

June 30, 2019

401K PORTFOLIO JULY 2019 UPDATE & NEWSLETTER

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SAMPLE



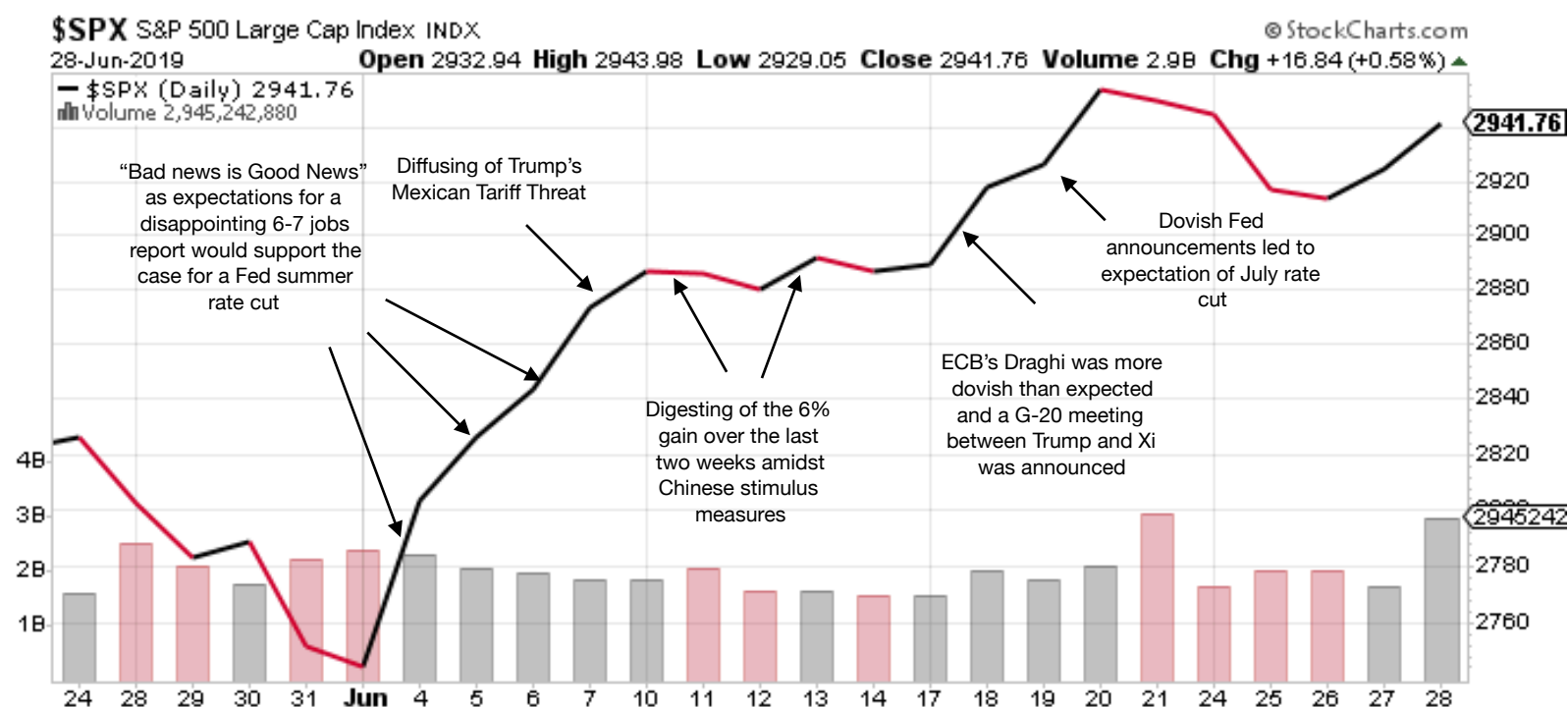
TAKE CONTROL OF YOUR FUTURE

July 2019 Newsletter

Losing "Patience"

All major indices ended up since the last newsletter, with the DJII +4.0% (YTD+14.0%), S&P 500 +4.1% (YTD + 17.3%) and NASDAQ +4.8% (YTD +20.7%).

