

April 28, 2019

401K PORTFOLIO MAY 2019 UPDATE & NEWSLETTER

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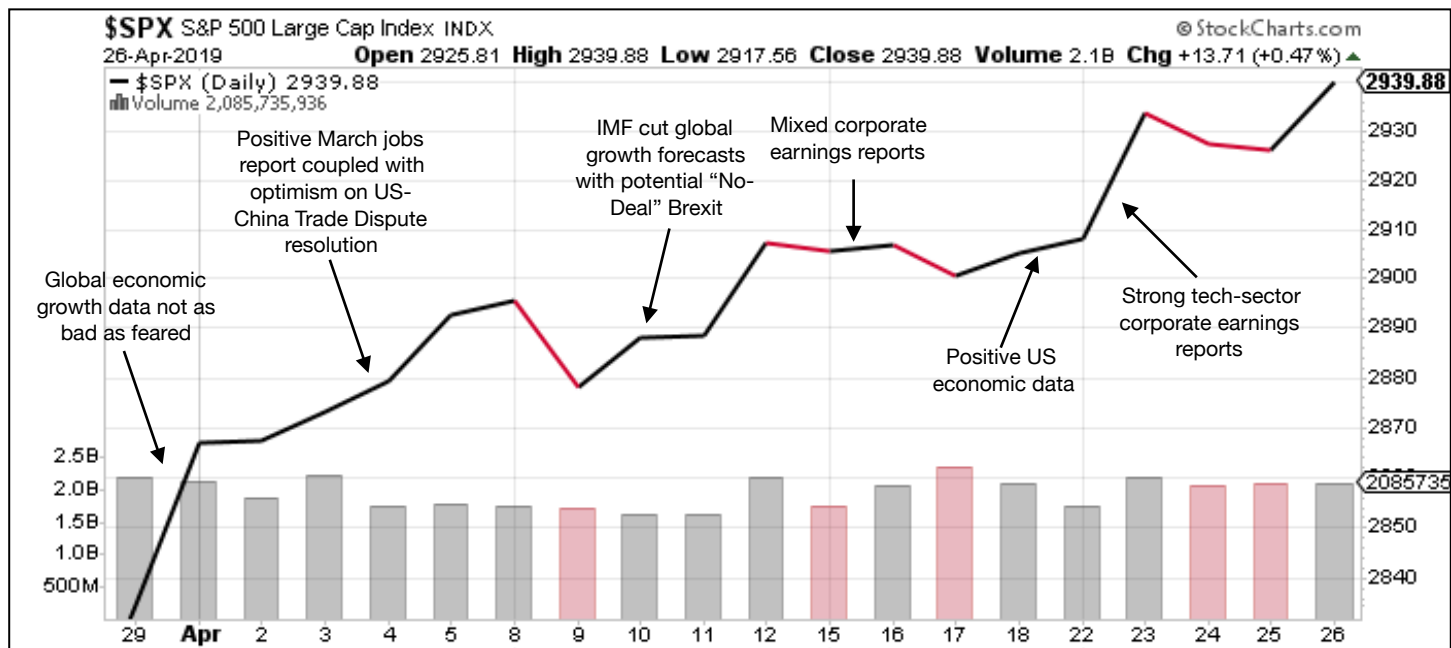
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TAKE CONTROL OF YOUR FUTURE

May 2019 Newsletter

2019's equity rally continued strongly during the month of April, benefitting from corporate earnings that did not disappoint, signs of a rebound in economic growth especially in China, and stiffening of the commodity and housing markets. All major indices were up on the month, reaching a new record Friday: S&P 500 +3.7% (YTD +17.3%), DJII +2.4% (+13.8%) and NASDAQ +5.4% (+22.8%).

There are changes to all **EZTracker** portfolios as we look to get back to the **EZTracker** target allocations for each risk tolerance level. **Please see page 4 for detailed model portfolio adjustments.** This is also a good time to review your risk tolerance and assess whether you should be following our Aggressive, Moderate, or Conservative portfolios. For a free assessment to help you decide: <https://tinyurl.com/EZT-risk-quiz>.



S&P up 17% year-to-date! Does this mean anything? What can we expect for the remainder of the year?

