

December 31, 2018

401k PORTFOLIO JANUARY 2019 UPDATE & NEWSLETTER

SAMPLE

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EZTracker vs Benchmarks & Target Date Funds

Through December 31, 2018	YTD 2018	EZTracker Outperformance
EZTracker Aggressive (95% stocks/5% bonds target)	-1.7%	-
EZTracker Moderate (70% stocks/30% bonds target)	-1.4%	-
EZTracker Conservative (40% stocks/60% bonds target)	-1.1%	-
Morningstar Benchmarks	YTD 2018	EZT Outperformance
Aggressive Target Risk Index (95% stocks/5% bonds)	-8.2%	+6.5%
Moderate Target Risk Index (70% stocks/30% bonds)	-5.8%	+4.4%
Conservative Target Risk Index (40% stocks/60% bonds)	-2.9%	+1.8%
Target Date Funds	YTD 2018	EZT Outperformance
Vanguard Target Retire Trust Plus Income (29% stocks/71% bonds)	-2.0%	
Vanguard Target Retire Trust Plus 2015 (45% stocks/55% bonds)	-2.9%	+1.8%
Vanguard Target Retire Trust Plus 2020 (54% stocks/46% bonds)	-4.2%	
Vanguard Target Retire Trust Plus 2025 (62% stocks/46% bonds)	-5.0%	
Vanguard Target Retire Trust Plus 2030 (70% stocks/30% bonds)	-5.8%	+4.4%
Vanguard Target Retire Trust Plus 2035 (78% stocks/22% bonds)	-6.6%	
Vanguard Target Retire Trust Plus 2040 (84% stocks/16% bonds)	-7.3%	
Vanguard Target Retire Trust Plus 2045 (88% stocks/12% bonds)	-7.9%	
Vanguard Target Retire Trust Plus 2050 (88% stocks/12% bonds)	-7.9%	
Vanguard Target Retire Trust Plus 2055 (88% stocks/12% bonds)	-7.8%	
Vanguard Target Retire Trust Plus 2060 (88% stocks/12% bonds)	-7.9%	
Vanguard Target Retire Trust Plus 2065 (88% stocks/12% bonds)	-8.0%	+6.3%
Traditional Indices	YTD 2018	EZT Outperformance
Dow Jones Industrial Average (100% US 30 stocks/0% bonds)	-5.6%	+3.9%
S&P 500 Index (100% US 500 stocks/0% bonds)	-6.2%	+4.5%

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 benchmark targets for long-term investing plans such as the **EZTracker** model portfolios.

Target Date Funds

Target-date funds simplify investing in many ways but they can complicate it if the risk exposure is wrong. Investing is not one-size-fits-all, and everyone's situation is different. Target-date funds don't take into account where you fall on the aggressive, moderate, or conservative risk tolerance scale. Choosing a target-date fund based solely on your expected retirement date could leave you with an investment that exposes you to too much - or not enough - risk to meet your financial goals.

EZTracker 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 at **EZTracker** 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.

January 2019 Newsletter

In our last newsletter, we noted that our defensive stance for the **EZTracker** model portfolios was justified by November's continued volatility across the markets. Now that December has passed, the term "volatility" does not even do justice to what investors have seen and experienced since. As of yesterday's 12/31 close: S&P -9.18% for the month (YTD-6.24%), DJII -8.66% (-5.63%) and Nasdaq -9.48% (-3.88%), closing out the worst December since the Great Depression. **EZTracker's** continued defensive stance for its model portfolios continued to be justified.

We are not making any changes to any **EZTracker portfolios for this month.** The volatility over the last two weeks puts in stark relief the continued risks that surround all investing decisions, such as economic growth concerns and political and economic uncertainties like the unresolved US-China trade war. We aim to be as consistent as possible with our strategies for the **EZTracker** model portfolios. While we may not capture each and every market peak or valley, our disciplined approach has provided for consistent market returns over our 16-year history. More importantly, this has enabled us to reduce exposure across all our model portfolios in advance of the recent market gyrations, thereby outperforming the benchmarks as shown in our comparative charts on the previous page.



2018

After the markets underwent a prolonged increase throughout much of the year – hitting multiple all-time highs on the way but punctuated by two separate corrections – 2018 closed with all major indices posting their first annual loss since 2015. This all occurred in the midst of rising interest rates, an ugly trade battle with many of the US' key trading partners, and growing fears of a slowdown in global economic growth. On the flip side, the signs of recession that everyone has been looking for have not materialized, and consumer spending has remained very strong.

What We're Watching

At the end of October we outlined a host of potential causes for our taking a more conservative stance with **EZTracker** model portfolios: Corporate Earnings, European Union/Italy, U.S./China Trade Dispute and Rising Interest Rates/Hawkish Fed. Since then, certain things have crystallized (Fed interest rate hike), and others remain uncertain (worldwide growth rates and US/China trade). Furthermore there have been new stressors on the market such as Presidential threats of interference at the Fed, the US government shutdown, and China's domestic economic slowdown. Taking into account the year-end volatility and the markets being within correction territory, we see many unresolved issues but also some positives:

Consumer Spending: Americans' purchases make up nearly 70% of economic activity and that engine is expected to continue. Mastercard reported that holiday spending growth was the best in six years, while amazon.com said it had record unit sales.

