

April 28, 2019

401k PORTFOLIO MAY 2019 UPDATE & NEWSLETTER

Qualcomm

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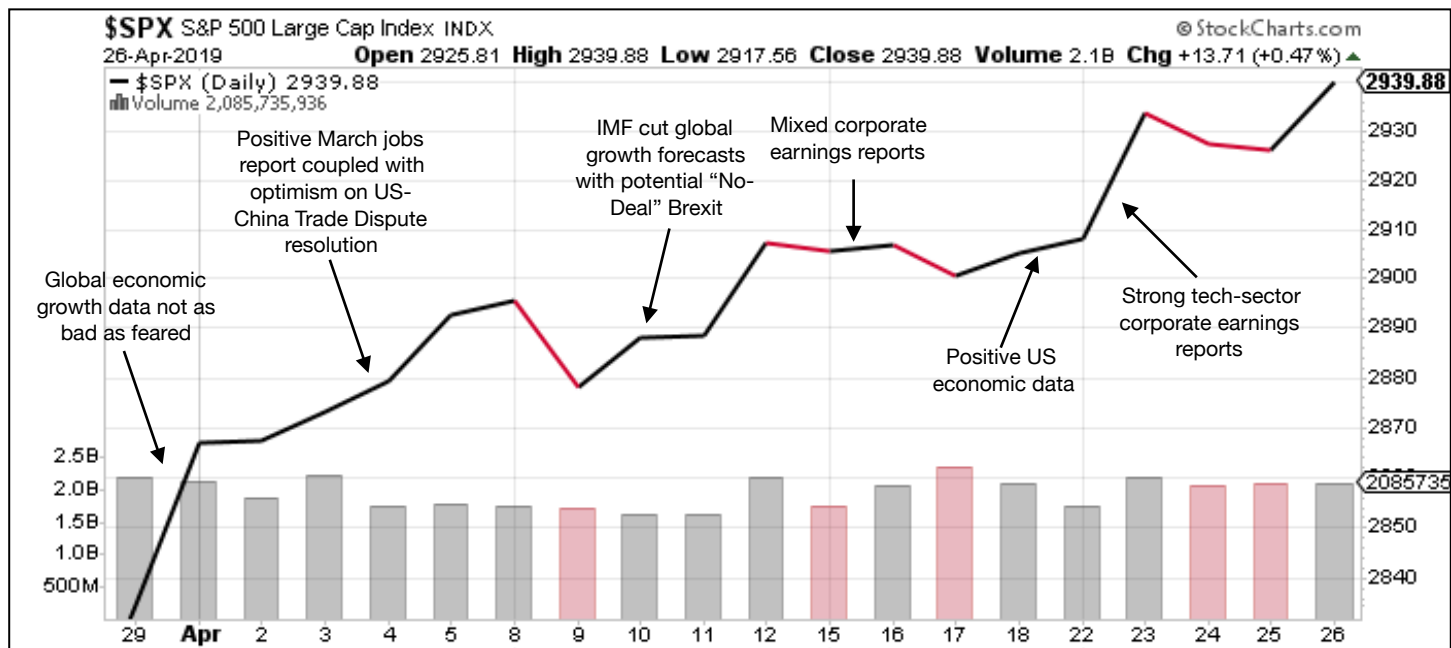
SAMPLE

