

September 30, 2018

401k PORTFOLIO OCTOBER 2018 UPDATE & NEWSLETTER

SAMPLE



TAKE CONTROL OF YOUR FUTURE

October 2018 Newsletter

The S&P 500 gained more than 7% in the third fiscal quarter. This is the strongest fiscal quarter for that index since the end of 2013. All three major indexes are at or near record highs, as investors expect continued corporate earnings strength. Historically, a positive fiscal Q3 has indicated continued Q4 growth, and in midterm election years specifically, the S&P 500 has rallied an average of 7.1% in the fourth quarter following a Q3 gain.

For the coming month, there are NO CHANGES to the Aggressive, Moderate, or Conservative portfolios. **EZTracker** model portfolios continue to outperform since our June rotation out of international and emerging markets, and we continue to monitor re-entry points. **In the Brokerage portfolio, we shifted from small cap value to growth (See changes on page 4).**



Portfolio Update on Page 4



Equity markets have so far remained resilient in the face of rising yields and trade tensions, suggesting investors are comfortable with the outlook for corporate earnings and global growth even as borrowing costs rise. This week, Federal Reserve officials raised interest rates for the 3d time this year and reaffirmed further gradual hikes into 2019. The language in the Fed minutes, however, seemed to acknowledge that rates have moved closer to the neutral level, potentially leading to a hiatus for the Fed to assess their effects on the economy. Investors currently expect another 0.25% hike in December and 2-3 more raises in 2019.

This month, Ray Dalio, founder of Bridgewater Associates, the world's largest fund with \$150B in AUM, gave a CNBC interview suggesting investors to be "more defensive" in the current stock market environment. The insightful parts included his comments on where we are in the cycle (he said 7th inning), when investors can expect the next downturn (two years), and China (tariffs are "not that big of a deal"). <https://www.cnbc.com/video/2018/09/11/ray-dalio-bridgewater-financial-crisis-economy-debt.html>.

We expect further global noise that could disrupt markets going forward like troubled Emerging Market currencies, a potentially messy Brexit and continued trade tensions between the US and its global partners. For example, EM's outlook has deteriorated since Q2 and downside risks still remain (**EZTracker** model portfolios all materially reduced EM exposure in June). Although China and other advanced economies are the drivers of the ongoing global expansion, the trade war creates uncertainty – how bad it will get and how deep will it damage the world economy. All this, however, has been relegated to the background as investors continue to focus on the United States, as domestic trends are fundamentally driving the markets. Here are the reasons why:

The Economy: Domestic growth has been strong, running at a 3.2% annual rate in the first half of the year, and inflation is still behaving. Lower inflation means less pressure on the Federal Reserve to raise interest rates;

Corporate Earnings: Profits for the S&P 500 are expected to rise 22% this year, and 10% next year according to CFRA Research. Since stocks typically trade on expectations of future earnings, you would expect valuations to rise as profits rise.

Valuation: The S&P is trading at about 18 times 2018 earnings and about 16 time forward (next year) expected profits;

Sectors: **EZTracker** model portfolios have been based on thorough sector analysis with an eye on large cap growth companies such as the FAANG group of companies (FB, AMZN, AAPL, NFLX, GOOGL) which are described more fully on Page 3;

Fixed Income & Rates: Although investors have shrugged off the increase in rates and the flattening of the yield curve, we continue to monitor these fixed income movements as we believe these trends are long-term bearish indicators (mentioned in previous newsletters) that are currently overshadowed by other strengths and bullish short-term forces.