China economic growth: As China is the world's largest exporter of goods with the most demand for materials from other countries, what happens there matters for businesses and markets across the globe. China just posted the first drop in industrial profits in over 3 years, and a big wild card is how the trade war between the U.S. and China will play out in 2019.

Inflation: Despite faster pay increases, most economists expect inflation to remain tempered next year. Oil and gasoline prices have fallen amid rising supplies and cooling global demand.

The Federal Reserve: Of the 5 major economic drivers (**consumer behavior, investment, inflation, housing and the labor market**), consumer behavior, inflation and the labor market all lack indications of imminent downturn. This moderates the risk that the Federal Reserve will cause a recession by hiking interest rates too much too soon. The Fed can move slowly, and pause if hiccups in the data suggest higher rates are hurting consumers or hiring. Evidence suggests that the Fed understands this just fine. January could prove pivotal as analysts will get more direction:

- January 3: Minutes from the December meeting of the rate-setting FOMC are due
- January 29-30: The next central bank meeting which allows it the opportunity to further fine-tune its message.

Turning on the Crystal Ball. Barron's Roster of Experts Batted .000 for 2018

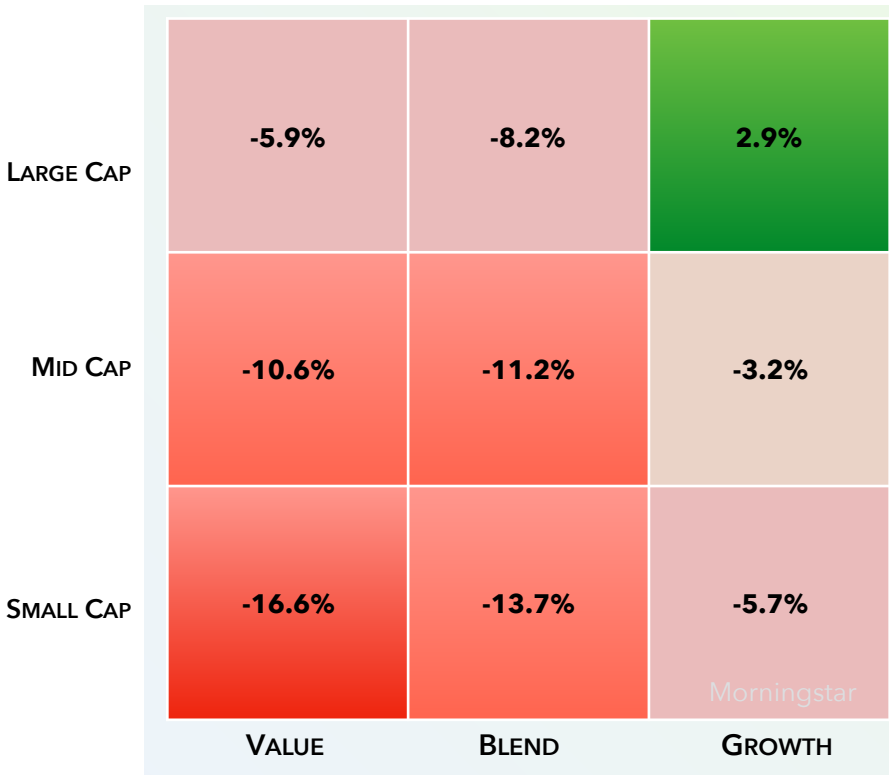
Every year at this time we check with the experts. While **EZTracker** doesn't make predictions, the year-end brings out the analysts and gurus to enlighten us for the coming year. Each December, Barron's takes a poll of ten experts from the major financial firms – below we summarize their scorecard for 2018 and “guesstimates” for 2019.

For 2019 all ten of Barron's listed analysts call for the S&P to finish higher by year-end with the most optimistic forecasts at 3100 (a 23.7% increase from current levels, and 19.2% up from the polling date). Not one analyst took a conservative stance. Keep in mind that all analysts from last years Barron's panel missed the mark – missed it by an average of more than 11%.