Don't be fooled by the media reports rooting on market dominance this year. Left out is the fact that the stock markets also dropped over 14% between October and December – we have simply just returned to last September's levels – in fact, the S&P 500 is only up less than 1% since then. The key question is where are we heading and how should we be positioned.

The bulls say: Global growth should strengthen somewhat during 2H 2019 as growth is stabilizing in China (due to macroeconomic stimulus easing fears of a hard landing), coupled with the disruption of a 'hard, unorganized Brexit', joined by a substantially dovish stance by central banks across the globe, reversing the tightening that produced late 2018's drop.

The bears say: Corporate P/E ratios are high in many equity markets particularly in the US, which coupled with overcapacity in US commercial real estate and heightened risks associated with the scale of US corporate debt means even a modest negative shock or headline could trigger a correction. Furthermore, stronger US growth might prompt the Fed to reconsider remaining on the sidelines, and a Fed decision not to cut rates could come as a negative surprise. Finally, European growth remains very very fragile, and could be easily derailed by many developments.

EZTracker says: we are not afraid of either scenario as we continue our strategy of being in the best performing funds, invested for the long term – not the short or medium term. At this point we believe it is the right time to move toward our target allocations, and as such the **EZTracker** model portfolios are re-allocating funds into the market from more conservative instruments.

Corporate Earnings

Among the S&P 500 companies that have reported their Q1 earnings to date, over 76% have beaten their consensus EPS estimates, led by outsize earnings results in communications services, discretionary, energy and real estate.

Some examples of companies that announced better than expected earnings and enjoyed price bumps included: financial bellwethers JPMorgan Chase (JPM), PNC Financial Services Group (PNC) and Wells Fargo (WFC); Coca-Cola (KO) and United Technologies (UTX), defense giant Lockheed Martin (LMT), and Microsoft (MSFT). On the news, MSFT stock rose to near a record, past \$1 trillion in market cap, from its Q1 sales jump of 14%, driven mainly by MSFT's transition to the public cloud as more large businesses offload their servers and data storage to Microsoft's Azure.

Economic Data

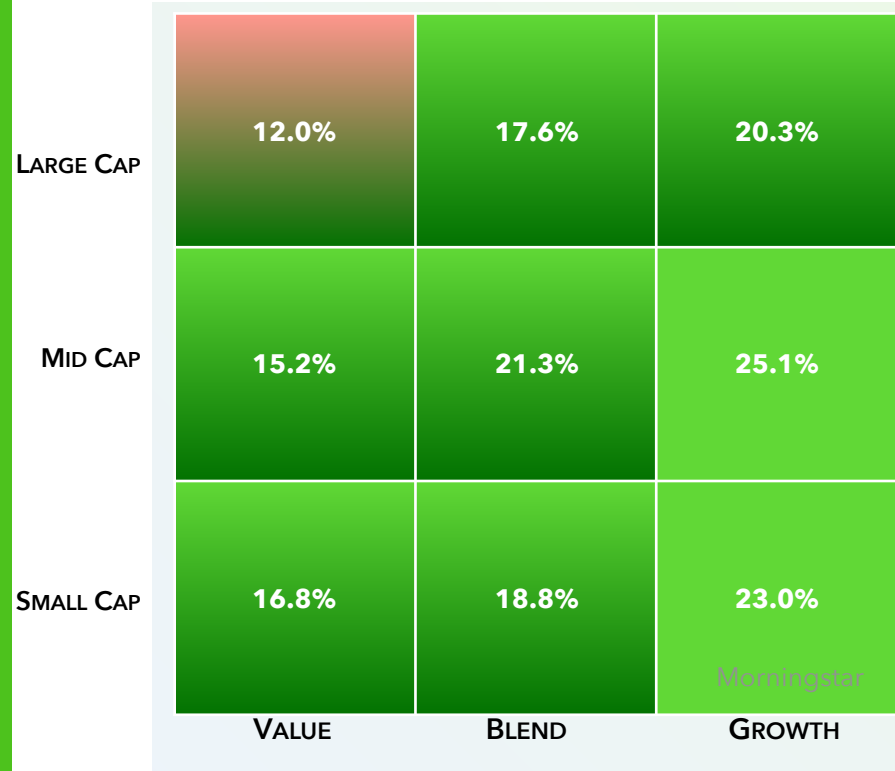
Housing: Sales of new US homes unexpectedly rose in March, climbing to a 16-month high to cap the first quarter with a third straight increase, reflecting a boost from lower borrowing costs. Single-family home sales rose 4.5% to an annualized pace that topped all estimates. The surprisingly strong gain suggests lower mortgage rates and rising wages are helping the housing market. Still, other March data have been less upbeat, as existing home sales missed estimates, housing starts slumped, and the median sales price decreased 9.7% from a year earlier.