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

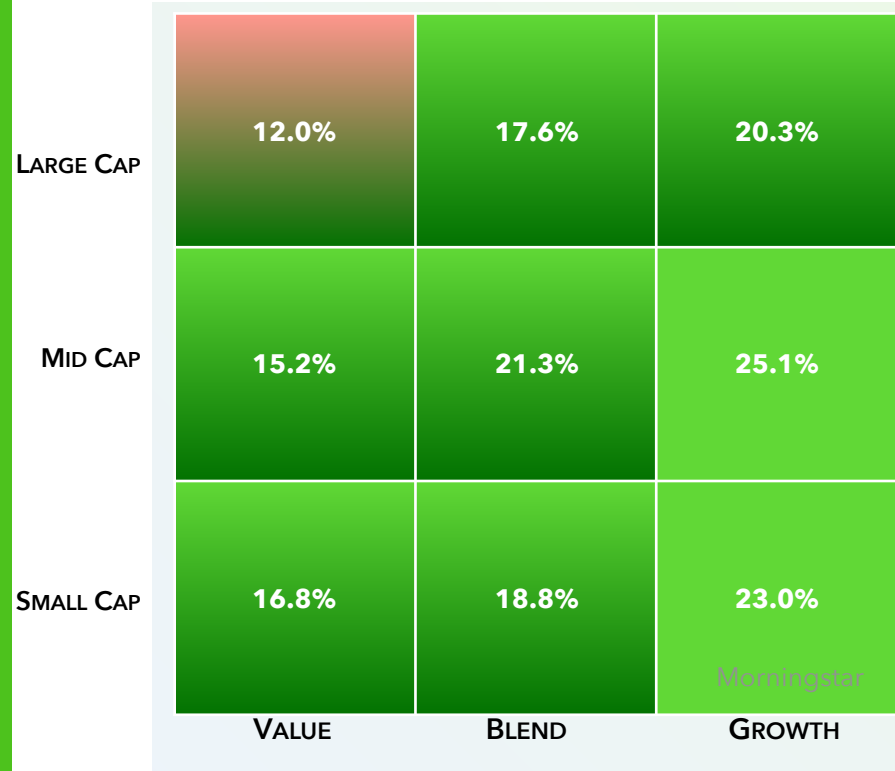
Housing: Sales of new US homes unexpectedly rose in March, climbing to a 16-month high to cap the first quarter with a third straight increase, reflecting a boost from lower borrowing costs. Single-family home sales rose 4.5% to an annualized pace that topped all estimates. The surprisingly strong gain 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.