With the equity markets close to all-time highs, but still exhibiting volatility since the last newsletter, we believe our **EZTracker** model portfolios remain balanced to benefit from incremental bullish sentiment (related to G-20 or better than expected corporate earnings releases). One thing to note: the **EZTracker** Model Portfolios are *not* trading portfolios. They are designed to be long-term focused and are not meant to radically change from month to month chasing the market, as that is not a winning strategy for long-term investors. Please see the "**EZTracker Approach**" on the bottom of Page 3. **There are no changes to any EZTracker Model Portfolios This Month.**



Overall Point - The Difference one Word Makes

June was more or less all about the actions of the US Federal Reserve. Since the S&P's localized low on June 3, it grew 7.2%, mainly due to the expectations surrounding the Fed. Investors consistently bid up the US equity markets since the beginning of the month on a) expectations of a more dovish Fed stance and b) ratification that the revised stance will mean a forthcoming rate cut. At the latest Federal Reserve meeting on Wednesday June 19, the Fed removed the word "**patience**" from its statement, stating instead that it will "act as appropriate" to sustain the US economic expansion. That stance not only gives the Fed some breathing room on policy decisions, but it also suggests that yes, lower interest rates could be around the corner.

International Trade

The other great expectation involved the on-again, off-again, US-China trade skirmish. Investors, looking toward the G-20 meetings in Osaka held on June 28-29, had expected some sort of detente or an "agreement to agree", which expectation also buoyed the equity markets during the month. In what was somewhat of a surprise, on Saturday June 29, Trump and Xi agreed to a full cease-fire on trade in which the US agreed to put off all additional tariffs on Chinese goods indefinitely, and China agreed to start buying large amounts of American farm products. Additionally, curbs on Huawei Technologies will be lifted, although Trump did state that existing tariffs won't be lifted. The markets had priced in some sort of rapprochement, however a truce so quickly was likely not expected. As the announcement came after US markets closed for the weekend on Friday June 28, the immediate market response had not been felt, but equity futures predict a positive market response.

Now what?

The markets have fully factored in a rate cut in July, coupled with the expectation of some sort of US-China truce, and the markets are at or near all-time highs, and remain somewhat volatile. Investors are forced to re-focus on the fundamentals of base economic data (both domestically and globally), and corporate earnings expectations. With fiscal Q2 finishing today (June 30), investors and **EZTracker** will be focused on initial Q2 earnings announcements expected over the next 30 days.

If you are following the Aggressive model portfolio and are concerned about volatility, you're probably not really an aggressive investor. We suggest reviewing your risk tolerance and adjusting your investment strategy if necessary. Commit to a strategy that is consistent with your own risk tolerance and stick with it. For free help, take the assessment to help you decide: <https://tinyurl.com/EZT-risk-quiz>.

Economic Data

The **University of Michigan** said the final reading of its June **Consumer Sentiment Index** was 98.2, down from the 100 reading in May, which decline was mainly attributable to wealthier Americans being rattled by the threatened tariffs.

The June 7 **Jobs Report** showed that wage growth cooled slightly after gaining the previous year, while the national unemployment rate remained at its 49-year low of 3.6%.