This week: All eyes is on the continuation of corporate earnings releases and the Fed, as they meet for their two day May meeting. With first quarter GDP growth at 3.2% but core inflation slipping to 1.7% from a 1.9% pace in the fourth quarter, a key question will be why strong growth is not leading to more inflation and if Fed officials are content to stay on the sidelines for now.

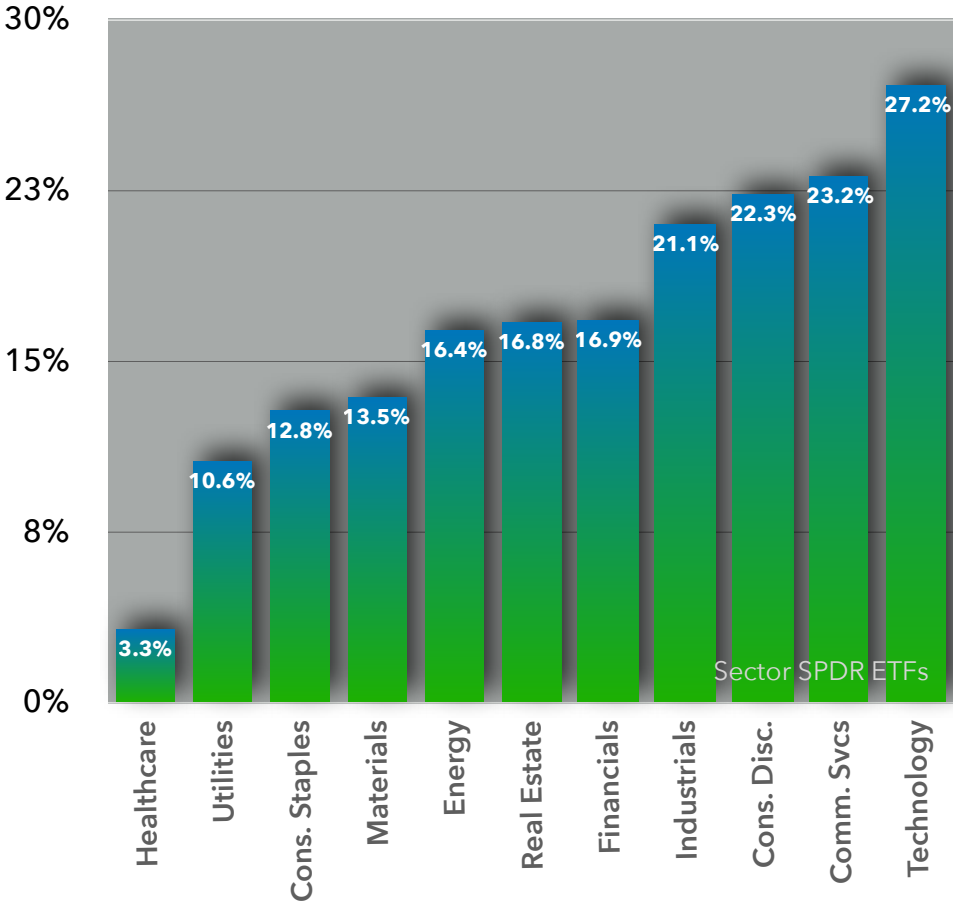
Sector Analysis

Financials, (+8.5%), Communications Services (+7.7%), Technology (+7.0%), and Consumer Discretionary (+7.0%) were the leading sectors for the last month. Defensive stocks made up the laggards, including Healthcare (-2.4%), Utilities (-1.5%) and Energy (-0.33%). Please note that EZTracker has changed our source of sector return data from Morningstar (which sector portfolios are not actually investable securities), to Sector SPDRs (which are in fact investable).