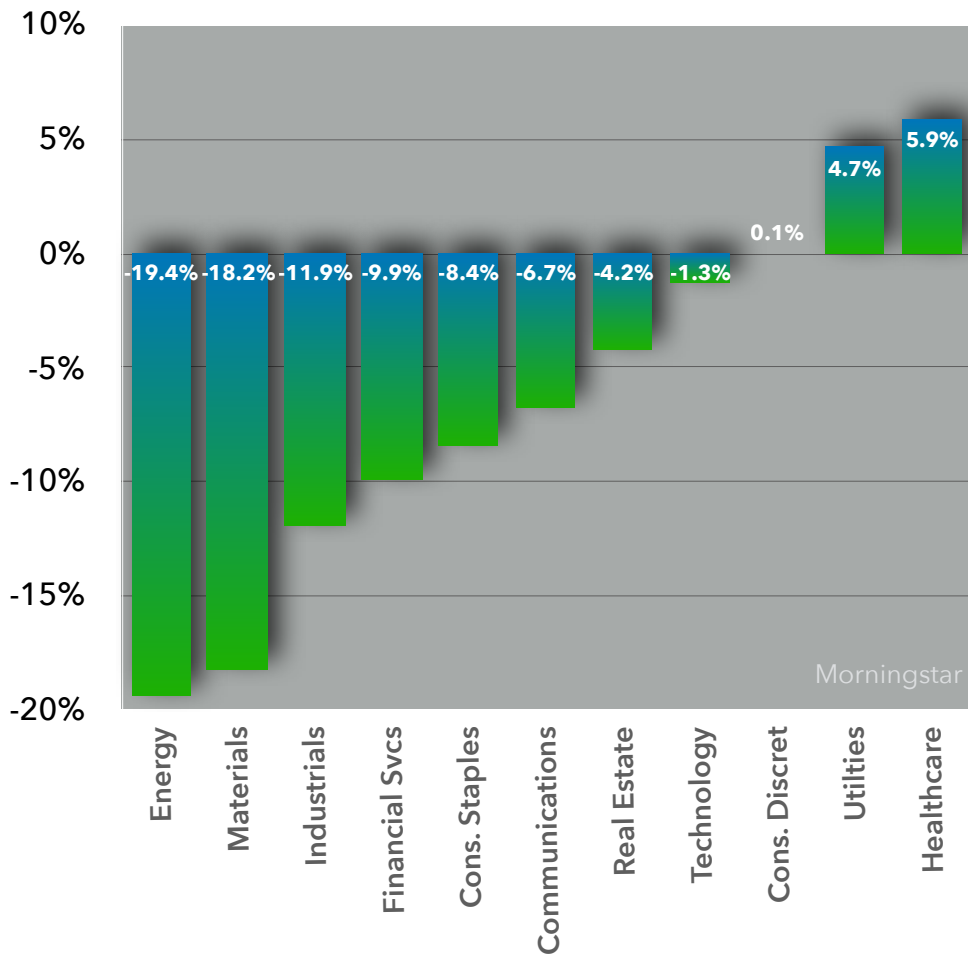
Company	Analyst	2018 S&P Prediction	Actual 2018 S&P	2018 % Miss	2019 S&P Prediction	% Increase
Morgan Stanley	Michael Wilson	2750	2507	-8.8%	2750	9.7%
Yardeni Research	Edward Yardeni	N/A	2507	N/A	3100	23.7%
BofA Merrill Lynch	Savita Subramanian	2800	2507	-10.5%	2900	15.7%
T. Rowe Price	Rob Sharps	2775	2507	-9.7%	2850	13.7%
PGIM	John Praveen	2925	2507	-14.3%	3000	19.7%
Nuveen	Saira Malik	N/A	2507	N/A	2840	13.3%
Citi	Tobias Levkovich	N/A	2507	N/A	3100	23.7%
J.P. Morgan	Dubravko Lakos-Bujas	2800	2507	-10.5%	3100	23.7%
Goldman Sachs	David Kostin	2850	2507	-12.0%	3000	19.7%
Federated Investors	Steve Auth	3000	2507	-16.4%	3100	23.7%
Average		2843	2507	-11.7%	2974	18.6%

Sector Analysis:

YTD Index Performance: Returns (%)



2018 YTD Sector Performance



A Hallmark Moment:
Recently, when deplaning a flight I ended up talking with the pilot. I handed him an EZTracker business card and he replied “I’m a subscriber!” I told him I was a partner and a co-author of the newsletter, to which he responded “Get out of here! Your bold call at the end of October really saved me!” He introduced me to his co-pilot, mentioning that he would be missing out “if he was not signed up with these guys.” We spoke for a few minutes, exchanged season greetings, and went on our way. I recall thinking, what a great job we have and how our subscribers really count on us. Happy New Year to all and a prosperous 2019 for everyone!

EZTracker provides four model portfolios for JetBlue Airlines employees; Aggressive, Moderate, Conservative & 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 for the coming month



Brokerage Portfolio/PCRA:
There are no changes for the coming month

New Subscribers:

Rebalance your 401k using the chart below for the portfolio you want to follow. For detailed directions on making portfolio changes see page 9. If you need assistance, call our free help hotline at 201.503.6445.

New Followers Brokerage Portfolio: Set up your PCRA account. For a copy of the Schwab brochure or help, call 888-393 7272.