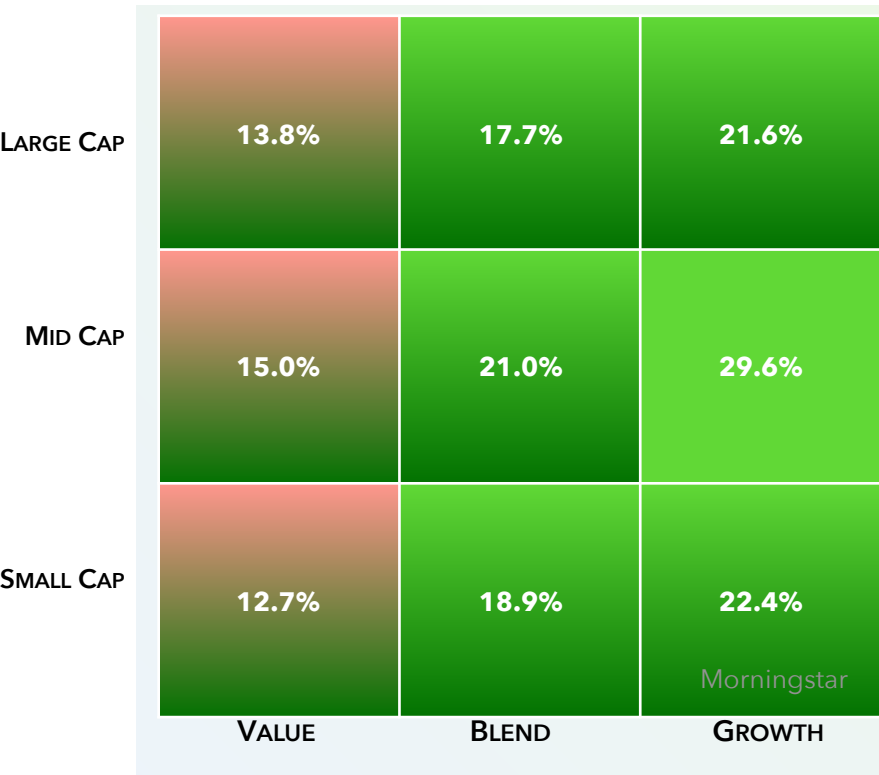
New domestic single-family **Home Sales** dropped 7.8 percent in May from the previous month to a seasonally adjusted annual rate of 626 thousand, while markets had forecast a 1.9 percent increase to 680 thousand. That was the lowest level since December despite lower mortgage rates.

Sector Analysis

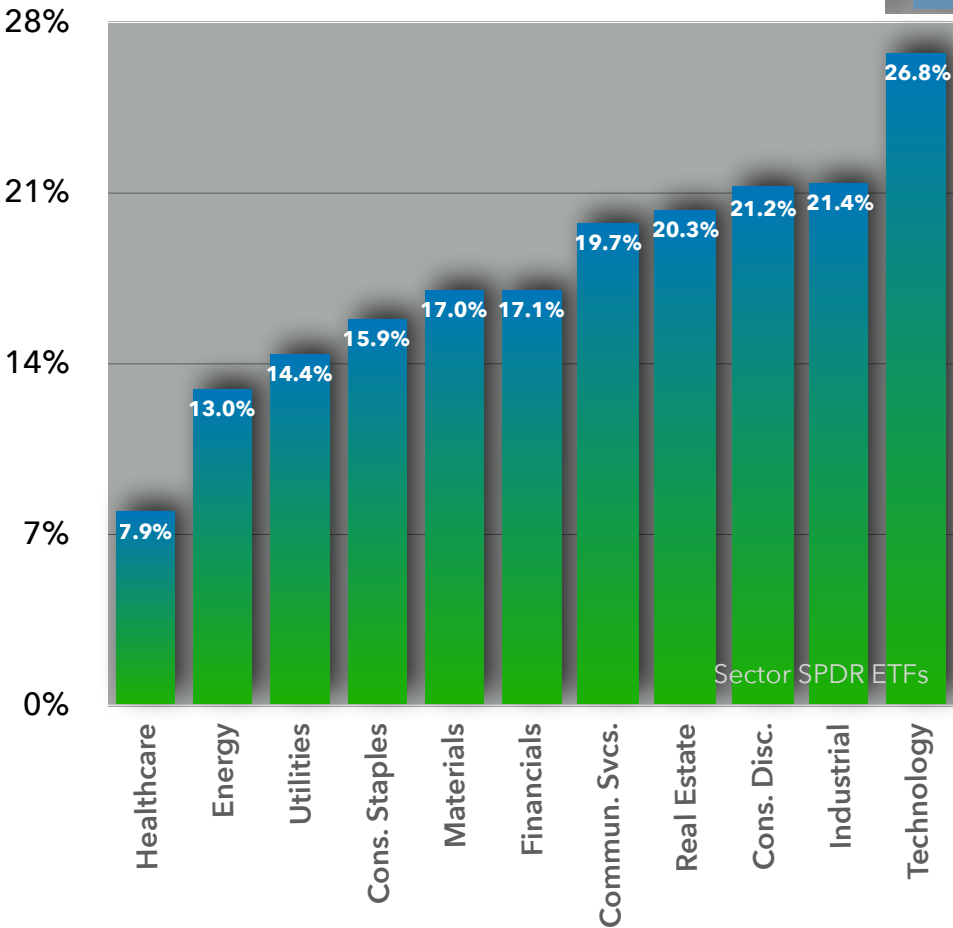
All sectors were in the black this month, led by Materials (+11.6%), Energy (+9.4%) and Technology (+8.9%). Laggards were defensive sectors such as Real Estate (+1.6%) and Utilities (+3.2%). Technology remains the highest-performing sector YTD, with over 26% return.