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

201.503.6445 | contact@eztracker401k.com



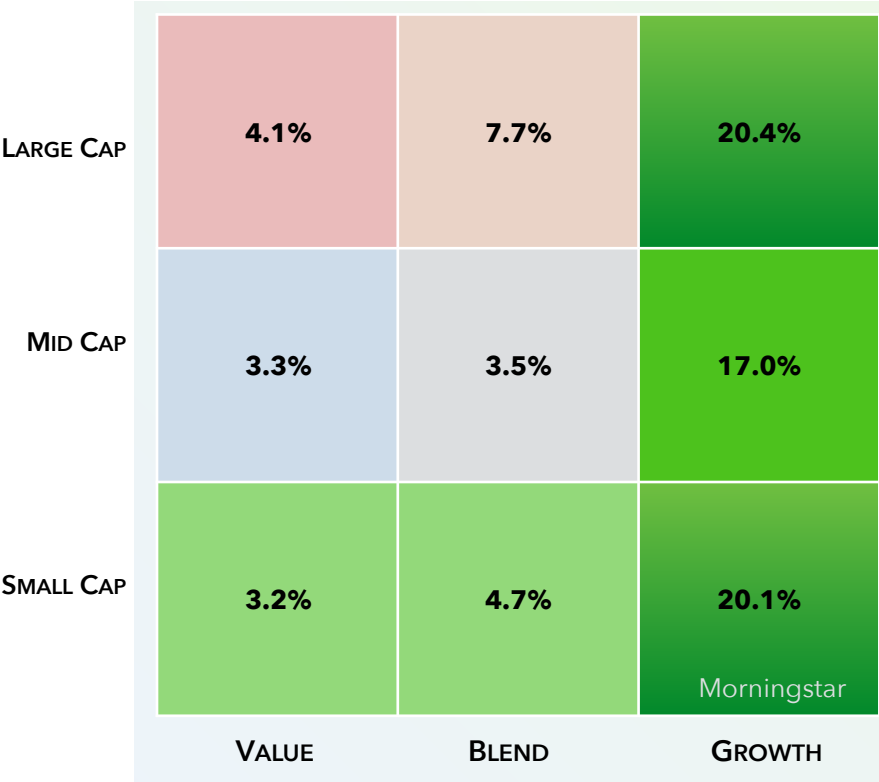
Economic Data

The **University of Michigan Consumer Sentiment** for September continues to suggest a fairly upbeat disposition among consumers. Households viewed their current and future finances more favorably in September, driven by expectations of better income levels. The U-M press release noted the single issue that had a potential negative effect on the economy was tariffs – cited by nearly one-third of all survey respondents. **Non-farm payrolls** rose 201,000 from the prior month, topping the median economist forecast of 190,000 jobs and the **unemployment rate** was unchanged at 3.9%, remaining at its lowest rate since the 1960s.