EZTracker Model Portfolios	Symbol	Aggressive	Moderate	Conservative	Brokerage/PCRA	Buy Date **
Vanguard Institutional Index Instl PL	VIIIX	21%	25%	12%		10/29/18
TRP Blue Chip Growth Trust T2	TRBCX					10/29/18
Vanguard Federal Money Market Inv	VMFXX					10/29/18
Schwab U.S. Large Cap	SCHX				8%	11/27/17, 4/30/18
Schwab U.S. Broad Market ETF	SCHB				3%	6/25/18
Schwab U.S. Aggregate Bond ETF	SCHZ				3%	8/27/18
Technology Select Sector SPDR Fund	XLK				9%	10/29/18
Invesco S&P 500 Equal Weight Consumer Staples ETF	RHS				9%	10/29/18
Schwab Short-Term U.S. Treasury ETF	SCHO				8%	10/29/18
Consumer Discretionary SPDR*	XLY				10%	03/26/18
		100%	100%	100%	100%	

Visit www.eztracker401k.com for
call 201-503-6445 or more
information

*These ETFs may not be commission-free

**Based on our Newsletter most recent "Buy" dates. Your dates may be different

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).

The **EZTracker** 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 section for a list of ETFs in this portfolio.

STEP 2: Update Future Investment Elections

For the Aggressive, Moderate and Conservative Portfolios:
Future contribution percentages should be set identical to your current portfolio (grid above).

For the Brokerage/PCRA Portfolio: Set your future contributions to go to the Schwab Sweep Account. When new funds are purchased in the portfolio, add your accumulated cash to the new funds.

Questions or problems, call Empower at 1-844-728-3258

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 the money market fund.
- Conservative Portfolio:**
40% invested in equities and 60% invested in bonds or the money market fund.
- Brokerage Portfolio:**
Aggressive: 95-100% invested in equities through the Brokerage 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.

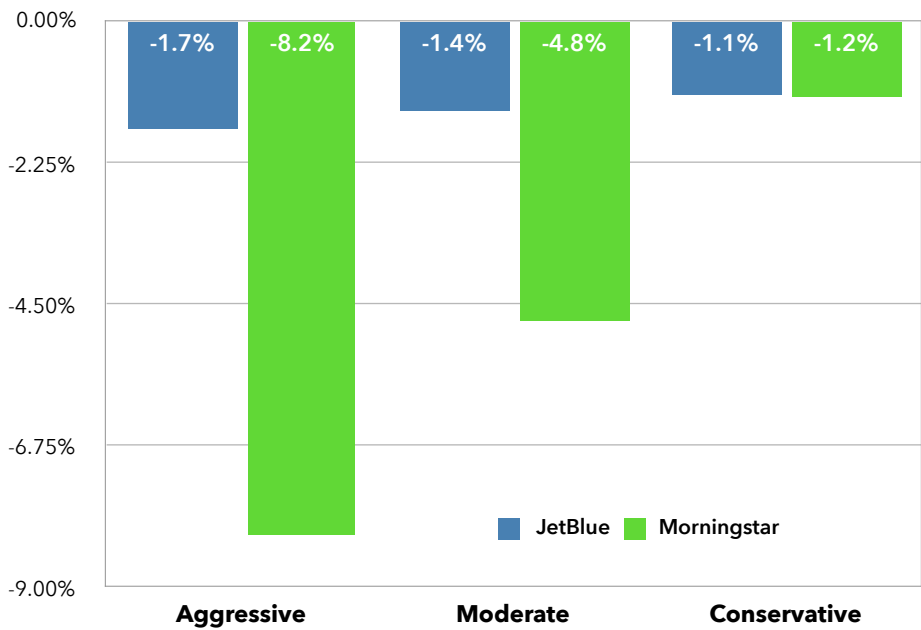
Performance

The **EZTracker** methodology used for **JetBlue 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 Dec 31, 2018	MTD Dec*	YTD 2018	1-YEAR
EZTracker Aggressive	-0.81%	-1.69%	-1.69%
EZTracker Moderate	-0.62%	-1.40%	-1.40%
EZTracker Conservative	-0.28%	-1.13%	-1.13%
EZTracker Brokerage	-2.92%	-7.73%	-7.73%
Morningstar Benchmarks			
Aggressive Target Risk Index	-4.20%	-8.17%	-8.17%
Moderate Target Risk Index	-1.71%	-4.76%	-4.76%
Conservative Target Risk Index	0.65%	-1.20%	-1.20%
S&P 500	-4.78%	-6.24%	-6.24%

* Performance since last newsletter

1-Year Total Returns vs 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	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
EZTracker Aggressive	12.67	8.44	-14.09	31.03	19.41	-7.52	7.98	30.16	6.72	-0.44	10.98	19.21	-1.69
EZTracker Moderate	10.77	6.72	-9.35	22.67	12.80	-1.34	6.51	20.02	5.44	-0.32	7.01	14.92	-1.40
EZTracker Conservative	6.61	6.09	-5.99	15.04	9.80	-0.12	5.29	10.94	4.88	0.67	5.01	9.48	-1.13
EZTracker Expanded			-6.37	38.88	11.41	-5.40	12.54	33.13	9.40	1.56	5.50	24.07	-7.73
Morningstar Benchmarks	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Aggressive Target Risk Index				32.00	16.75	-3.60	16.07	24.53	5.23	-2.67	11.34	21.95	-8.17
Moderate Target Risk Index				21.77	12.33	0.59	12.04	14.31	4.89	-1.79	8.57	14.66	-4.76
Conservative Target Risk Index				9.56	7.07	4.38	7.36	2.97	3.38	-0.92	4.67	7.00	-1.20

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.