2019 YTD Index Performance: Returns (%)



2019 YTD Sector Performance: Returns (%)



Fixed Income

Rates & Yield Curve

The spread between 2-year and 10-year treasuries continued to widen, from 0.17% last month to 0.25%. Much of this widening was caused by the expectation of Fed rate cuts, as traders price in easier monetary policy. With the 10-year Treasury yield under 2%, however, it may be a depressing signal on the markets's opinion of future economic growth.

The EZTracker Approach:

- We don't predict where the market is going - we identify the best performers;
- We use a disciplined approach to investing even during market volatility and uncertainty, and we review portfolios monthly;
- We take a long-term perspective of the market;
- We are consistent in our strategy, the EZTracker portfolios have consistently outperformed the market in up and down markets.

The EZTracker Subscriber Approach:

- Avoid emotional extremes. Monitor your risk profile and stick to your plan;
- Stop listening to the talking heads. Not one has demonstrated the ability to predict the market;
- Stay up-to-date and maintain your portfolio on a timely basis.

As of June 21, the changes below have taken affect. EZTracker has reviewed the changes and has incorporated them into the model portfolios. No further changes are necessary.

chec(k)ing your options

(5)

Fund changes taking place

The investment options in red below are changing after the market closes on June 21. If you are invested in one of the funds that is changing, and are satisfied with the mapping to the new fund, no action is needed. You may transfer to other funds at NetBenefits.com before the market closes on June 21. If you want to invest in one or both of the two new funds, you can move money to those funds beginning on June 24. Note that some fund names are changing to simplify the name, but there is no change to the make-up of these investment options.

YOUR INVESTMENT OPTIONS

	FUNDS AVAILABLE PRIOR TO MARKET CLOSE ON JUNE 21	MAPPING	FUNDS AVAILABLE AFTER MARKET CLOSE ON JUNE 21
Target Retirement Date Funds	Lifecycle Funds		Lifecycle Funds
	S&P 500 Index Fund		S&P 500 Index Fund
	Small / Mid Cap Index Fund		U.S. Small / Mid Cap Index Fund
Index Funds	International Equity Index Fund	>	Non-U.S. Stock Index Fund
	Emerging Markets Equity Index	>	
	Bond Index Fund		U.S. Bond Index Fund
	Large Cap Growth Fund	>	U.S. Large Companies Stock Fund
	Large Cap Value Fund	>	
	Fidelity Contrafund Commingled Pool Class 3		Fidelity Contrafund
	Small / Mid Cap Growth Fund	>	U.S. Smaller Companies Stock Fund
	Small / Mid Cap Value Fund	>	
	International Equity		International Companies Stock Fund
	Emerging Markets Equity Fund		Emerging Market Companies Stock Fund
Actively Managed Funds	DWS RREEF Real Estate Securities Fund - Class R6	>	Lifecycle Funds (mapping to fund closest to the year you will turn age 65)
	Diversified Bond Fund		Diversified Bond Fund
	Brandywine GLOBAL - Global Opp. Bond Fund Class IS	>	Lifecycle Funds (mapping to fund closest to the year you will turn age 65)
	INS / Contract Stable Value		Stable Value Fund
	New options available beginning on June 24	>	Multi-Asset Inflation Fund
		>	High Income Bond Fund

NOTE: The Self-Directed BrokerageLink option will continue to be available.

EZTracker provides four model portfolios for Delta Airlines pilots; Aggressive, Moderate, Conservative & Brokerage. Each is designed for different investment needs and styles, as well as level of risk.