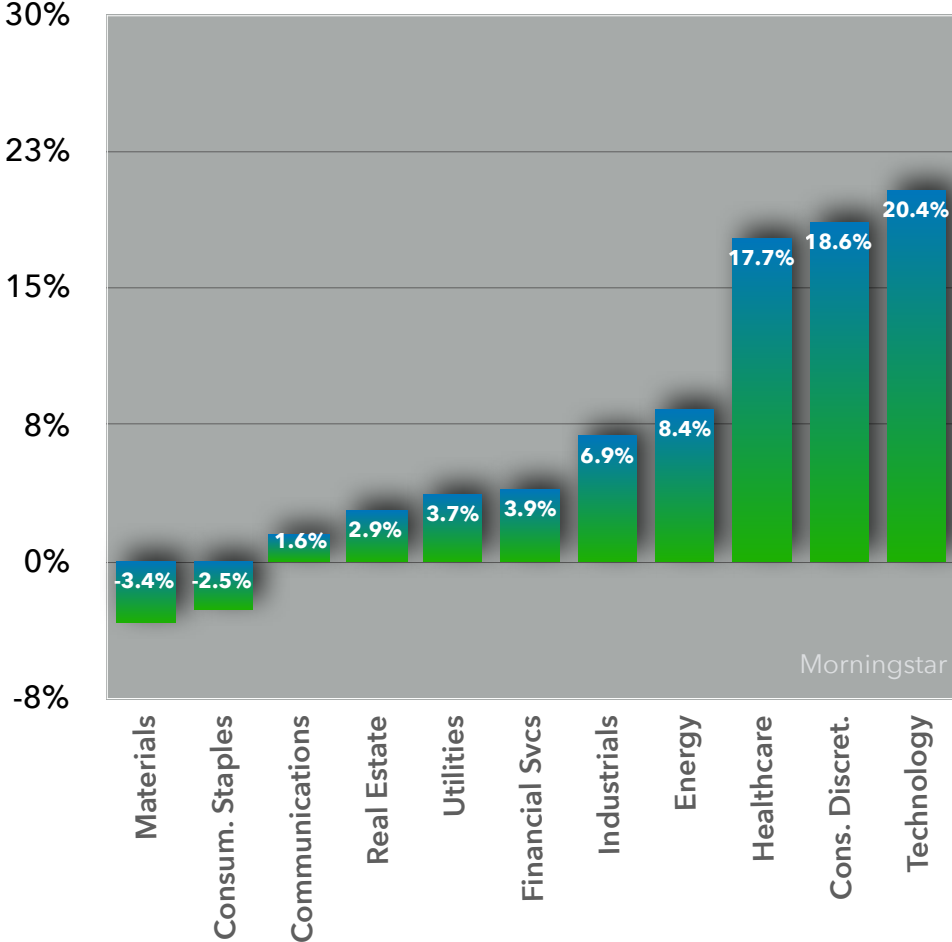
Sector Analysis

10 out of the 11 S&P Sectors posted gains in Q3. The leaders were Healthcare, Tech, Consumer Discretionary and Financials. The sole laggard was Real Estate. This past Friday we saw the launch of the **S&P Communications Services** sector, replacing the Telecommunications Sector and involving a reshuffling of major industry groups including some widely followed and traded names in the market. The new sector will include companies from three different industry groups, Communications, (e.g. *Verizon*) Technology (e.g. *Facebook* and Google's parent *Alphabet*) and Consumer Discretionary. (e.g. *Netflix* and *Disney*).

YTD Index Performance: Returns (%)



2018 YTD Sector Performance



In market speak, the acronym FAANG stands for *Facebook, Amazon, Apple, Netflix* and *Google* a collection of tech companies so widely followed by investors that the media came up with an nickname for them as a whole. Each of the companies within FAANG has been known to move markets and transform not just their own industries, but also how we all live. Together, the five companies make up approximately 13% of the S&P index with a collective market cap of nearly \$4 trillion. To look at their magnitude a different way, if FAANG was a country, and its market cap was the country's GDP, FAANG would be the fourth-largest economy in the world. Purchasing individual FAANG equities can be costly, so **EZTracker** relies on mutual funds and ETFs for appropriate exposure, while at the same time diversifying within other names providing protection.

FAANG corporate earnings are due out in early November, and each name has some questions including: public concerns about *Facebook* and *Google's* data-driven and ad-driven business models, *Netflix* and *Amazon's* stratospheric speculative valuations and *Apple's* new iPhone sales expectations.

Because these five companies are so heavily weighted in the markets, investors are looking for these answers as well as strong guidance to spur the markets to even higher levels. **EZTracker's** sector analysis takes into account the strength and growth runway of the FAANG group of companies.



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 tolerance.

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 for the coming month.

 **Brokerage Portfolio:** Exchange Fidelity Small Cap Enhanced Index Fund (FCPEX) for Vanguard Small Cap Growth Index (VISGX)

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	Symbol	Aggressive	Moderate	Conservative	Brokerage
Fidelity 500 Index Fund	FXAIX	44%	24%	22%	
Vanguard Mid-cap Value Index Fund	VMVAX				
Vanguard Small Cap Index Fund	VSCIX				
Fidelity Extended Market Index Fund	FSMAX				
Fidelity OTC K Portfolio	FOCKX				
ClearBridge Small Cap Growth Fund	SBPYX				
Fidelity Money Market Treasury Only	FRSXX				
Fidelity US Bond Index	FXNAX				
Fidelity 500 Index *	FUSVX				%
Fidelity Mid Cap Stock Fund	FMCSX				%
Fidelity Total Market Index Fund	FSTVX				%
Vanguard Small Cap Growth Index **	VISGX				%
Fidelity Contrafund	FCNTX				%
Fidelity Select Financial Services	FIDSX				%
Fidelity Select Technology	FSPTX				%
Fidelity Select Consumer Discretionary	FSCPX				%
		100%	100%	100%	100%

*This is the Advantage share class which has a \$10,000 minimum. For those with smaller accounts, FUSEX has a \$2,500 minimum.
** This has a \$3,000 minimum. For those with smaller accounts, use Hartford Small Cap Growth HLS Fund (HISCX), this has no minimum.
Your individual percentages may vary somewhat from those indicated above due to rounding, timing of purchases, and performance every month
(In many cases even though there may be no changes for a particular month you may notice a small change, due to performance/rounding).

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.



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.

