97%	14.88%
Alger Cap Appreciation I	ALARX		2.62%	-4.22%	7.49%	21.01%	14.68%
Janus Enterprise	JMGRX		-0.65%	-4.01%	5.79%	19.23%	11.11%
Oppenheimer Developing Markets	ODVIX		-0.57%	-7.45%	4.27%	20.19%	8.97%
Fidelity International Index	FSPSX	1% < 90 days	3.30%	-5.54%	3.92%	14.40%	8.78%
Fidelity Extended Market Index	FSEVX	.75% < 90 days	2.13%	-3.95%	4.50%	12.05%	8.03%
Vanguard Small Cap Index-Inst	VSCIX		2.58%	-3.76%	4.47%	11.14%	7.87%
Fidelity 500 Index	FXAIX		2.33%	-6.61%	4.44%	13.96%	7.70%
TRP Retirement 2050			1.75%	-4.96%	3.68%	13.43%	7.58%
TRP Retirement 2045			1.74%	-4.98%	3.69%	13.41%	7.56%
TRP Retirement 2060			1.75%	-4.98%	3.67%	13.41%	7.56%
TRP Retirement 2055			1.74%	-5.00%	3.67%	13.40%	7.53%
TRP Retirement 2040			1.66%	-4.94%	3.56%	13.08%	7.29%
TRP Retirement 2035			1.54%	-4.73%	3.26%	12.30%	6.75%
Fidelity Puritan	FPUKX		1.61%	-4.72%	3.25%	11.85%	6.54%
Vanguard Midcap Value Index	VMVAX		2.48%	-5.48%	4.99%	9.88%	6.47%
Vanguard Value Index Inst	VIVIX		2.77%	-7.00%	3.60%	12.13%	6.27%
TRP Retirement 2030			1.40%	-4.50%	3.00%	11.38%	6.15%
Diamond Hill Small Cap Y	DHSYX		2.08%	-2.60%	3.17%	8.50%	6.08%
TRP Retirement 2025			1.20%	-4.23%	2.60%	10.12%	5.29%
TRP Retirement 2020			1.03%	-3.87%	2.22%	8.85%	4.49%
Vanguard Small Cap Value Index	VSIAX		2.94%	-4.66%	2.48%	7.23%	4.36%
Fidelity Europe	FIEUX	0	1.04%	-7.81%	1.58%	12.75%	4.13%
TRP New Asia	PRASX	2% < 90 days	-1.74%	-10.06%	1.83%	17.40%	4.05%
TRP Retirement 2015			0.81%	-3.42%	1.72%	7.29%	3.49%
TRP Retirement 2010			0.61%	-3.03%	1.42%	6.15%	2.81%
TRP Retirement Balanced Fund			0.61%	-2.81%	1.36%	5.60%	2.60%
Templeton Global Bond Fund	TGBAX		1.81%	0.97%	0.57%	1.04%	2.39%
TRP Retirement 2005			0.44%	-2.79%	1.14%	5.43%	2.30%
Fidelity Treasury Only Inst	FRSXX		0.12%	0.33%	0.60%	1.02%	1.13%
Vanguard Inflation Protected Securities	VIPIX		-0.10%	-0.55%	0.09%	-0.04%	-0.33%
Cohen & Steers Realty	CSRIX		3.87%	-2.14%	-2.10%	-0.79%	-0.63%
Fidelity Limited Term Govt	FFXSX	0	-0.40%	-0.40%	-1.20%	-1.02%	-1.65%
Fidelity US Bond Index	FXNAX		-0.66%	-1.47%	-1.85%	-0.48%	-2.44%

Frequent Trading Clarification

To avoid penalties and "Frequent Trading" notices from Fidelity, make sure you comply with all holding periods. While many plans have longer holding periods (indicated on the fund data on the last page of the newsletter), all funds in the 401k plan have a minimum hold of 30 days.

From Fidelity: Shareholders that place a second roundtrip transaction in the same fund within a 90-day period will be blocked from making additional purchases and exchange purchases into that fund for 85 days. A round-trip transaction is a buy and a corresponding sale. We will monitor these to help avoid these trading restrictions.

Brokerage Portfolio Fund Data

The following Fidelity funds are used in the Brokerage Portfolio. These make use of the Fidelity Brokerage Link. This portfolio started July 26, 2015.