This chart represents the funds in the JetBlue 401k plan at Empower which are used for the **EZTracker** Aggressive, Moderate and Conservative Portfolios.

Fund	Fund Symbol	Total Returns				YTD	Tracker Average
		1 MO	3 MO	6 MO	12 MO		
Vanguard Total Bond Market Index Inst	VBPIX	1.82%	1.63%	1.66%	0.00%	0.00%	2.78%
Vanguard Federal Money Market Inv	VMFXX	0.19%	0.56%	1.04%	1.80%	1.80%	1.96%
Prudential Core Bond Fund 7		1.62%	1.19%	1.26%	-0.69%	-0.69%	1.84%
Vanguard Target Retire Trust Plus Income		-1.32%	-3.21%	-1.91%	-1.98%	-1.98%	-4.59%
Vanguard Target Retire Trust Plus 2015		-2.20%	-4.64%	-2.91%	-2.91%	-2.91%	-6.90%
Vanguard Target Retire Trust Plus 2020		-3.31%	-6.49%	-4.25%	-4.21%	-4.21%	-9.96%
Vanguard Target Retire Trust Plus 2025		-4.06%	-7.73%	-5.15%	-5.02%	-5.02%	-11.98%
Vanguard Target Retire Trust Plus 2030		-4.79%	-8.85%	-6.02%	-5.82%	-5.82%	-13.90%
Vanguard Target Retire Trust Plus 2035		-5.47%	-9.95%	-6.84%	-6.56%	-6.56%	-15.73%
T. Rowe Price Blue Chip Growth Trust T2	TRBCX	-8.43%	-14.22%	-8.70%	2.01%	2.01%	-16.01%
Vanguard Target Retire Trust Plus 2040		-6.16%	-11.04%	-7.66%	-7.31%	-7.31%	-17.55%
Vanguard Institutional Index Instl Plus	VIIIIX	-9.03%	-13.53%	-6.86%	-4.41%	-4.41%	-18.45%
Vanguard Target Retire Trust Plus 2055		-6.58%	-11.76%	-8.22%	-7.84%	-7.84%	-18.76%
Vanguard Target Retire Trust Plus 2045		-6.61%	-11.80%	-8.25%	-7.87%	-7.87%	-18.83%
Vanguard Target Retire Trust Plus 2060		-6.63%	-11.80%	-8.23%	-7.88%	-7.88%	-18.83%
Vanguard Target Retire Trust Plus 2050		-6.61%	-11.79%	-8.25%	-7.87%	-7.87%	-18.84%
Vanguard Target Retire Trust Plus 2065		-6.57%	-11.77%	-8.28%	-7.95%	-7.95%	-18.85%
T. Rowe Price Equity Income Trust A	PRFDX	-9.85%	-12.35%	-8.85%	-9.30%	-9.30%	-22.01%
Wellington CIF II International Opportunities Series		-4.90%	-11.22%	-10.39%	-13.94%	-13.94%	-22.07%
T. Rowe Price Small/Mid Cap Growth		-10.16%	-16.54%	-10.43%	-4.69%	-4.69%	-22.82%
Vanguard Developed Markets Index Inst.	VTMNX	-5.35%	-13.11%	-12.16%	-14.49%	-14.49%	-24.60%
Vanguard Extended Market Index. Inst.	VIEIX	-10.69%	-18.18%	-14.61%	-9.35%	-9.35%	-28.82%
T. Rowe Price Small/Mid Cap Value		-10.51%	-16.92%	-14.38%	-11.09%	-11.09%	-28.86%