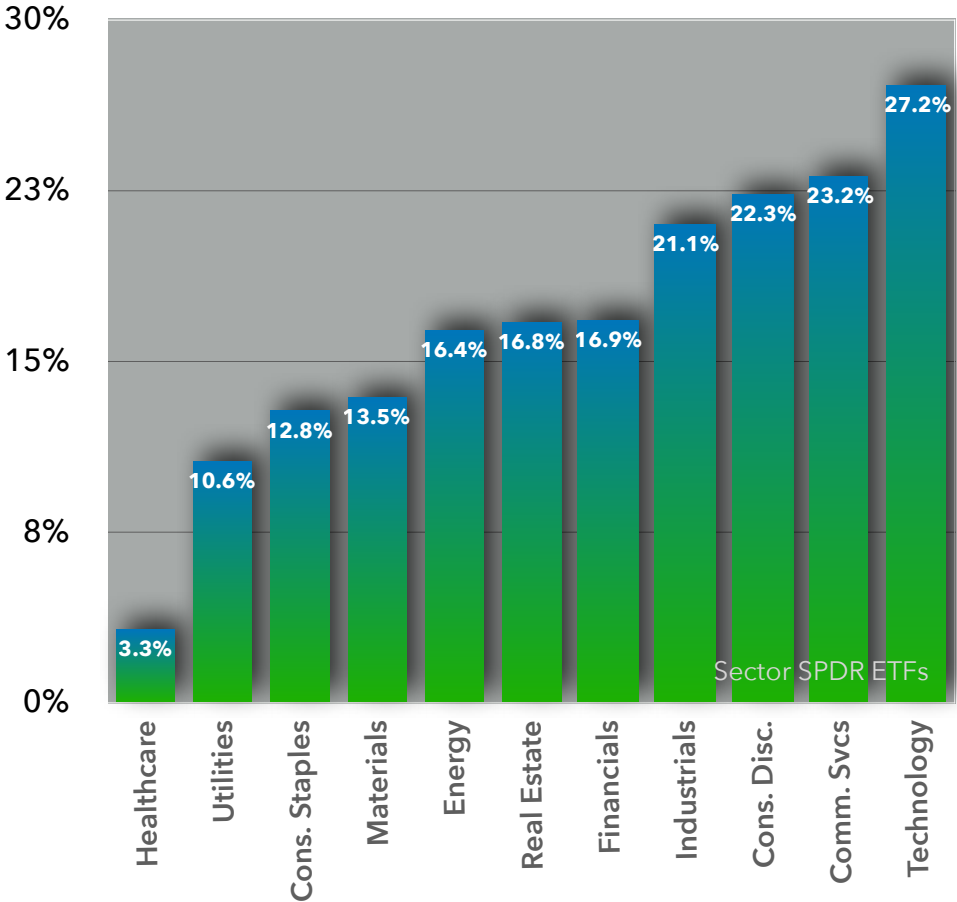
Sector Analysis

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



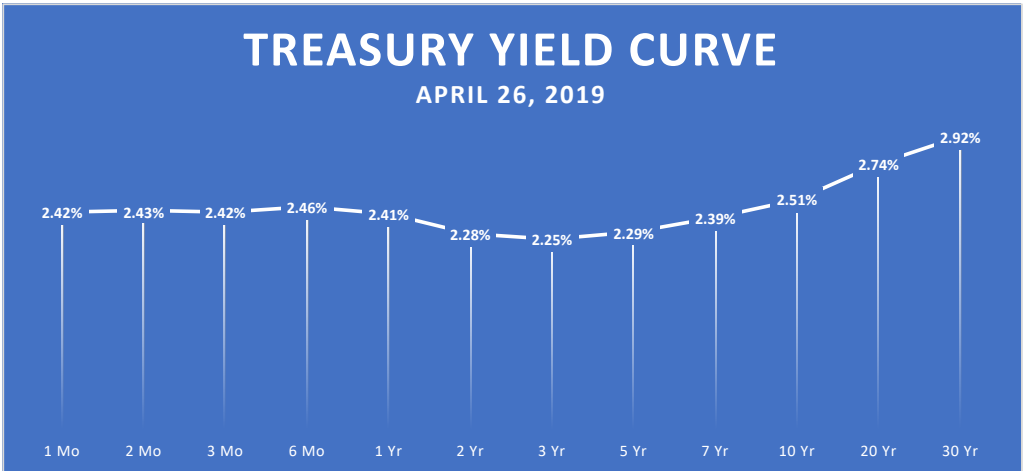
Commodities & Fixed Income

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.



EZTracker provides four model portfolios for Qualcomm Employees; Aggressive, Moderate, Conservative, and Brokerage Link. Each is designed for different investment needs and styles, as well as level of risk tolerance.

STEP 1: Update Current Investments

Current Subscribers:



Aggressive, Moderate & Conservative Portfolios:
Aggressive: Exchange 100% VANG VMMR-FED MMKT for VANG INST 500 IDX TR
Moderate: Exchange 40% VANG VMMR-FED MMKT for VANG INST 500 IDX TR
Conservative: Exchange 15% VANG VMMR-FED MMKT for VANG INST 500 IDX TR

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.



Brokerage Portfolio:
Sell 100% iShares Short Term Treasury Bond (SHV) to buy iShares Core S&P 500 (IVV)