YTD Index Performance: Returns (%)



2019 YTD Sector Performance



Commodities & Fixed Income

Oil

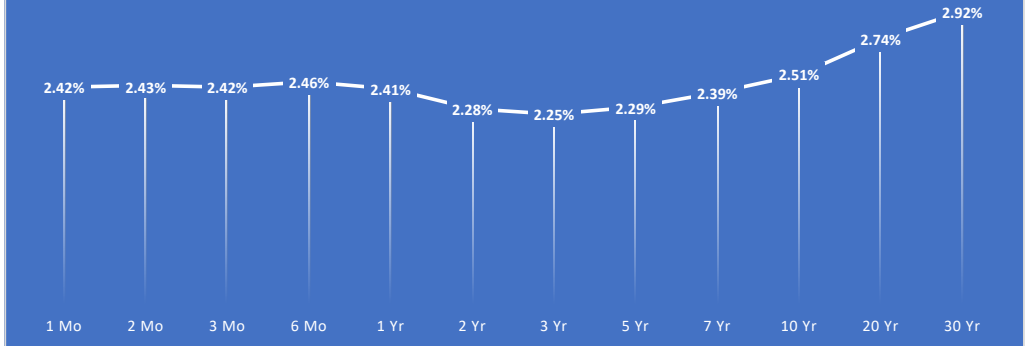
Oil prices hit their highest since November this week after Washington announced the end of all waivers on imports of Iranian crude, pressuring importers to stop buying from Tehran. The expectation is that Saudi Arabia and the UAE will fulfill their pledges to make up the difference. Barclays noted that the US decision was a surprise to many and would “lead to a significant tightening of oil markets”. OPEC is set to meet in June to discuss output policy.

Rates & Yield Curve:

During the month of April, the treasury curve steepened significantly, with the spread between 10-year vs 2-year Treasury widening 0.07%. The investment implications of a widening yield curve should be bullish for equities. 10-year Treasury yields have been fairly volatile, trading in a range between 2.40%-2.60%, and closing the month at 2.51%. The recent bond rally (Prices up, yields down) in the past week came despite strong equity markets and stronger-than-expected GDP. Traders are pricing in weak inflation and possible Fed easing.

TREASURY YIELD CURVE

APRIL 26, 2019



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:

Aggressive: Exchange 100% Vanguard Federal Money Market (VMFXX) for Vanguard Institutional Index (VIXX)

Moderate: Exchange 40% Vanguard Federal Money Market (VMFXX) for Vanguard Institutional Index (VIXX)

Conservative: Exchange 15% Vanguard Federal Money Market (VMFXX) for Vanguard Institutional Index (VIXX)



Brokerage Portfolio/PCRA:

Exchange 100% Schwab Short-Term U.S. Treasury (SCHO) for Schwab U.S. Large Cap (SCHX)

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, text or 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	VIXX	59%	41%	23%		1/28/19, 4/28/19
T. Rowe Price Small/Mid Cap Growth						1/28/19
Vanguard Federal Money Market Inv	VMFXX					1/28/19
T. Rowe Price Blue Chip Growth Trust T2	TRBCX					1/28/19
Schwab U.S. Large Cap	SCHX				11%	4/30/18, 4/28/19
Schwab U.S. Mid-Cap ETF	SCHM				7%	1/28/19
Schwab US Small-Cap ETF	SCHA				6%	1/28/19
Schwab U.S. Broad Market ETF	SCHB				4%	6/25/18
Schwab U.S. Aggregate Bond ETF	SCHZ				3%	8/27/18
Technology Select Sector SPDR Fund	XLK				2%	10/29/18
Invesco S&P 500 Equal Weight Consumer Staples ETF	RHS				9%	10/29/18
Consumer Discretionary SPDR*	XLY				11%	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.