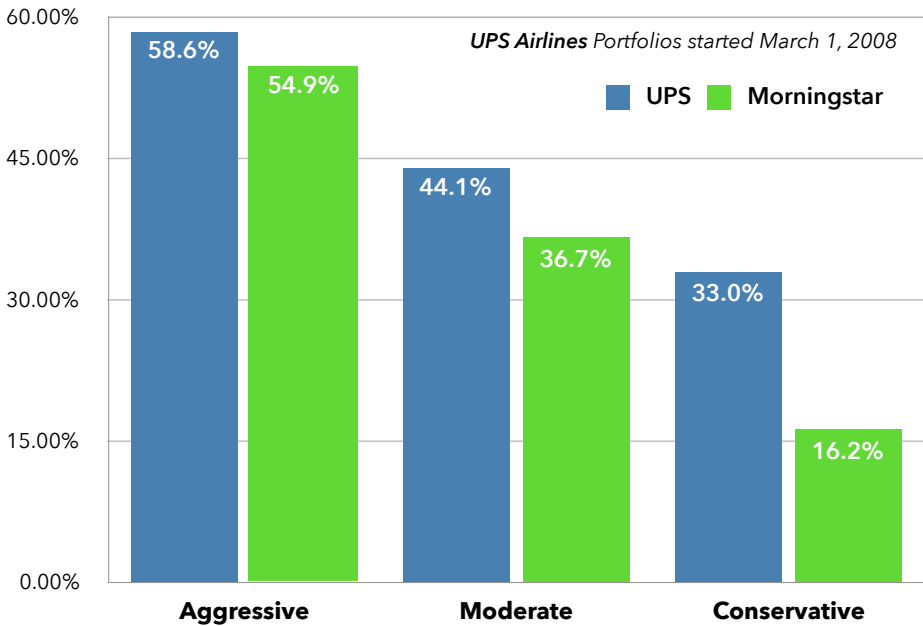
Performance

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 performance validates this long-term investing philosophy.

Current Performance Through Sep 30, 2018	MTD Sep *	YTD 2018	1-Year
EZTracker Aggressive	0.74%	10.07%	15.61%
EZTracker Moderate	0.53%	7.73%	11.78%
EZTracker Conservative	0.18%	4.64%	6.85%
EZTracker Brokerage	0.60%	7.81%	14.36%
Morningstar Benchmarks			
Aggressive Target Risk Index	0.68%	4.47%	11.11%
Moderate Target Risk Index	0.25%	2.25%	6.46%
Conservative Target Risk Index	-0.28%	0.05%	1.62%
S&P 500		8.99%	15.67%