| EZTracker Model Portfolios | Symbol | Aggressive | Moderate | Conservative | Brokerage | Buy Date |
|--|--------|------------|----------|--------------|-----------|------------------|
| VANG INST 500 IDX TR | | 59% | 41% | 23% | | 1/28/19, 4/28/19 |
| FID CONTRAFUND K | FCNKX | 21% | 15% | 9% | | 1/28/19 |
| VANG VMMR-FED MMKT | VMFXX | | 29% | 59% | | 1/28/19 |
| VANG EXPLORER ADM | VEXRX | 20% | 15% | 9% | | 1/28/19 |
| iShares S&P 500 Index | IVV | | | | 40% | 4/28/19 |
| iShares Core S&P Total US Stock Market | ITOT | | | | 19% | |
| ISHARES Core S&P Small-Cap ETF | IJR | | | | 6% | 1/28/19 |
| iShares Core S&P Mid-Cap ETF | IJH | | | | 6% | 1/28/19 |
| MSCI Information Technology Index | FTEC | | | | 10% | |
| MSCI Consumer Discretionary Index | FDIS | | | | 12% | |
| Fidelity MSCI Consumer Staples | FSTA | | | | 7% | 10/29/18 |
| | | 100% | 100% | 100% | 100% | |

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

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

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



- Aggressive Portfolio:**
95-100% invested in equities. This is a high risk/high reward portfolio.
- Moderate Portfolio:**
70% invested in equities and 30% invested in bonds or Vanguard VMMR-FED MMKT
- Conservative Portfolio:**
40% invested in equities and 60% invested in bonds or Vanguard VMMR-FED MMKT. This is our lowest risk portfolio.
- Brokerage Portfolio:**
Aggressive: 95-100% invested in equities through the Brokerage Link and an expanded list of Fidelity 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.

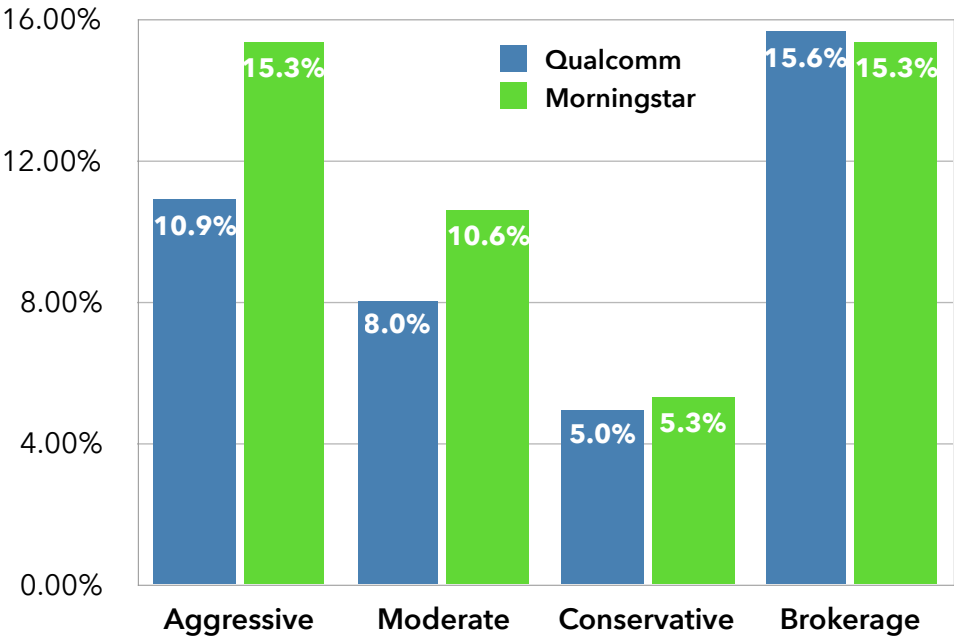
Performance

The **EZTracker** methodology used for **Qualcomm** 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 |
|--|--------------|---------------|
| EZTracker Aggressive | 3.05% | 10.88% |
| EZTracker Moderate | 2.22% | 8.04% |
| EZTracker Conservative | 1.37% | 4.96% |
| EZTracker Brokerage | 3.69% | 15.63% |
| Morningstar Benchmarks | | |
| Aggressive Target Risk Index | 2.77% | 15.34% |
| Moderate Target Risk Index | 1.76% | 10.59% |
| Conservative Target Risk Index | 0.59% | 5.29% |
| S&P 500 | 3.72% | 17.27% |

* Performance since last newsletter
Portfolio backtested to 12/31/17

YTD Total Return versus Morningstar Benchmarks YTD



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, or 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.