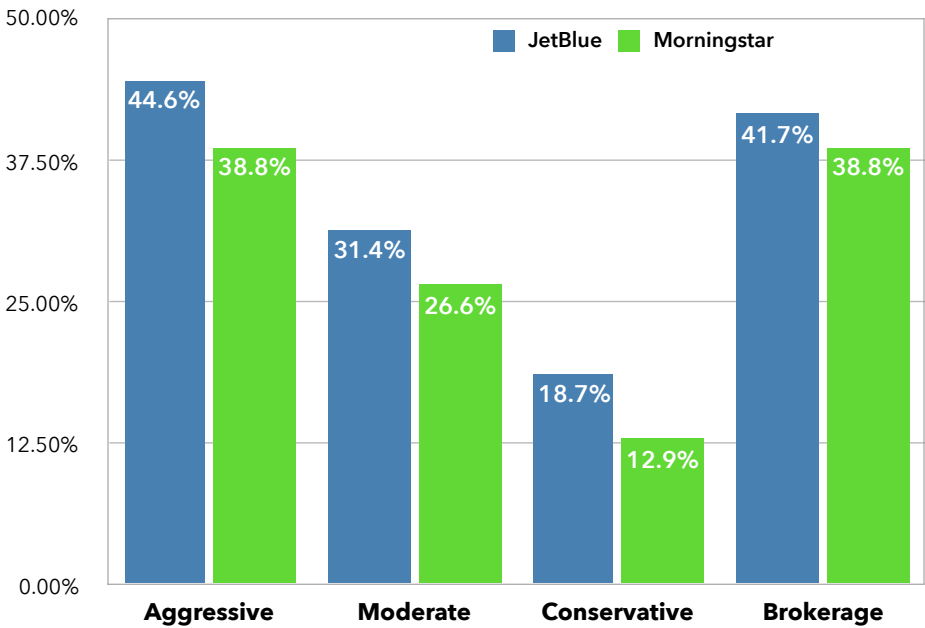
Performance

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 April 28, 2019	MTD April*	YTD 2019	3-Year
EZTracker Aggressive	2.78%	11.63%	44.61%
EZTracker Moderate	2.03%	8.69%	31.42%
EZTracker Conservative	1.26%	5.22%	18.67%
EZTracker Brokerage	3.47%	14.91%	41.71%
Morningstar Benchmarks			
Aggressive Target Risk Index	2.77%	15.34%	38.77%
Moderate Target Risk Index	1.76%	10.59%	26.60%
Conservative Target Risk Index	0.59%	5.29%	12.88%
S&P 500	3.72%	17.27%	40.57%

* Performance since last newsletter

3-Yr 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		
T. Rowe Price Blue Chip Growth Trust T2	TRBCX	4.79%	11.49%	16.34%	14.61%	21.02%	25.76%
T. Rowe Price Small/Mid Cap Growth		4.64%	11.25%	13.69%	11.75%	20.90%	22.55%
Vanguard Institutional Index Instl Plus	VIIIX	4.44%	10.91%	11.74%	12.45%	18.01%	21.56%
Vanguard Extended Market Index. Inst.	VIEIX	4.49%	9.24%	11.73%	7.43%	20.18%	17.94%
Vanguard Target Retire Trust Plus 2055		3.35%	8.15%	10.77%	5.44%	14.74%	15.12%
Vanguard Target Retire Trust Plus 2050		3.32%	8.13%	10.73%	5.44%	14.74%	15.07%
Vanguard Target Retire Trust Plus 2060		3.31%	8.11%	10.71%	5.44%	14.74%	15.04%
Vanguard Target Retire Trust Plus 2045		3.28%	8.10%	10.71%	5.42%	14.71%	15.01%
Vanguard Target Retire Trust Plus 2065		3.31%	8.12%	10.73%	5.33%	14.69%	15.00%
Vanguard Target Retire Trust Plus 2040		3.13%	7.79%	10.33%	5.43%	13.99%	14.55%
T. Rowe Price Equity Income Trust A	PRFDX	3.86%	8.45%	8.78%	5.12%	14.97%	14.30%
Vanguard Target Retire Trust Plus 2035		2.82%	7.27%	9.87%	5.50%	12.96%	13.88%
Vanguard Target Retire Trust Plus 2030		2.59%	6.83%	9.37%	5.54%	11.96%	13.27%
Vanguard Target Retire Trust Plus 2025		2.31%	6.39%	8.91%	5.57%	10.91%	12.65%
Vanguard Target Retire Trust Plus 2020		2.04%	5.78%	8.16%	5.41%	9.65%	11.67%
T. Rowe Price Small/Mid Cap Value		4.24%	7.33%	6.77%	2.08%	15.75%	11.14%
Vanguard Target Retire Trust Plus 2015		1.55%	4.90%	7.05%	5.19%	7.85%	10.20%
Vanguard Target Retire Trust Plus Income		1.22%	4.27%	6.41%	5.19%	6.60%	9.32%
Wellington CIF II International Opportunities Series		2.78%	6.16%	10.69%	-3.09%	12.96%	9.02%
Vanguard Developed Markets Index Inst.	VTMNX	2.48%	6.19%	9.10%	-3.93%	12.93%	7.55%
Prudential Core Bond Fund 7		0.16%	2.95%	4.93%	5.44%	3.29%	7.35%
Vanguard Total Bond Market Index Inst	VBPIX	0.17%	2.66%	5.03%	5.61%	2.99%	7.35%
Vanguard Federal Money Market Inv	VMFXX	0.20%	0.58%	1.17%	2.13%	0.78%	2.22%

