

June 30, 2019

401k PORTFOLIO JULY 2019 UPDATE & NEWSLETTER

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SAMPLE



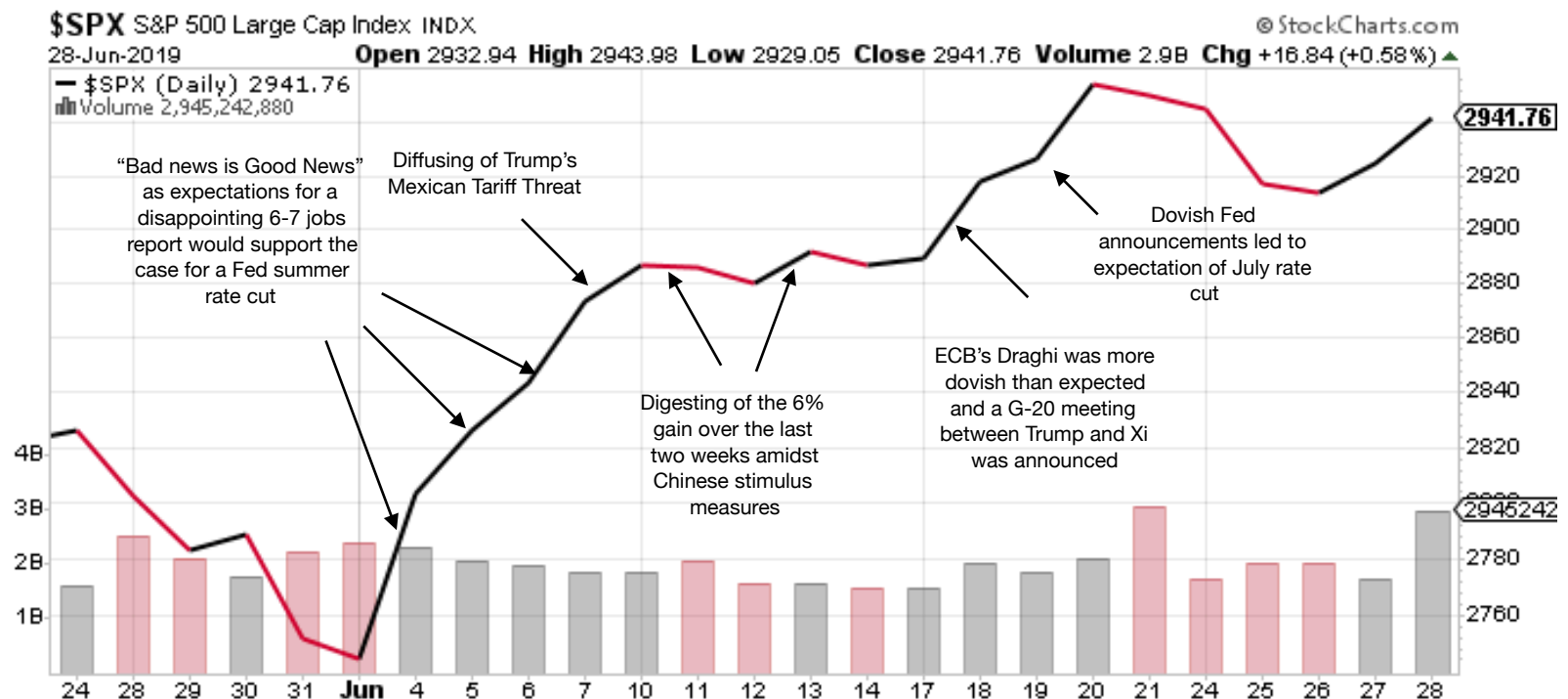
TAKE CONTROL OF YOUR FUTURE

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>.

What We're Watching

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%.