* 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	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
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 Fund	SBPYX		-0.93%	10.80%	24.29%	40.01%	40.47%
Fidelity OTC Portfolio	FOCKX		-0.35%	7.63%	17.32%	28.22%	28.81%
Alger Capital Appreciation Institutional Fund	ALARX		0.66%	7.48%	14.70%	25.69%	26.47%
Fidelity Contrafund	FCNKX		0.14%	6.69%	13.43%	24.80%	24.58%
Fidelity 500 Index Fund	FXAIX		0.57%	7.71%	11.41%	17.90%	20.51%
Janus Henderson Enterprise Fund	JMGRX		-0.28%	7.07%	9.37%	21.07%	20.31%
Vanguard Small-Cap Index Fund	VSCIX		-1.53%	4.78%	11.28%	16.72%	17.04%
Vanguard Value Index Fund	VIVIX		0.57%	7.35%	8.70%	13.58%	16.47%
Fidelity Extended Market Index	FSMAX	.75% < 90	-1.75%	4.36%	10.59%	16.13%	16.01%
Fidelity Puritan Fund	FPUKX		0.04%	4.75%	8.41%	13.05%	14.32%
Vanguard Small-Cap Value Index Fund	VSIAX		-1.73%	3.19%	8.63%	11.23%	11.63%
Vanguard Mid-Cap Value Index Fund/Open-end fund	VMVAX		-0.65%	3.10%	4.52%	9.43%	8.95%
Cohen & Steers Institutional Realty Shares Inc	CSRIX		-2.29%	1.33%	10.05%	5.93%	8.20%
T Rowe Price Retirement 2060 Fund			-0.16%	2.70%	3.72%	8.71%	8.16%
T Rowe Price Retirement 2050 Fund			-0.19%	2.73%	3.66%	8.72%	8.14%
T Rowe Price Retirement 2055 Fund			-0.25%	2.72%	3.71%	8.70%	8.12%
T Rowe Price Retirement 2045 Fund			-0.26%	2.67%	3.67%	8.66%	8.04%
T Rowe Price Retirement 2040 Fund			-0.18%	2.68%	3.58%	8.45%	7.93%
T Rowe Price Retirement 2035 Fund			-0.20%	2.55%	3.42%	7.91%	7.47%
T Rowe Price Retirement 2030 Fund			-0.15%	2.52%	3.27%	7.39%	7.11%
T Rowe Price Retirement 2025 Fund			-0.11%	2.37%	2.95%	6.58%	6.44%
T Rowe Price Retirement 2020 Fund			-0.09%	2.25%	2.71%	5.81%	5.83%
Diamond Hill Small Cap Fund	DHSYX		-1.78%	1.79%	3.40%	6.44%	5.37%
T Rowe Price Retirement 2015 Fund			0.00%	2.00%	2.41%	4.89%	5.07%
T Rowe Price Retirement 2010 Fund			0.00%	1.92%	2.14%	4.13%	4.47%
T Rowe Price Retirement Balanced Fund			-0.09%	1.75%	2.11%	4.10%	4.29%
T Rowe Price Retirement 2005 Fund			0.00%	1.69%	1.84%	3.59%	3.88%
Fidelity International Index Fund	FSPSX	1% < 90 days	0.97%	1.28%	-0.34%	2.63%	2.48%
Fidelity Europe Fund/United States	FIEUX	0	0.02%	1.82%	0.02%	1.55%	1.86%
Fidelity Treasury Only Inst	FRSXX		0.15%	0.43%	0.84%	1.41%	1.55%
Templeton Global Bond Fund/United States	TGBAX		1.57%	0.99%	-1.61%	-2.07%	-0.61%
Fidelity Limited Term Government Fund	FFXSX	0	-0.32%	-0.11%	0.00%	-0.89%	-0.72%
Vanguard Inflation-Protected Securities Fund	VIPIX		-0.95%	-0.85%	-0.02%	0.27%	-0.85%
Fidelity US Bond Index	FXNAX		-0.62%	0.01%	-0.20%	-1.36%	-1.18%
T Rowe Price International Funds - International	PRIDX	2% < 90 days	-3.02%	-4.35%	-4.69%	3.46%	-4.69%
Oppenheimer Developing Markets Fund	ODVIX		-1.11%	-3.30%	-7.17%	0.55%	-6.01%
T Rowe Price New Asia Fund	PRASX	2% < 90 days	-2.50%	-5.39%	-9.32%	-1.10%	-9.99%