Below is the data on the top performing Schwab commission-free ETFs

Schwab ETF Portfolio	Symbol	1 Mo	3 Mo	6 Mo	12 Mo	Avg
Aberdeen Standard Physical Swiss Gold Shares ETF	SGOL	4.91%	7.49%	2.24%	-1.94%	6.93%
SPDR Portfolio Long Term Treasury ETF	SPTL	5.86%	4.68%	1.71%	-1.56%	5.83%
Invesco CurrencyShares Japanese Yen Trust	FXJ	3.43%	3.52%	0.74%	2.31%	5.46%
Schwab Intermediate-Term U.S. Treasury ETF	SCHR	2.08%	3.05%	2.61%	1.45%	5.01%
SPDR Nuveen S&P High Yield Municipal Bond ETF	HYMB	1.52%	1.04%	1.68%	4.91%	4.99%
WisdomTree Bloomberg U.S. Dollar Bullish Fund	USDU	-0.92%	1.96%	2.64%	5.40%	4.95%
PIMCO 25+ Year Zero Coupon U.S. Treasury Index Exchange-	ZROZ	8.26%	4.79%	-0.27%	-4.61%	4.46%
SPDR Nuveen Bloomberg Barclays Municipal Bond ETF	TFI	1.49%	2.14%	1.65%	0.52%	3.17%
Schwab Short-Term U.S. Treasury ETF	SCHO	0.83%	1.37%	1.50%	1.56%	2.87%
Schwab U.S. Aggregate Bond ETF	SCHZ	1.85%	1.63%	1.58%	-0.03%	2.74%
Sprott Gold Miners ETF	SGDM	15.44%	12.63%	-8.78%	-15.16%	2.25%
Invesco BulletShares 2019 Corporate Bond ETF	BSCJ	0.27%	0.49%	1.48%	1.83%	2.21%
Invesco BulletShares 2021 Corporate Bond ETF	BSCL	0.91%	0.79%	1.47%	0.67%	2.09%
Invesco BulletShares 2020 Corporate Bond ETF	BSCK	0.61%	0.59%	1.34%	1.14%	2.01%
Invesco BulletShares 2022 Corporate Bond ETF	BSCM	1.07%	0.61%	1.44%	0.03%	1.72%
Aberdeen Standard Physical Silver Shares ETF	SIVR	9.14%	5.76%	-3.97%	-8.96%	1.07%
SPDR Bloomberg Barclays International Treasury Bond ETF	BWX	2.09%	1.25%	0.16%	-1.85%	0.89%
SPDR Bloomberg Barclays Investment Grade Floating Rate	FLRN	-0.32%	-0.46%	0.33%	1.39%	0.52%
Invesco BulletShares 2019 High Yield Corporate Bond ETF	BSJJ	-0.88%	-1.40%	0.15%	1.09%	-0.57%
Invesco Emerging Markets Sovereign Debt ETF	PCY	2.26%	-0.75%	2.21%	-6.15%	-1.33%
Schwab US TIPS ETF	SCHP	0.57%	-0.51%	-1.31%	-1.42%	-1.45%
Invesco BulletShares 2020 High Yield Corporate Bond ETF	BSJK	-0.87%	-2.23%	-0.55%	0.25%	-1.85%
SPDR Bloomberg Barclays Short Term International Treasury	BWZ	0.99%	-0.54%	-0.84%	-3.37%	-2.05%
Invesco India Exchange-Traded Fund Trust	PIN	0.82%	1.91%	-0.74%	-7.55%	-3.03%
Invesco CurrencyShares Euro Currency Trust	FXE	1.12%	-1.51%	-2.30%	-5.30%	-4.36%
PIMCO 0-5 Year High Yield Corporate Bond Index Exchange-	HYS	-2.02%	-3.94%	-1.67%	-0.72%	-4.56%
SPDR Bloomberg Barclays International Corporate Bond ETF	IBND	1.54%	-1.70%	-2.19%	-6.15%	-4.64%
Invesco Fundamental High Yield Corporate Bond ETF	PHB	-1.64%	-3.57%	-1.26%	-2.69%	-5.00%
SPDR Blackstone / GSO Senior Loan ETF	SRLN	-2.88%	-3.95%	-2.00%	-0.66%	-5.18%
Invesco CurrencyShares British Pound Sterling Trust	FXB	0.06%	-2.19%	-3.46%	-5.75%	-6.19%
SPDR S&P Emerging Markets Dividend ETF	EDIV	-1.85%	-2.58%	-0.77%	-6.16%	-6.20%
Invesco Senior Loan ETF	BKLN	-3.25%	-4.70%	-2.57%	-1.31%	-6.45%
IndexIQ ETF Trust - IQ Hedge Multi-Strategy Tracker ETF	QAI	-1.74%	-4.20%	-3.16%	-3.32%	-6.77%
Invesco S&P 500 Low Volatility ETF	SPLV	-6.79%	-5.26%	-0.53%	-0.18%	-6.96%
Invesco Preferred ETF	PGX	-0.48%	-4.50%	-4.75%	-4.00%	-7.49%
Invesco S&P Emerging Markets Low Volatility ETF	EELV	-0.98%	-6.39%	-1.44%	-5.34%	-7.71%
SPDR Wells Fargo Preferred Stock ETF	PSK	-0.54%	-4.98%	-5.51%	-4.54%	-8.49%
Invesco Variable Rate Preferred ETF	VRP	-2.61%	-7.07%	-5.85%	-6.62%	-12.08%
SPDR Dow Jones Global Real Estate ETF	RWO	-5.93%	-5.91%	-6.01%	-5.99%	-13.00%
SPDR Bloomberg Barclays Convertible Securities ETF	CWB	-5.43%	-9.45%	-7.40%	-1.96%	-13.22%
Invesco S&P International Developed Low Volatility ETF	IDLV	-4.21%	-7.10%	-5.56%	-8.00%	-13.57%
Schwab Fundamental Emerging Markets Large Company	FNDE	-3.20%	-7.70%	-3.90%	-10.34%	-13.71%
Schwab U.S. REIT ETF	SCHH	-8.46%	-6.57%	-5.95%	-4.22%	-13.74%
Aberdeen Standard Physical Platinum Shares ETF	PPLT	-0.54%	-2.75%	-7.27%	-14.95%	-13.92%
SPDR S&P International Dividend ETF	DWX	-3.32%	-6.35%	-6.66%	-11.08%	-14.95%
Schwab US Dividend Equity ETF	SCHD	-8.13%	-10.64%	-3.25%	-5.56%	-15.05%
Schwab Emerging Markets Equity ETF	SCHE	-3.23%	-6.06%	-6.71%	-13.56%	-16.12%
Consumer Discretionary Select Sector SPDR Fund	XLY	-7.95%	-15.20%	-8.78%	1.59%	-16.54%
Invesco BRIC ETF	EEB	-5.65%	-6.48%	-8.24%	-11.34%	-17.30%
WisdomTree U.S. Quality Dividend Growth Fund	DGRW	-9.17%	-12.93%	-5.25%	-5.36%	-17.84%