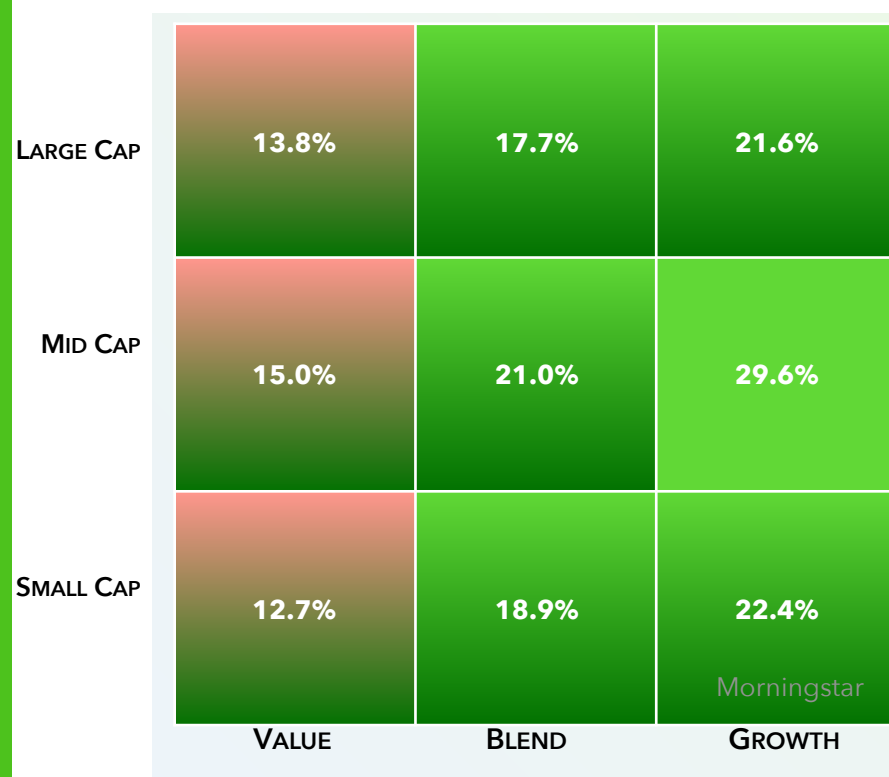
New domestic single-family **Home Sales** dropped 7.8 percent in May from the previous month to a seasonally adjusted annual rate of 626 thousand, while markets had forecast a 1.9 percent increase to 680 thousand. That was the lowest level since December despite lower mortgage rates.

Sector Analysis

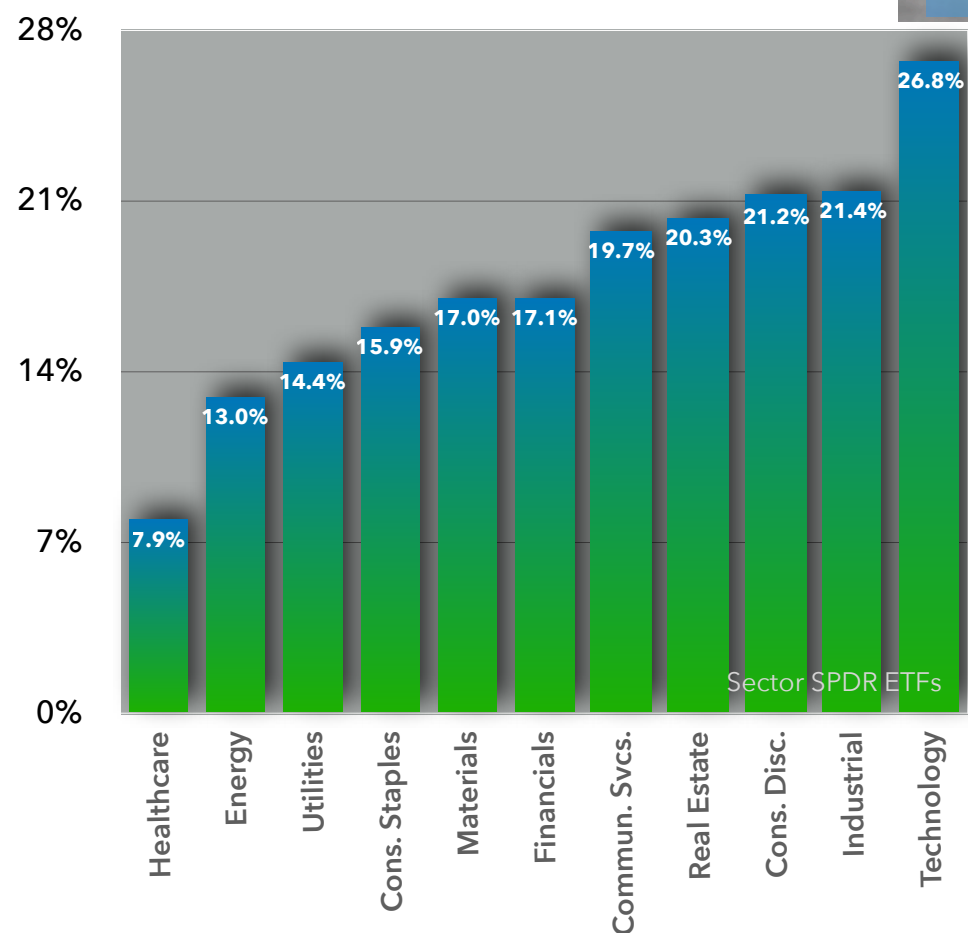
All sectors were in the black this month, led by Materials (+11.6%), Energy (+9.4%) and Technology (+8.9%). Laggards were defensive sectors such as Real Estate (+1.6%) and Utilities (+3.2%). Technology remains the highest-performing sector YTD, with over 26% return.



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.

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

Text or call 201.503.6445 | contact@eztracker401k.com



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

STEP 1: Update Current Investments

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

- Next you will see is "Welcome to Net Benefits for UPS"
- You may have a UPS IPA 401k Savings Plan & a UPS IPA MPP Savings Plan You should treat both the same when making changes to the plans using the EZTracker Newsletter.
- Click on the 401k Saving Plan. This will bring up the Summary Page and a left-hand navigation bar which is broken into two parts. In the lower part below "ACT" click on "Change Investments", this is where you will make changes to your 401k and MPP Plans.