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

| Fund | Fund Symbol | Total Return | | | | | Tracker Average |
|------------------------|-------------|--------------|--------|--------|--------|--------|-----------------|
| | | 1 MO | 3 MO | 6 MO | 12 MO | YTD | |
| FID OTC K | FOCKX | 6.95% | 15.57% | 13.95% | 15.98% | 24.95% | 28.61% |
| VANG EXPLORER ADM | VEXRX | 4.96% | 11.05% | 13.76% | 13.22% | 22.14% | 23.45% |
| FID CONTRAFUND K | FCNKX | 5.12% | 11.60% | 13.51% | 12.42% | 20.31% | 23.26% |
| VANG MD CP IDX IS PL | VMCPX | 4.39% | 10.94% | 14.84% | 9.16% | 20.80% | 21.45% |
| VANG INST 500 IDX TR | | 4.43% | 10.87% | 11.67% | 12.31% | 17.96% | 21.43% |
| AF NEW WORLD R6 | RNWGX | 2.84% | 9.20% | 16.38% | 1.96% | 16.24% | 16.57% |
| VANG WINDSOR II ADM | VWNAX | 4.15% | 9.04% | 8.77% | 7.58% | 16.30% | 16.11% |
| VANGUARD TARGET 2055 | | 3.32% | 8.12% | 10.70% | 5.41% | 14.70% | 15.03% |
| VANGUARD TARGET 2060 | | 3.32% | 8.13% | 10.68% | 5.39% | 14.73% | 15.02% |
| VANGUARD TARGET 2045 | | 3.30% | 8.12% | 10.70% | 5.40% | 14.70% | 15.01% |
| VANGUARD TARGET 2050 | | 3.30% | 8.12% | 10.69% | 5.38% | 14.70% | 14.99% |
| VANGUARD TARGET 2040 | | 3.11% | 7.76% | 10.30% | 5.38% | 13.93% | 14.48% |
| VANGUARD TARGET 2035 | | 2.86% | 7.32% | 9.84% | 5.48% | 12.91% | 13.91% |
| AF CAP WORLD G&I R6 | RWIGX | 3.20% | 8.71% | 11.42% | 1.30% | 15.06% | 13.44% |
| VANGUARD TARGET 2030 | | 2.59% | 6.84% | 9.39% | 5.51% | 11.94% | 13.27% |
| AF EUROPAC GROWTH R6 | REGRX | 3.44% | 8.72% | 13.53% | -2.25% | 16.16% | 12.79% |
| VANGUARD TARGET 2025 | | 2.33% | 6.37% | 8.87% | 5.51% | 10.93% | 12.59% |
| VANGUARD TARGET 2020 | | 2.01% | 5.76% | 8.13% | 5.36% | 9.64% | 11.60% |
| VANGUARD TARGET 2015 | | 1.56% | 4.91% | 7.10% | 5.21% | 7.86% | 10.25% |
| VANGUARD TARGET INCOME | | 1.28% | 4.31% | 6.41% | 5.16% | 6.60% | 9.36% |
| ABS SM CAP VAL INST | AVFIX | 6.06% | 6.15% | 3.92% | -3.01% | 17.85% | 7.16% |
| FID LOW PRICED STK K | FLPKX | 2.50% | 4.54% | 6.43% | -0.66% | 12.71% | 6.98% |
| TCW/MW TOT RTN CIT | | -0.10% | 2.39% | 4.66% | 5.38% | 2.29% | 6.73% |
| FIDELITY GOVT INCOME | FGOVX | -0.22% | 1.96% | 4.32% | 4.77% | 1.82% | 5.90% |
| VANG VMMR-FED MMKT | VMFXX | 0.21% | 0.59% | 1.17% | 2.15% | 0.78% | 2.25% |