Schwab ETF Portfolio	Symbol	1 Mo	3 Mo	6 Mo	12 Mo	Avg
Schwab U.S. Large-Cap Value ETF	SCHV	-9.20%	-11.42%	-5.82%	-7.30%	-18.41%
Schwab U.S. Large-Cap Growth ETF	SCHG	-8.55%	-15.49%	-8.35%	-1.36%	-18.41%
Schwab US Large-Cap ETF	SCHX	-8.79%	-13.60%	-7.11%	-4.53%	-18.56%
Invesco International Dividend Achievers ETF	PID	-6.08%	-9.27%	-7.33%	-11.44%	-18.61%
Invesco S&P 500 Equal Weight Consumer Staples ETF	RHS	-9.61%	-8.49%	-5.53%	-10.84%	-18.80%
Invesco S&P 500 Equal Weight Technology ETF	RYT	-8.73%	-16.05%	-10.62%	-0.61%	-19.64%
Schwab US Broad Market ETF	SCHB	-9.15%	-14.30%	-8.18%	-5.30%	-20.15%
Xtrackers MSCI EAFE Hedged Equity ETF	DBEF	-6.28%	-11.90%	-9.26%	-9.50%	-20.15%
Oppenheimer S&P Ultra Dividend Revenue ETF	RDIV	-9.51%	-12.31%	-10.62%	-4.82%	-20.32%
Technology Select Sector SPDR Fund	XLK	-8.36%	-17.35%	-10.08%	-1.66%	-20.43%
Schwab Fundamental U.S. Large Company Index ETF	FNDX	-9.59%	-13.83%	-7.94%	-7.31%	-21.09%
SPDR STOXX Europe 50 ETF	FEU	-4.95%	-10.58%	-9.68%	-13.76%	-21.26%
United States Commodity Index Fund	USCI	-1.91%	-11.63%	-14.16%	-11.76%	-21.52%
JPMorgan Diversified Return International Equity ETF	JPIN	-3.99%	-12.19%	-10.58%	-13.12%	-21.75%
SPDR MSCI ACWI ex-US ETF	CWI	-4.92%	-11.10%	-10.28%	-13.82%	-21.88%
SPDR S&P Emerging Markets SmallCap ETF	EWX	-3.30%	-6.49%	-11.74%	-18.74%	-21.97%
Invesco S&P 500 Equal Weight ETF	RSP	-9.54%	-13.90%	-9.33%	-7.82%	-22.14%
Invesco Frontier Markets ETF	FRN	-6.61%	-8.00%	-10.06%	-16.36%	-22.38%
Invesco BuyBack Achievers ETF	PKW	-11.23%	-14.07%	-7.41%	-10.52%	-23.58%
Invesco S&P 500 Pure Growth ETF	RPG	-9.08%	-17.01%	-12.93%	-4.53%	-23.76%
Schwab International Equity ETF	SCHF	-5.44%	-12.94%	-11.68%	-14.32%	-24.21%
Schwab Fundamental International Large Company Index ETF	FNDF	-5.66%	-12.97%	-11.76%	-14.26%	-24.36%
WisdomTree International Hedged Quality Dividend Growth Fund	IHDG	-7.17%	-13.31%	-12.49%	-12.03%	-24.55%
Invesco DWA Momentum ETF	PDP	-9.18%	-18.58%	-12.32%	-5.96%	-25.12%
ALPS Sector Dividend Dogs ETF	SDOG	-10.57%	-13.85%	-10.47%	-11.40%	-25.25%
Schwab U.S. Mid-Cap ETF	SCHM	-10.66%	-16.72%	-11.95%	-8.77%	-26.24%
Industrial Select Sector SPDR Fund	XLI	-10.65%	-17.33%	-9.08%	-13.24%	-27.43%
SPDR S&P Global Natural Resources ETF	GNR	-5.23%	-16.72%	-15.93%	-13.18%	-27.85%
Invesco S&P 500 Pure Value ETF	RPV	-12.11%	-16.57%	-12.39%	-12.30%	-29.11%
Invesco DWA Developed Markets Momentum ETF	PIZ	-5.14%	-16.20%	-16.32%	-16.14%	-29.34%
Invesco S&P 500 Equal Weight Financials ETF	RYF	-11.76%	-14.79%	-13.03%	-15.80%	-30.21%
SPDR S&P China ETF	GXC	-7.57%	-11.04%	-17.93%	-19.38%	-30.50%
Global X MLP ETF	MLPA	-10.19%	-18.01%	-12.91%	-15.67%	-30.97%
Invesco DWA Emerging Markets Markets Momentum ETF	PIE	-3.46%	-11.36%	-20.38%	-22.01%	-31.20%
Global X MLP & Energy Infrastructure ETF	MLPX	-9.63%	-16.95%	-15.73%	-15.44%	-31.51%
Schwab Fundamental International Small Company Index ETF	FNDC	-7.17%	-15.77%	-16.60%	-19.12%	-32.00%
Schwab International Small-Cap Equity ETF	SCHC	-6.51%	-16.42%	-17.37%	-18.63%	-32.14%
Schwab Fundamental U.S. Small Company Index ETF	FNDA	-11.71%	-18.85%	-16.90%	-12.10%	-32.48%
Schwab US Small-Cap ETF	SCHA	-11.83%	-19.88%	-16.81%	-11.77%	-32.88%
Invesco S&P 500 High Beta ETF	SPHB	-11.16%	-21.08%	-17.20%	-15.54%	-35.44%
United States 12 Month Oil Fund LP	USL	-7.50%	-33.99%	-29.07%	-14.15%	-46.21%
United States Brent Oil Fund LP	BNO	-8.26%	-34.26%	-30.88%	-15.30%	-48.39%
Global X Robotics & Artificial Intelligence ETF	BOTZ	-13.84%	-25.78%	-22.85%	-28.35%	-49.54%
United States Gasoline Fund LP	UGA	-6.38%	-36.60%	-33.61%	-28.07%	-57.09%
United States 12 Month Oil Fund LP	USL	-22.02%	-20.89%	-22.77%	-1.80%	-36.81%
United States Gasoline Fund LP	UGA	-23.09%	-27.32%	-31.95%	-22.89%	-57.41%