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
Invesco S&P 500 Equal Weight Technology ETF	RYT	6.40%	16.56%	22.20%	19.28%	35.15%
Technology Select Sector SPDR Fund	XLK	7.03%	19.54%	16.26%	20.76%	34.69%
Consumer Discretionary Select Sector SPDR Fund	XLY	6.97%	13.13%	17.56%	17.96%	30.33%
Schwab U.S. Large-Cap Growth ETF	SCHG	5.66%	12.86%	13.93%	16.06%	26.47%
Invesco BuyBack Achievers ETF	PKW	7.81%	12.89%	14.69%	11.89%	25.79%
Invesco DWA Momentum ETF	PDP	5.01%	13.83%	13.62%	10.77%	23.58%
Invesco S&P 500 Low Volatility ETF	SPLV	1.66%	10.54%	14.23%	16.55%	23.45%
Invesco S&P 500 High Beta ETF	SPHB	6.66%	11.28%	16.99%	4.92%	21.73%
Schwab U.S. REIT ETF	SCHH	0.09%	7.52%	12.10%	20.09%	21.71%
Schwab US Large-Cap ETF	SCHX	4.46%	10.90%	12.01%	12.39%	21.69%
United States Gasoline Fund LP	UGA	8.15%	32.60%	2.45%	-4.41%	21.15%
Schwab US Broad Market ETF	SCHB	4.42%	10.61%	11.76%	11.57%	20.92%
Schwab US Dividend Equity ETF	SCHD	3.17%	10.19%	11.40%	13.35%	20.79%
Industrial Select Sector SPDR Fund	XLI	5.31%	11.27%	13.54%	7.93%	20.76%
Invesco S&P 500 Pure Growth ETF	RPG	3.56%	11.29%	14.47%	8.60%	20.68%
WisdomTree International Hedged Quality Dividend Growth	IHDG	4.40%	12.95%	13.76%	6.54%	20.54%
Schwab U.S. Mid-Cap ETF	SCHM	4.72%	9.77%	12.73%	9.74%	20.16%
WisdomTree U.S. Quality Dividend Growth Fund	DGRW	3.56%	10.72%	9.96%	11.77%	19.64%
Invesco S&P 500 Equal Weight ETF	RSP	4.11%	9.56%	12.85%	9.37%	19.58%
Invesco S&P 500 Equal Weight Consumer Staples ETF	RHS	2.86%	12.60%	8.18%	11.19%	19.00%
SPDR Bloomberg Barclays Convertible Securities ETF	CWB	2.90%	8.08%	12.89%	9.53%	18.21%
SPDR S&P China ETF	GXC	4.19%	10.00%	22.40%	-3.23%	18.20%
Invesco International Dividend Achievers ETF	PID	2.95%	7.86%	13.72%	7.04%	17.22%
Invesco India Exchange-Traded Fund Trust	PIN	0.91%	8.01%	19.76%	1.52%	16.47%
Oppenheimer S&P Ultra Dividend Revenue ETF	RDIV	2.02%	8.58%	8.02%	11.39%	16.37%