The following Fidelity funds are used in the **EZTracker** Brokerage Portfolio. These make use of the Fidelity Brokerage Link.

| Fidelity ETF Portfolio | Symbol | 1 Mo | 3 Mo | 6 Mo | 12 Mo | Tracker |
|--|--------|--------|--------|--------|--------|---------|
| Fidelity MSCI Information Technology Index ETF | FTEC | 6.95% | 19.40% | 17.61% | 21.73% | 35.83% |
| Fidelity MSCI Communication Services Index ETF | FCOM | 6.82% | 12.83% | 18.32% | 19.66% | 31.43% |
| Fidelity MSCI Consumer Discretionary Index ETF | FDIS | 7.00% | 12.23% | 15.62% | 15.95% | 27.71% |
| iShares S&P 500 Growth ETF | IVW | 4.39% | 12.89% | 12.84% | 16.00% | 25.16% |
| iShares Core S&P U.S. Growth ETF | IUSG | 4.42% | 12.80% | 12.70% | 15.36% | 24.70% |
| Fidelity MSCI Real Estate Index ETF | FREL | 0.43% | 8.59% | 14.43% | 19.71% | 23.54% |
| iShares Edge MSCI Min Vol USA ETF | USMV | 2.14% | 10.12% | 12.04% | 16.42% | 22.21% |
| iShares India 50 ETF | INDY | 1.25% | 9.80% | 21.84% | 7.62% | 22.10% |
| iShares Core S&P 500 ETF | IVV | 4.42% | 10.90% | 11.83% | 12.41% | 21.58% |
| Fidelity MSCI Industrials Index ETF | FIDU | 5.70% | 11.70% | 13.86% | 8.05% | 21.44% |
| iShares Core Dividend Growth ETF | DGRO | 3.73% | 9.38% | 11.77% | 13.65% | 21.01% |
| iShares Russell 3000 ETF | IWV | 4.42% | 10.63% | 11.68% | 11.41% | 20.81% |
| iShares Core S&P Total US Stock Market ETF | ITOT | 4.34% | 10.57% | 11.71% | 11.44% | 20.76% |
| iShares Core High Dividend ETF | HDV | 1.47% | 10.43% | 10.82% | 15.26% | 20.71% |
| Fidelity MSCI Utilities Index ETF | FUTY | -1.39% | 9.36% | 10.57% | 17.45% | 19.63% |
| Fidelity MSCI Consumer Staples Index ETF | FSTA | 1.87% | 10.57% | 6.98% | 15.60% | 19.11% |
| iShares MSCI China ETF | MCHI | 4.30% | 9.89% | 22.23% | -3.24% | 18.10% |
| iShares Core S&P U.S. Value ETF | IUSV | 4.45% | 8.63% | 10.65% | 8.22% | 17.43% |
| iShares S&P 500 Value ETF | IVE | 4.41% | 8.63% | 10.49% | 8.21% | 17.31% |
| iShares S&P Mid-Cap 400 Value ETF | IJJ | 5.88% | 8.03% | 10.67% | 6.26% | 16.82% |
| iShares Core S&P Mid-Cap ETF | IJH | 5.27% | 8.93% | 10.86% | 5.73% | 16.80% |
| iShares S&P Mid-Cap 400 Growth ETF | IJK | 4.73% | 9.84% | 10.93% | 5.04% | 16.65% |
| iShares MSCI ACWI ETF | ACWI | 3.55% | 8.78% | 11.32% | 5.10% | 15.68% |
| Fidelity MSCI Financials Index ETF | FNCL | 8.30% | 7.10% | 10.93% | 1.72% | 15.30% |