STEP 1: Update Current Investments

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

Current Subscribers:



Aggressive, Moderate & Conservative Portfolios:

There are no changes for this month. The position in "Large Cap Growth Fund" has automatically been mapped to "US Large Companies Stock Fund (AKA US LARGE STOCK FUND)". See page 4 for more details about this.



Brokerage Portfolio:

There are no changes for this month

New Subscribers:

or those who haven't made any changes in a few months

- Select "Quick Links". The sixth item down is "Change Investments."
- Under Current Investments, click on "Exchange MULTIPLE investments".
- This will take you through the rebalance process
- Once complete, make sure to update your Future Investments (paycheck and company contributions).

EZTracker Model Portfolios	Symbol	Aggressive	Moderate	Conservative	Brokerage	Buy Date
S&P 500 Index Fund		63%	45%	26%		1/28/19, 4/29/19
Small/Mid Cap Index Fund		1				1/28/19
US Large Companies Stock Fund		2				6/21/19 *
Stable Value Fund						1/28/19
Fidelity 500 Index	FXAIX					9/26/16, 4/29/19
Fidelity Total Market Index Fund	FSKAX					6/25/18
Fidelity Mid-Cap Stock Fund	FMCSX					1/28/19
Vanguard Small-Cap Growth Index Fund	VSGAX					1/28/19
Fidelity Select Consumer Staples	FDFAX					10/29/18
Fidelity Select Utilities	FSUTX				9%	10/29/18
Fidelity Select Consumer Discretionary	FSCPX				13%	1/2/18
		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 position in "Large Cap Growth Fund (AKA LARGE CAP GROWTH)" has automatically been mapped to "U.S. Large Companies Stock Fund (AKA US LARGE STOCK FUND)". See page 4 for more details about the changes to the portfolio.

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

STEP 2: Update Future Investment Elections

- From the "Summary" page scroll down to "Holdings." Click on "View Details/Change Investments"
- Under "Future Investments", select "Change Investment Elections".
- Select "I'll manage on my own". Complete the process by entering the percentages from the grid above in the Desired % column.
- Complete the procedure and get a confirmation.

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 Stable Value Fund
- Conservative Portfolio:**
40% invested in equities and 60% invested in bonds or the Stable Value 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.