Invesco S&P 500 Equal Weight Financials ETF	RYF	8.49%	8.24%	12.68%	0.45%	16.28%
Schwab U.S. Large-Cap Value ETF	SCHV	2.91%	8.47%	9.74%	8.49%	16.15%
Xtrackers MSCI EAFE Hedged Equity ETF	DBEF	4.00%	9.69%	11.52%	4.38%	16.13%
Schwab Fundamental U.S. Large Company Index ETF	FNDX	3.71%	9.01%	8.56%	8.15%	16.05%
Global X Robotics & Artificial Intelligence ETF	BOTZ	6.60%	15.18%	15.22%	-7.81%	15.93%
Global X MLP & Energy Infrastructure ETF	MLPX	0.08%	6.30%	10.64%	11.20%	15.39%
SPDR Dow Jones Global Real Estate ETF	RWO	-0.40%	5.30%	10.89%	11.55%	14.91%
Schwab US Small-Cap ETF	SCHA	4.50%	8.25%	9.66%	4.53%	14.69%
PIMCO 25+ Year Zero Coupon U.S. Treasury Index Exchange-	ZROZ	-1.02%	4.18%	12.41%	9.39%	13.62%
Schwab Fundamental U.S. Small Company Index ETF	FNDA	4.90%	7.27%	7.64%	3.39%	12.66%
Schwab Emerging Markets Equity ETF	SCHE	3.50%	5.30%	16.11%	-1.88%	12.56%
Invesco BRIC ETF	EEB	1.38%	5.37%	14.48%	1.71%	12.51%
Invesco DWA Developed Markets Momentum ETF	PIZ	3.42%	9.67%	11.70%	-2.02%	12.42%
SPDR S&P International Dividend ETF	DWX	2.24%	6.02%	12.21%	1.46%	11.96%
SPDR STOXX Europe 50 ETF	FEU	2.32%	10.13%	10.43%	-1.04%	11.92%
Aberdeen Standard Physical Platinum Shares ETF	PPLT	4.60%	9.69%	7.49%	-1.65%	10.98%
SPDR Portfolio Long Term Treasury ETF	SPTL	-0.65%	3.40%	9.12%	7.97%	10.82%
Invesco Preferred ETF	PGX	1.09%	4.67%	6.80%	7.07%	10.70%
Invesco S&P 500 Pure Value ETF	RPV	5.20%	5.99%	6.77%	1.15%	10.42%
Invesco Emerging Markets Sovereign Debt ETF	PCY	-0.17%	3.92%	8.60%	6.49%	10.27%
SPDR Wells Fargo Preferred Stock ETF	PSK	1.25%	4.61%	6.37%	6.52%	10.23%
SPDR Nuveen S&P High Yield Municipal Bond ETF	HYMB	0.67%	4.84%	5.43%	7.49%	10.06%
Invesco S&P International Developed Low Volatility ETF	IDLV	0.79%	4.88%	9.98%	2.68%	10.00%
SPDR MSCI ACWI ex-US ETF	CWI	2.86%	6.67%	11.22%	-2.69%	9.85%
Invesco Fundamental High Yield Corporate Bond ETF	PHB	1.37%	3.98%	5.85%	6.41%	9.61%