| iShares Edge MSCI Min Vol Global ETF | ACWV | 0.50% | 6.75% | 9.67% | 9.63% | 14.49% |
| iShares MSCI EAFE Growth ETF | EFG | 3.22% | 10.07% | 12.40% | 0.28% | 14.17% |
| iShares MSCI All Country Asia ex Japan ETF | AAXJ | 3.32% | 6.29% | 18.01% | -3.22% | 13.32% |
| Fidelity MSCI Materials Index ETF | FMAT | 4.49% | 7.62% | 12.22% | -2.22% | 12.06% |
| iShares iBoxx \$ Investment Grade Corporate Bond ETF | LQD | 0.98% | 4.95% | 7.94% | 7.88% | 11.86% |
| iShares S&P Small-Cap 600 Growth ETF | IJT | 3.99% | 5.83% | 5.66% | 4.91% | 11.12% |
| iShares 20+ Year Treasury Bond ETF | TLT | -0.71% | 3.41% | 9.16% | 7.84% | 10.74% |
| iShares iBoxx High Yield Corporate Bond ETF | HYG | 1.55% | 4.42% | 6.14% | 6.97% | 10.41% |
| iShares Core S&P Small-Cap ETF | IJR | 4.63% | 5.87% | 5.23% | 2.92% | 10.18% |
| iShares Core MSCI Emerging Markets ETF | IEMG | 2.80% | 4.20% | 15.19% | -4.63% | 9.58% |
| iShares Core MSCI Europe ETF | IEUR | 3.23% | 8.23% | 9.66% | -3.95% | 9.37% |
| iShares Europe ETF | IEV | 2.98% | 7.94% | 9.79% | -3.77% | 9.24% |
| iShares Emerging Markets Dividend ETF | DVYE | 1.27% | -0.09% | 11.77% | 3.37% | 8.90% |
| iShares S&P Small-Cap 600 Value ETF | IJS | 5.21% | 5.66% | 4.49% | 0.56% | 8.69% |
| iShares Core MSCI Total International Stock ETF | IXUS | 2.61% | 6.13% | 10.57% | -3.79% | 8.46% |
| iShares JP Morgan USD Emerging Markets Bond ETF | EMB | -0.14% | 2.96% | 7.41% | 5.12% | 8.37% |
| iShares 7-10 Year Treasury Bond ETF | IEF | -0.37% | 2.63% | 6.02% | 6.98% | 8.32% |
| iShares Edge MSCI Min Vol Emerging Markets ETF | EEMV | 1.29% | 2.07% | 12.09% | -0.35% | 8.23% |
| iShares National Muni Bond ETF | MUB | 0.51% | 2.97% | 5.23% | 6.09% | 8.08% |
| iShares International Developed Real Estate ETF | IFGL | -2.01% | 3.16% | 10.64% | 3.02% | 8.08% |
| iShares Core MSCI EAFE ETF | IEFA | 2.59% | 6.81% | 9.33% | -3.93% | 8.07% |
| iShares 0-5 Year High Yield Corporate Bond ETF | SHYG | 1.07% | 3.20% | 4.24% | 6.07% | 7.95% |
| Fidelity Total Bond ETF | FBND | 0.40% | 3.08% | 5.29% | 5.70% | 7.89% |
| iShares Core Total USD Bond Market ETF | IUSB | 0.31% | 3.02% | 5.27% | 5.63% | 7.77% |
| iShares Preferred & Income Securities ETF | PFF | 0.91% | 3.70% | 4.51% | 4.77% | 7.57% |
| iShares Core U.S. Aggregate Bond ETF | AGG | 0.12% | 2.66% | 5.12% | 5.62% | 7.37% |