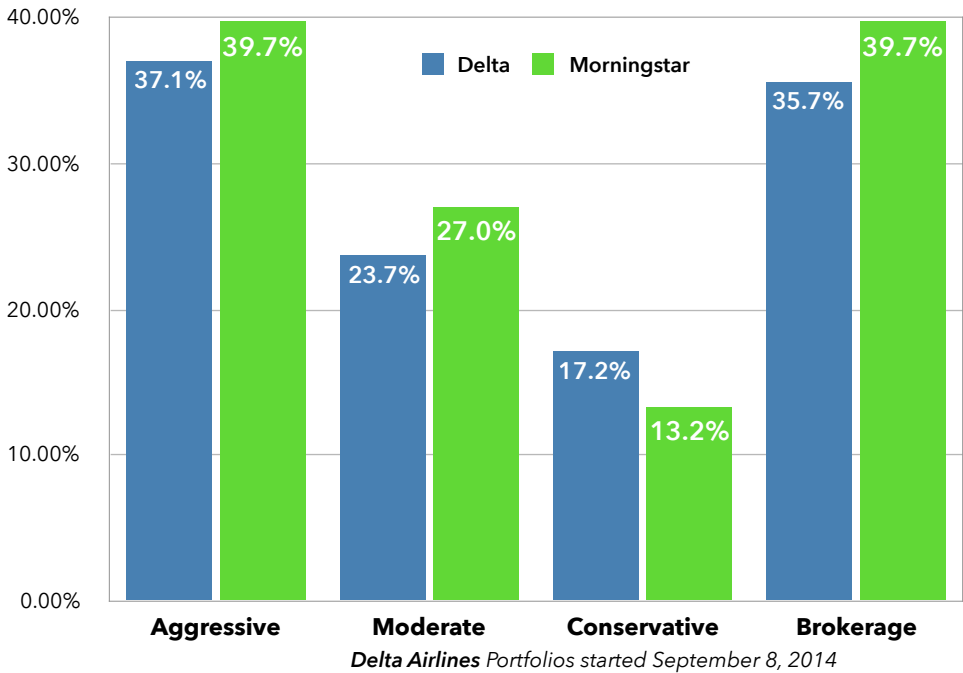
Performance

The **EZTracker** methodology used for **Delta 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 June 30, 2019	MTD June *	YTD 2019	3-Year
EZTracker Aggressive	4.33%	10.80%	37.11%
EZTracker Moderate	3.08%	8.00%	23.72%
EZTracker Conservative	1.82%	5.11%	17.15%
EZTracker Brokerage	3.43%	14.81%	35.66%
Morningstar Benchmarks			
Aggressive Target Risk Index	4.70%	16.05%	39.74%
Moderate Target Risk Index	3.61%	12.08%	27.02%
Conservative Target Risk Index	2.39%	7.55%	13.20%
S&P 500	4.09%	17.35%	40.15%

* Performance since last newsletter

3-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	2014	2015	2016	2017	2018
EZTracker Aggressive	7.30	-6.93	3.35	19.99	-3.76
EZTracker Moderate	4.44	-3.35	1.25	14.27	-2.67
EZTracker Conservative	1.30	0.37	2.48	9.68	-0.43
Morningstar Benchmarks	2014	2015	2016	2017	2018
Aggressive Target Risk Index	5.23	-2.67	11.34	21.95	-8.17
Moderate Target Risk Index	4.89	-1.79	8.57	14.66	-4.76
Conservative Target Risk Index	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.

Below is the current fund performance for the alternatives in the **Delta Airlines** 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 (Long Name)	Fund (Short Name)	Total Return				YTD	Tracker Average
		1 MO	3 MO	6 MO	12 MO		
Fidelity Contrafund Commingled Pool Class 3	FID CONTRA POOL CL 3	4.68%	5.55%	21.29%	6.61%	21.29%	20.79%
S&P 500 Index Fund	S&P 500 INDEX	4.26%	4.30%	18.58%	9.02%	18.58%	19.72%
Lifecycle 2055	LIFECYCLE 2055	3.95%	3.22%	16.16%	5.21%	16.16%	15.57%
Lifecycle 2050	LIFECYCLE 2050	3.90%	3.20%	16.12%	5.17%	16.12%	15.49%
Lifecycle 2060	LIFECYCLE 2060	3.88%	3.18%	16.09%	5.17%	16.09%	15.44%
Lifecycle 2045	LIFECYCLE 2045	3.89%	3.23%	15.81%	5.29%	15.81%	15.39%
Lifecycle 2040	LIFECYCLE 2040	3.81%	3.23%	15.08%	5.45%	15.08%	15.04%
Emerging Markets Companies Stock Fund	EMERG MKT STOCK FUND	6.94%	3.42%	12.78%	3.90%	12.78%	14.75%
Small/Mid Cap Index Fund	SMALL/MID CAP INDEX	4.03%	3.05%	19.63%	0.10%	19.63%	14.62%
Lifecycle 2035	LIFECYCLE 2035	3.61%	3.21%	14.09%	5.62%	14.09%	14.47%
Lifecycle 2030	LIFECYCLE 2030	3.36%	3.15%	12.97%	5.73%	12.97%	13.75%
Lifecycle 2025	LIFECYCLE 2025	3.20%	3.15%	11.79%	5.86%	11.79%	13.09%
International Companies Stock Fund	INT'L STOCK FUND	4.24%	2.99%	14.74%	0.75%	14.74%	12.39%
Lifecycle 2020	LIFECYCLE 2020	2.99%	3.11%	10.47%	5.98%	10.47%	12.29%
Lifecycle Retirement	LIFECYCLE RETIREMENT	2.93%	3.11%	10.03%	6.16%	10.03%	12.13%
Diversified Bond Fund	DIVERSIFIEDBOND FUND	2.20%	3.08%	6.82%	8.26%	6.82%	11.10%
U.S. Bond Index Fund	US BOND INDEX	2.17%	3.02%	6.14%	8.25%	6.14%	10.68%
Stable Value Fund	STABLE VALUE FUND	0.18%	0.53%	1.05%	2.06%	1.05%	2.09%
Non-U.S. Stock Index Fund	NON-US STOCK INDEX	0.60%	N/A	NA	NA	NA	NA
U.S. Smaller Companies Stock Fund	US SM/MID STOCK FUND	0.20%	N/A	NA	NA	NA	NA
High Income Bond Fund	HIGH INCOMEBOND FUND	0.10%	N/A	NA	NA	NA	NA
U.S. Large Companies Stock Fund	US LARGE STOCK FUND	-0.20%	N/A	NA	NA	NA	NA
Multi-Asset Inflation Fund	MULTI INFLATION FUND	-0.70%	N/A	NA	NA	NA	NA