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 Portfolio	FSRPX	1.02%	9.03%	20.63%	43.74%	40.60%
Fidelity Select Health Care Portfolio	FSPHX	1.00%	11.32%	20.13%	24.58%	31.11%
Fidelity Select Consumer Discretionary Portfolio	FSCPX	0.57%	7.00%	14.58%	30.68%	28.82%
Fidelity Select Defense and Aerospace Portfolio	FSDAX	5.31%	10.36%	8.28%	23.68%	25.98%
Fidelity NASDAQ Composite Index Fund	FNCMX	-0.80%	7.25%	14.30%	24.53%	24.70%
Fidelity Contrafund	FCNTX	0.14%	6.68%	13.38%	24.68%	24.48%
Fidelity Select Technology Portfolio	FSPTX	0.16%	6.25%	11.46%	25.09%	23.44%
Vanguard Small Cap Growth Index	VISGX	0.19%	4.24%	15.64%	22.67%	23.31%
Fidelity Select Pharmaceuticals Portfolio	FPHAX	1.03%	13.05%	13.94%	14.32%	23.10%
Fidelity Select Transportation Portfolio	FSRFX	0.49%	11.48%	12.81%	15.98%	22.24%
Fidelity Worldwide Fund	FWWFX	1.29%	6.69%	10.40%	19.79%	20.83%
Fidelity 500 Index Fund	FUSVX	0.57%	7.71%	11.40%	17.87%	20.48%
Fidelity Total Market Index Fund	FSTVX	0.15%	7.10%	11.23%	17.57%	19.67%
Fidelity Select Air Transportation Portfolio	FSAIX	1.33%	11.05%	9.81%	13.70%	19.58%
Fidelity Large Cap Stock Fund	FLCSX	0.64%	7.24%	11.53%	14.99%	18.77%
Fidelity Select Industrials Portfolio	FCYIX	2.62%	9.38%	7.15%	14.11%	18.15%
Fidelity Select Energy Portfolio	FSENX	1.28%	0.46%	12.70%	18.35%	17.89%
Hartford Small Cap Growth Fund	HISGX	-1.29%	1.86%	12.74%	17.87%	17.01%
Fidelity Select Telecommunications Portfolio	FSTCX	3.28%	9.42%	11.94%	6.02%	16.72%
Fidelity Mid-Cap Stock Fund	FMCSX	-0.08%	5.08%	8.85%	14.22%	15.32%
Fidelity Select Biotechnology Portfolio	FBIOX	-1.63%	5.76%	11.49%	9.86%	13.91%
Fidelity Large Cap Value Enhanced Index Fund	FLVEX	0.07%	5.82%	6.64%	11.63%	13.18%
Fidelity Select Utilities Portfolio	FSUTX	-0.12%	2.53%	9.29%	11.64%	12.73%
Fidelity Small Cap Enhanced Index Fund	FCPEX	-2.88%	2.34%	8.97%	11.98%	11.14%
Fidelity Mid Cap Enhanced Index Fund	FMEIX	-1.04%	3.70%	4.91%	11.72%	10.53%
Fidelity Convertible Securities Fund	FCVSX	-0.07%	2.35%	6.69%	9.61%	10.14%
Fidelity Select Construction and Housing	FSHOX	-0.47%	2.68%	6.30%	9.85%	10.02%
Fidelity Select Natural Resources Portfolio	FNARX	-0.29%	-2.62%	8.00%	11.22%	8.89%
Fidelity Japan Fund/United States	FJPNX	1.28%	2.60%	-0.63%	11.22%	7.90%
Fidelity Real Estate Investment Portfolio	FRESX	-2.37%	0.80%	10.23%	3.87%	6.84%
Fidelity High Income Fund	SPHIX	0.56%	2.34%	3.45%	3.59%	5.42%
Fidelity Mid Cap Value Fund	FSMVX	-1.52%	1.03%	0.65%	4.51%	2.55%
Fidelity International Index	FSIVX	0.97%	1.31%	-0.32%	2.64%	2.51%
Fidelity Select Financial Services Portfolio	FIDSX	-3.27%	1.75%	-1.35%	6.59%	2.03%
Fidelity Europe Fund/United States	FIEUX	0.02%	1.82%	0.02%	1.55%	1.86%
Fidelity Select Banking Portfolio	FSRBX	-4.53%	0.86%	-0.08%	6.92%	1.73%
Fidelity Select Consumer Staples Portfolio	FDFAX	0.28%	3.37%	-0.09%	-2.50%	0.58%
Fidelity International Small Cap Opportunities	FSCOX	-0.36%	-0.93%	-4.53%	6.01%	0.10%
Fidelity Global Credit Fund/USA	FGBFX	-0.22%	0.89%	0.01%	-0.51%	0.09%
Fidelity Corporate Bond Fund	FCBFX	-0.30%	1.02%	0.10%	-1.04%	-0.11%
Fidelity Total Bond Fund	FTBFX	-0.39%	0.27%	0.08%	-0.91%	-0.52%
Fidelity Limited Term Government Fund	FFXSX	-0.32%	-0.11%	0.00%	-0.89%	-0.72%
Fidelity Inflation Protected Bond Index Fund	FSIYX	-0.99%	-0.84%	0.04%	0.37%	-0.78%
Fidelity GNMA Fund	FGMNX	-0.46%	-0.12%	0.11%	-1.14%	-0.88%
Fidelity US Bond Index	FSITX	-0.62%	0.01%	-0.21%	-1.37%	-1.20%
Fidelity New Markets Income Fund	FNMIX	1.88%	0.97%	-4.04%	-5.07%	-3.42%
Fidelity Pacific Basin Fund	FPBFX	-1.19%	-3.01%	-6.21%	3.03%	-4.03%
Fidelity Long-Term Treasury Bond Index Fund	FLBAX	-2.74%	-2.88%	-2.47%	-3.58%	-6.36%
Fidelity China Region Fund	FHKCX	0.36%	-5.90%	-9.64%	2.34%	-7.00%
Fidelity Select Materials Portfolio	FSDPX	-5.41%	-4.25%	-2.79%	-2.20%	-7.99%
Fidelity Total Emerging Markets Fund	FTEMX	0.66%	-2.15%	-10.36%	-4.66%	-9.01%
Fidelity Latin America Fund/United States	FLATX	3.02%	1.97%	-21.70%	-17.35%	-18.58%
Fidelity Select Gold Portfolio	FSAGX	-0.49%	-15.67%	-15.45%	-22.46%	-29.50%



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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