The following Fidelity funds are used in the **EZTracker** Brokerage Portfolio. These make use of the Fidelity Brokerage Link.

| Fidelity ETF Portfolio | Symbol | 1 Mo | 3 Mo | 6 Mo | 12 Mo | Tracker |
|---|--------|---------|--------|--------|---------|---------|
| iShares Core International Aggregate Bond ETF | IAGG | 0.16% | 2.56% | 4.93% | 5.54% | 7.19% |
| iShares MBS ETF | MBB | -0.10% | 2.10% | 4.69% | 5.18% | 6.48% |
| iShares TIPS Bond ETF | TIP | 0.64% | 3.44% | 4.03% | 3.59% | 6.38% |
| iShares Edge MSCI Min Vol EAFE ETF | EFAV | -0.11% | 4.13% | 7.56% | 0.04% | 6.34% |
| iShares Intermediate Government/Credit Bond | GVI | 0.07% | 2.24% | 4.01% | 4.94% | 6.14% |
| iShares 3-7 Year Treasury Bond ETF | IEI | -0.09% | 1.96% | 4.14% | 5.13% | 6.08% |
| iShares US Treasury Bond ETF | GOVT | -0.18% | 1.92% | 4.39% | 4.98% | 6.07% |
| iShares Core MSCI Pacific ETF | IPAC | 1.64% | 4.58% | 8.42% | -3.69% | 5.97% |
| Fidelity MSCI Health Care Index ETF | FHLC | -2.22% | 0.94% | 3.06% | 8.87% | 5.81% |
| iShares International Select Dividend ETF | IDV | 1.51% | 4.38% | 6.98% | -2.26% | 5.79% |
| iShares Agency Bond ETF | AGZ | 0.03% | 1.76% | 3.61% | 4.62% | 5.47% |
| iShares MSCI EAFE Small-Cap ETF | SCZ | 3.07% | 6.22% | 8.68% | -8.04% | 5.42% |
| iShares Core 1-5 Year USD Bond ETF | ISTB | 0.18% | 1.84% | 3.33% | 4.35% | 5.29% |
| iShares 0-5 Year Investment Grade Corporate | SLQD | 0.19% | 1.89% | 3.20% | 4.42% | 5.29% |
| Fidelity Ltd Term Bond ETF | FLTB | 0.06% | 1.95% | 3.22% | 4.25% | 5.17% |
| iShares Micro-Cap ETF | IWC | 2.48% | 5.32% | 2.73% | -2.90% | 4.15% |
| iShares 0-5 Year TIPS Bond ETF | STIP | 0.41% | 1.84% | 2.05% | 2.54% | 3.73% |
| iShares 1-3 Year Treasury Bond ETF | SHY | 0.16% | 1.14% | 2.21% | 2.98% | 3.54% |
| iShares Floating Rate Bond ETF | FLOT | 0.44% | 1.21% | 1.46% | 2.56% | 3.09% |
| iShares MSCI EAFE Value ETF | EFV | 1.94% | 4.11% | 6.18% | -7.17% | 2.76% |
| iShares Short Treasury Bond ETF | SHV | 0.22% | 0.63% | 1.23% | 2.17% | 2.32% |
| iShares MSCI Emerging Markets Small-Cap ETF | EEMS | 0.76% | 2.71% | 12.56% | -11.83% | 2.29% |
| iShares MSCI Japan ETF | EWJ | 0.89% | 2.74% | 3.45% | -7.68% | -0.33% |
| iShares MSCI Global Gold Miners ETF | RING | -9.18% | 0.72% | 12.98% | -7.16% | -1.44% |
| iShares International Treasury Bond ETF | IGOV | -1.50% | -0.94% | 1.81% | -3.56% | -2.29% |
| Fidelity MSCI Energy Index ETF | FENY | 0.00% | 6.03% | -0.65% | -10.07% | -2.56% |
| iShares MSCI Frontier 100 ETF | FM | -0.39% | 0.43% | 6.73% | -11.77% | -2.73% |
| iShares Latin America 40 ETF | ILF | 0.24% | -2.66% | 2.01% | -6.14% | -3.58% |
| iShares MSCI Global Silver Miners ETF | SLVP | -10.84% | 0.21% | 5.11% | -19.07% | -13.41% |



Questions, Comments, Problems?

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