Brokerage Portfolio Monthly Fund Data

These Fidelity funds are used in the EZTracker Brokerage Portfolio. These make use of the brokerage link in the Delta 401k plan.

Fidelity Portfolio	Symbol	1 Mo	3 Mo	6 Mo	12 Mo	YTD	Avg
Fidelity Latin America Fund/United States	FLATX	7.34%	12.17%	22.12%	29.00%	22.12%	38.53%
Fidelity Select Gold Portfolio	FSAGX	16.12%	13.03%	19.98%	13.63%	19.98%	34.23%
Fidelity Select Defense and Aerospace	FSDAX	7.59%	8.31%	26.94%	12.48%	26.94%	30.17%
Fidelity Select Construction and Housing	FSHOX	7.97%	7.18%	26.59%	10.53%	26.59%	28.51%
Fidelity Select Technology Portfolio	FSPTX	8.61%	5.99%	27.87%	5.31%	27.87%	26.06%
Fidelity Select Industrials Portfolio	FCYIX	6.78%	5.33%	24.17%	9.06%	24.17%	24.73%
Vanguard Small-Cap Growth Index Fund	VSGAX	7.34%	3.83%	24.07%	6.79%	24.07%	22.92%
Fidelity Contrafund	FCNTX	6.63%	5.44%	20.77%	7.92%	20.77%	22.24%
Fidelity Convertible Securities Fund	FCVSX	5.42%	5.86%	18.10%	11.25%	18.10%	22.17%
Fidelity NASDAQ Composite Index Fund	FNCMX	7.49%	3.99%	21.33%	7.64%	21.33%	22.07%
Fidelity 500 Index Fund	FXAIX	7.05%	4.30%	18.54%	10.41%	18.54%	21.98%
Fidelity Select Consumer Staples Portfolio	FDFAX	3.94%	3.09%	20.83%	11.74%	20.83%	21.60%
Fidelity Select Consumer Discretionary	FSCPX	6.60%	4.36%	20.18%	8.22%	20.18%	21.47%
Fidelity Total Market Index Fund	FSKAX	7.00%	4.08%	18.69%	8.89%	18.69%	21.09%
Fidelity Select Pharmaceuticals Portfolio	FPHAX	8.75%	1.40%	12.56%	15.13%	12.56%	20.64%
Fidelity Worldwide Fund	FWWFX	5.51%	4.14%	18.56%	7.15%	18.56%	19.29%
Fidelity Select Financial Services Portfolio	FIDSX	5.86%	7.43%	18.50%	3.45%	18.50%	19.22%
Fidelity Select Retailing Portfolio	FSRPX	7.03%	3.21%	18.41%	6.30%	18.41%	19.06%
Hartford Small Cap Growth Fund	HISCX	7.92%	2.41%	23.73%	0.50%	23.73%	18.85%
Fidelity Mid-Cap Stock Fund	FMCSX	5.56%	4.82%	17.54%	6.23%	17.54%	18.63%
Fidelity Select Utilities Portfolio	FSUTX	3.93%	2.97%	13.11%	13.63%	13.11%	18.35%
Fidelity Mid Cap Enhanced Index Fund	FMEIX	7.05%	2.83%	18.57%	4.53%	18.57%	17.99%
Fidelity Select Air Transportation Portfolio	FSAIX	7.84%	3.01%	15.38%	6.35%	15.38%	17.77%
Fidelity Real Estate Investment Portfolio	FRESX	1.63%	1.85%	17.82%	11.22%	17.82%	17.74%
Fidelity Select Health Care Portfolio	FSPHX	8.98%	2.25%	13.42%	7.31%	13.42%	17.43%
Fidelity Large Cap Stock Fund	FLCSX	6.93%	2.72%	17.11%	5.14%	17.11%	17.40%
Fidelity Pacific Basin Fund	FPBFX	6.47%	4.17%	18.77%	1.01%	18.77%	16.59%