Exchanging one fund for another

The following are directions for making changes on the Empower website for followers of the Aggressive, Moderate or Conservative Portfolios.

1. Log into the Empower website, blueretirement.com
2. Click on "My Accounts" at the top of the page.
3. Under "Investments" in the left column, click on "View/Manage my Investments".
4. Click on "Change My Investments" in the blue box.
5. Select "Change how my current balance is invested". Click "Continue".
6. In the left column are your current funds.
7. In the left "Percentage" column, indicate what percentage of the fund you want to transfer out of.
8. In the right "Percentage" column, indicate what percentage of the fund you want to transfer in to.
9. Click "Review Transfers".
10. Click "Submit".
11. This adjusts your current holdings. The next step is to adjust your future contributions. Click on "My Accounts" at the top of the page.
12. Under "Investments" in the left column, click on "View/Manage my Investments".
13. Click on "Change My Investments" in the blue box.
14. Select "Change how my future contributions will be invested". Click "Continue".
15. Under "Do it myself", click on "Choose individual funds" in the orange box.
16. Click on "+add/view all funds" in the orange box.
17. Select the funds where you want future contributions to go. These should match the funds on page 4 of the newsletter for the portfolio you are following.
18. Click "Add" in the blue box.
19. On the next page enter the numbers from the chart on page 4 of the newsletter in the column headed "Allocation".
20. Click "Submit".

Rebalance Directions

For new subscribers or current subscribers who did not make changes last month

1. Log into the Empower website, blueretirement.com
2. Click on "My Accounts" at the top of the page.
3. Under "Investments" in the left column, click on "View/Manage my Investments".
4. Click on "Change My Investments" in the blue box.
5. Select "Rebalance my current balance" Use the "How Often" pull-down menu, select "Once". Make sure the "Direct my future investments this way" box is checked.
6. Under "Do it myself", click on "Choose individual funds" in the orange box.
7. Click on "+add/view all funds" in the orange box.
8. Select the funds you want to rebalance into. These should match the funds on page 4 of the newsletter for the portfolio you are following.
9. Click "Add" in the blue box.
10. On the next page enter the numbers from the chart on page 4 of the newsletter in the column headed "Allocation".
11. Click "Submit".



Questions, Comments, Problems?

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