Fidelity Portfolio	Symbol	1 Mo	3 Mo	6 Mo	12 Mo	Avg
Fidelity Select Retailing	FSRPX	4.22%	-1.98%	19.69%	25.13%	25.67%
Fidelity Select Energy	FSENX	10.70%	-1.35%	17.40%	14.08%	22.27%
Fidelity Select Defense & Aerospace	FSDAX	-0.29%	-3.32%	10.72%	30.92%	20.74%
Fidelity Select Technology	FSPTX	0.72%	-3.38%	6.72%	30.19%	18.68%
Fidelity Small Cap Growth	FCPGX	0.76%	-1.16%	9.31%	23.52%	17.69%
Fidelity International Small Cap	FSCOX	0.85%	-3.93%	10.87%	23.29%	16.96%
Fidelity Select Natural Resources	FNARX	8.71%	-3.95%	13.35%	11.39%	16.09%
Fidelity Select Consumer Discretionary	FSCPX	2.72%	-4.47%	14.07%	16.70%	15.84%
Fidelity Select Health Care	FSPHX	4.20%	-1.98%	9.14%	16.72%	15.32%
Fidelity Contrafund	FCNTX	2.67%	-4.95%	7.10%	22.69%	15.01%
Fidelity Worldwide	FWWFX	1.98%	-5.07%	6.24%	21.01%	13.18%
Fidelity Japan Fund	FJPNX	1.74%	-5.40%	6.11%	21.12%	12.86%
Fidelity Nasdaq Composite Index	FNCMX	1.72%	-5.00%	6.48%	18.47%	11.82%
Fidelity China Region Fund	FHKCX	-2.33%	-9.23%	5.08%	27.23%	11.32%
Fidelity Select Utilities	FSUTX	3.08%	3.01%	2.25%	11.41%	10.77%
Fidelity Latin America	FLATX	-0.75%	-5.69%	5.00%	20.79%	10.56%
Fidelity Select Transportation	FSRFX	3.98%	-5.66%	4.54%	15.70%	10.13%
Fidelity Select Financial Services	FIDSX	1.60%	-7.77%	4.23%	18.40%	8.98%
Fidelity International Index	FSIVX	3.33%	-5.54%	3.93%	14.38%	8.78%
Fidelity Select Banking	FSRBX	2.48%	-5.97%	4.74%	14.08%	8.36%
Fidelity Total Market Index	FSTVX	2.28%	-6.16%	4.44%	13.61%	7.73%
Fidelity Select Air Transportation	FSAIX	1.65%	-7.04%	2.85%	16.66%	7.71%
Fidelity 500 Index	FUSVX	2.32%	-6.62%	4.43%	13.94%	7.68%
Fidelity Mid Cap Stock Fund	FMCSX	1.82%	-4.36%	3.81%	12.75%	7.65%
Fidelity Pacific Basin	FPBFX	-1.48%	-8.49%	2.50%	20.70%	7.22%
Fidelity Large Cap Stock	FLCSX	3.48%	-7.73%	4.22%	11.62%	6.32%
Fidelity Large Cap Value Enhanced Index	FLVEX	2.11%	-7.10%	4.12%	10.71%	5.36%
Fidelity Mid Cap Enhanced Index	FMEIX	1.24%	-6.73%	4.27%	10.50%	5.06%
Fidelity Select Biotechnology	FBIOX	0.48%	-9.06%	4.24%	12.46%	4.44%
Fidelity Europe	FIEUX	1.04%	-7.81%	1.58%	12.75%	4.13%
Fidelity Total Emerging Markets	FTEMX	-2.13%	-8.44%	1.50%	13.34%	2.33%
Fidelity Convertible Securities	FCVSX	0.61%	-3.50%	2.20%	4.90%	2.30%
Fidelity Small Cap Enhanced Index	FCPEX	2.06%	-5.02%	2.04%	4.98%	2.22%
Fidelity Select Industrials	FCYIX	-0.19%	-8.50%	2.90%	9.47%	2.01%
Fidelity High Income Fund	SPHIX	0.54%	-1.21%	0.22%	3.90%	1.88%
Fidelity Select Pharmaceuticals	FPHAX	0.95%	-6.28%	3.72%	4.68%	1.67%
INS CTRCT/STABLE VALUE	DELTA1	0.14%	0.41%	0.81%	1.59%	1.61%
Fidelity Mid Cap Value Fund	FSMVX	1.49%	-7.42%	1.76%	6.78%	1.43%
Fidelity Inflation Protected Bond Index	FSIYX	0.02%	-0.46%	0.23%	0.18%	-0.01%
Fidelity Global Credit	FGBFX	-0.31%	-1.84%	-1.35%	2.30%	-0.66%
Fidelity Real Estate Investment Portfolio	FRESX	4.41%	-1.73%	-3.42%	-1.97%	-1.48%
Fidelity Select Materials	FSDPX	1.57%	-10.89%	-3.12%	9.49%	-1.61%
Fidelity Limited Term Govt	FFXSX	-0.40%	-0.40%	-1.20%	-1.02%	-1.65%
Fidelity Total Bond	FTBFX	-0.45%	-1.28%	-1.53%	-0.04%	-1.80%
Fidelity GNMA	FGMNX	-0.45%	-0.96%	-1.62%	-0.84%	-2.11%
Fidelity Corporate Bond	FCBFX	-0.61%	-2.42%	-2.21%	0.91%	-2.36%
Fidelity US Bond Index	FSITX	-0.66%	-1.48%	-1.86%	-0.50%	-2.46%
Fidelity Select Telecommunications	FSTCX	4.74%	-5.60%	0.15%	-4.27%	-2.71%
Fidelity Select Construction & Housing	FSHOX	0.75%	-11.88%	-0.32%	5.50%	-3.24%
Fidelity New Markets Income	FNMIX	-1.24%	-3.82%	-2.55%	0.40%	-3.93%
Fidelity Long- Term Treasury Bond Index	FLBAX	-1.50%	-3.12%	-2.44%	-0.42%	-4.08%
Fidelity Select Gold	FSAGX	1.93%	-9.33%	-2.50%	-1.26%	-6.09%
Fidelity Select Consumer Staples	FDFAX	-2.31%	-13.39%	-5.12%	-9.23%	-16.40%



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 answers about rebalancing or fund-to-fund transfers call 201.503.6571. The information and data contained herein are compiled from sources and procedures believed reliable, but accuracy cannot be guaranteed. EZTracker monitors fund performance and publishes a monthly newsletter. The publisher and owners disclaim any and all liability for losses that may be sustained as a result of using the data presented herein. Past performance is no assurance of future results. All investments involve risk. You should invest only after careful examination of fund prospectuses.

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