Fidelity Select Banking Portfolio	FSRBX	7.72%	6.27%	18.86%	-2.53%	18.86%	16.54%
Fidelity Long-Term Treasury Bond Index	FNBGX	1.00%	5.71%	10.68%	12.19%	10.68%	16.14%
Fidelity Large Cap Value Enhanced Index	FLVEX	6.57%	2.61%	13.76%	6.32%	13.76%	15.96%
Fidelity Total Emerging Markets Fund	FTEMX	5.91%	2.70%	13.74%	5.39%	13.74%	15.13%
Fidelity Europe Fund/United States	FIEUX	5.88%	4.88%	16.40%	0.52%	16.40%	15.10%
Fidelity Corporate Bond Fund	FCBFX	2.23%	4.27%	10.09%	10.46%	10.09%	14.76%
Fidelity Select Telecommunications	FSTCX	4.38%	2.57%	11.63%	7.17%	11.63%	14.05%
Fidelity International Index Fund	FSPSX	5.86%	3.70%	14.09%	1.21%	14.09%	13.56%
Fidelity Global Credit Fund/USA	FGBFX	1.94%	3.85%	9.57%	9.32%	9.57%	13.46%
Fidelity International Small Cap	FSCOX	4.66%	4.42%	15.61%	-0.79%	15.61%	13.03%
Fidelity Select Biotechnology Portfolio	FBIOX	8.91%	-1.20%	18.57%	-2.57%	18.57%	12.93%
Fidelity Select Transportation Portfolio	FSRFX	5.73%	0.06%	13.26%	4.32%	13.26%	12.75%
Fidelity China Region Fund	FHKCX	8.92%	-1.40%	17.27%	-2.07%	17.27%	12.40%
Fidelity Small Cap Enhanced Index Fund	FCPEX	8.57%	2.48%	16.40%	-4.80%	16.40%	12.35%
Fidelity High Income Fund	SPHIX	2.34%	2.64%	9.98%	6.60%	9.98%	11.76%
Fidelity New Markets Income Fund	FNMIX	2.30%	2.12%	9.01%	7.04%	9.01%	11.17%
Fidelity Mid Cap Value Fund	FSMVX	7.98%	1.07%	14.20%	-3.18%	14.20%	10.95%
Fidelity Total Bond Fund	FTBFX	1.35%	3.04%	6.98%	7.72%	6.98%	10.41%
Fidelity Japan Fund/United States	FJPNX	4.80%	3.41%	13.20%	-3.10%	13.20%	9.99%
Fidelity US Bond Index	FXNAX	1.15%	2.95%	5.96%	7.85%	5.96%	9.76%
Fidelity Select Materials Portfolio	FSDPX	12.26%	1.30%	12.37%	-10.18%	12.37%	8.60%
Fidelity Inflation Protected Bond Index	FIPDX	0.73%	2.76%	6.12%	4.73%	6.12%	7.83%
Fidelity GNMA Fund	FGMNX	0.63%	1.78%	3.98%	5.68%	3.98%	6.58%
Fidelity Select Natural Resources Portfolio	FNARX	8.88%	0.94%	16.74%	-14.81%	16.74%	6.40%
Fidelity Short Term Treasury Bond Index	FUMBX	0.62%	1.82%	3.10%	4.95%	3.10%	5.72%
Fidelity Limited Term Government Fund	FFXSX	0.54%	1.68%	2.88%	4.46%	2.88%	5.22%
Fidelity Select Energy Portfolio	FSENX	9.10%	-2.72%	12.42%	-21.20%	12.42%	-1.31%



Questions, Comments, Problems?

Let us know if you have any questions or suggestions. We're just a click away at contact@eztracker401k.com. Or text/call 201.503.6445 or 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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