Schwab ETF Portfolio	Symbol	1 Mo	3 Mo	6 Mo	12 Mo	Avg
ALPS Sector Dividend Dogs ETF	SDOG	2.73%	5.98%	5.45%	3.06%	9.39%
Invesco Variable Rate Preferred ETF	VRP	1.94%	5.29%	4.55%	4.83%	9.06%
United States Brent Oil Fund LP	BNO	6.36%	17.43%	-7.31%	-0.87%	8.51%
SPDR Nuveen Bloomberg Barclays Municipal Bond ETF	TFI	0.36%	3.11%	5.90%	6.20%	8.50%
PIMCO 0-5 Year High Yield Corporate Bond Index Exchange-Traded Fund	HYS	1.50%	3.78%	4.60%	5.48%	8.38%
Schwab International Equity ETF	SCHF	2.46%	6.34%	9.16%	-3.63%	7.82%
WisdomTree Bloomberg U.S. Dollar Bullish Fund	USDU	1.25%	2.44%	1.99%	8.15%	7.55%
Schwab U.S. Aggregate Bond ETF	SCHZ	0.07%	2.63%	5.09%	5.57%	7.29%
Invesco BulletShares 2022 Corporate Bond ETF	BSCM	0.18%	2.50%	4.29%	5.40%	6.75%
Global X MLP ETF	MLPA	-0.34%	3.69%	3.71%	5.17%	6.67%
SPDR S&P Emerging Markets Dividend ETF	EDIV	2.27%	0.12%	13.48%	-3.75%	6.60%
Schwab Intermediate-Term U.S. Treasury ETF	SCHR	-0.18%	2.05%	4.47%	5.54%	6.48%
Schwab US TIPS ETF	SCHP	0.58%	3.43%	4.08%	3.64%	6.40%
SPDR Blackstone / GSO Senior Loan ETF	SRLN	2.32%	3.39%	2.16%	3.80%	6.36%
Invesco Senior Loan ETF	BKLN	2.05%	3.41%	2.35%	3.75%	6.30%
SPDR S&P Emerging Markets SmallCap ETF	EWX	1.69%	3.96%	13.48%	-8.87%	5.60%
Invesco BulletShares 2020 High Yield Corporate Bond ETF	BSJK	0.38%	1.95%	2.98%	4.27%	5.23%
Invesco BulletShares 2021 Corporate Bond ETF	BSCL	0.22%	1.71%	3.05%	4.33%	5.08%
Schwab Fundamental Emerging Markets Large Company Index ETF	FNDE	2.19%	1.39%	9.94%	-4.32%	5.02%
Schwab Fundamental International Large Company Index ETF	FNDF	2.21%	4.99%	7.19%	-5.31%	4.95%
IndexIQ ETF Trust - IQ Hedge Multi-Strategy Tracker ETF	QAI	0.80%	2.37%	3.86%	1.44%	4.62%
Invesco Frontier Markets ETF	FRN	1.03%	7.09%	10.24%	-10.75%	4.15%
Invesco S&P Emerging Markets Low Volatility ETF	EELV	1.26%	0.60%	7.97%	-2.63%	3.92%
Invesco BulletShares 2019 High Yield Corporate Bond ETF	BSJJ	0.44%	1.19%	2.13%	3.33%	3.87%
Schwab International Small-Cap Equity ETF	SCHC	2.45%	5.77%	7.36%	-8.64%	3.78%
Invesco BulletShares 2020 Corporate Bond ETF	BSCK	0.16%	1.18%	2.25%	3.32%	3.76%
United States 12 Month Oil Fund LP	USL	4.05%	13.34%	-8.71%	-2.16%	3.56%
Schwab Short-Term U.S. Treasury ETF	SCHO	0.11%	1.11%	2.22%	2.99%	3.51%
SPDR Bloomberg Barclays Investment Grade Floating Rate ETF	FLRN	0.49%	1.25%	1.43%	2.60%	3.15%
JPMorgan Diversified Return International Equity ETF	JPIN	0.31%	2.83%	7.66%	-5.30%	3.00%
SPDR S&P Global Natural Resources ETF	GNR	0.91%	5.01%	4.93%	-6.35%	2.45%
Invesco BulletShares 2019 Corporate Bond ETF	BSCJ	0.20%	0.41%	1.22%	2.67%	2.45%
Invesco DWA Emerging Markets Markets Momentum ETF	PIE	2.55%	5.30%	10.67%	-14.43%	2.24%
Sprott Gold Miners ETF	SGDM	-8.77%	2.94%	16.83%	-7.10%	2.13%
Schwab Fundamental International Small Company Index ETF	FNDC	2.02%	4.51%	6.23%	-10.10%	1.45%
SPDR Bloomberg Barclays International Treasury Bond ETF	BWX	-1.29%	-0.43%	2.45%	-2.65%	-1.05%
Aberdeen Standard Physical Swiss Gold Shares ETF	SGOL	-2.27%	-1.09%	4.10%	-2.73%	-1.09%
SPDR Bloomberg Barclays International Corporate Bond ETF	IBND	-0.17%	0.36%	1.25%	-4.99%	-1.94%
Invesco CurrencyShares Japanese Yen Trust	FXJ	-1.00%	-2.06%	-0.13%	-2.56%	-3.13%
SPDR Bloomberg Barclays Short Term International Treasury Bond ETF	BWZ	-1.13%	-1.58%	-0.38%	-4.96%	-4.39%
Invesco CurrencyShares British Pound Sterling Trust	FXB	-2.12%	-2.21%	0.67%	-7.28%	-5.96%
Aberdeen Standard Physical Silver Shares ETF	SIVR	-2.60%	-4.32%	2.24%	-9.28%	-7.62%
Invesco CurrencyShares Euro Currency Trust	FXE	-1.16%	-2.54%	-2.67%	-8.67%	-8.21%
United States Commodity Index Fund	USCI	-2.02%	-1.06%	-8.43%	-12.96%	-13.34%

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 current subscribers making multiple changes all at once AND new subscribers. If only doing one-for-one exchange please use the directions above under "Exchanging one fund for another"

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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