Current Subscribers:



Aggressive, Moderate & Conservative Portfolios:
There are no changes for this month

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:
There are no changes for this month

Which Portfolio is Right for You: Selecting the right portfolio is an individual decision based on your willingness and ability to take risk. Only you can decide. Planning your retirement is more important than ever. Your portfolio choice will vary based on age, retirement horizon, savings & expenses, pension & social security income, other investment assets, personality, and other factors. We believe you can take control of your 401k and plan for the retirement you envision. We've arranged for advisors at Friedenthal Financial to do a COMPLIMENTARY RISK ASSESSMENT for you. Or, you can take this SHORT QUIZ on your own that they've provided (no personal information is required for the quiz). Your privacy is protected.

EZTracker Model Portfolios	Symbol	Aggressive	Moderate	Conservative	Brokerage
Fidelity 500 Index Fund	FXAIX	59%	41%	23%	
Fidelity Extended Market Index	FSMAX				
Janus Enterprise	JMGRX				
Fidelity Money Market Treasury Only	FRSXX				
Fidelity 500 Index	FXAIX				41%
Fidelity Mid-Cap Stock Fund	FMCSX				7%
Vanguard Small-Cap Growth Index Fund	VSGAX				7%
Fidelity Total Market Index Fund	FSKAX				10%
Fidelity Select Consumer Staples	FDFAX				11%
Fidelity Select Utilities	FSUTX				11%
Fidelity Select Consumer Discretionary	FSCPX				13%
		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).

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

STEP 2: Update Future Investment Elections

- **For the Aggressive, Moderate and Conservative Portfolios:** Allocate your future contributions to the funds in the portfolio you are following in the same percentages as in the grid above for Current Investments.
- **For the Expanded Portfolio:** Set your future contributions to go to the Fidelity Institutional Money Market (FDRXX). When making new buys to in the portfolio, add your accumulated cash to the new funds.



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



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

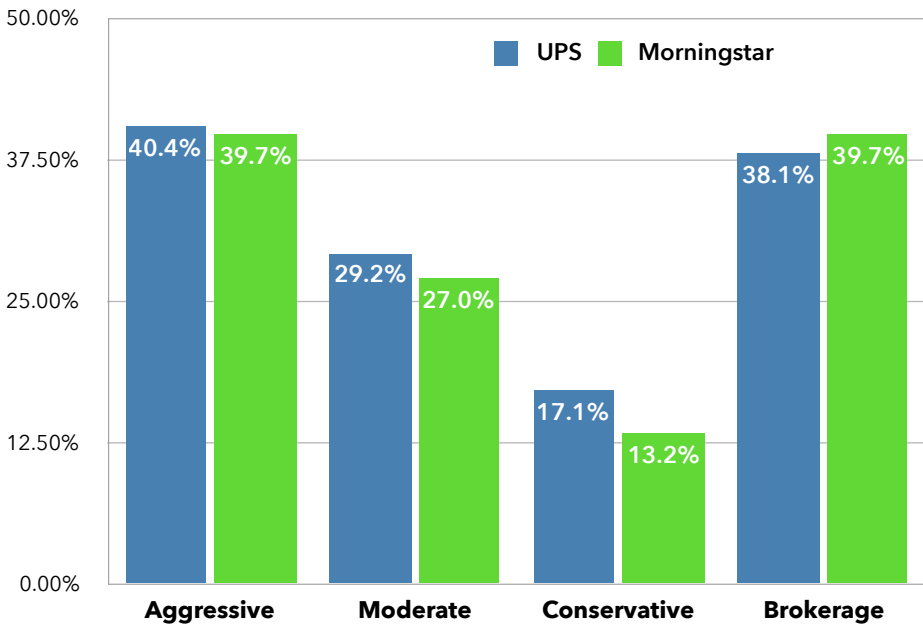
Performance

The **EZTracker** methodology used for **UPS Airlines** is the same methodology (investing in the best performing funds) we've used since we began publishing in 2002. It has consistently delivered superior long-term results. While past performance is no guarantee of future results, our performance validates this long-term investing philosophy.

Current Performance Through June 30, 2019	MTD June*	YTD 2019	3-Year
EZTracker Aggressive	4.43%	11.46%	40.41%
EZTracker Moderate	3.16%	8.51%	29.19%
EZTracker Conservative	1.87%	5.35%	17.08%
EZTracker Brokerage	3.40%	14.78%	38.08%
Morningstar Benchmarks			
Aggressive Target Risk Index	4.70%	16.05%	39.74%
Moderate Target Risk Index	3.61%	12.08%	27.02%
Conservative Tgt Risk Index	2.39%	7.55%	13.20%
S&P 500	4.09%	17.35%	40.15%

* Performance since last newsletter

3-Yr Total Return versus Morningstar Benchmarks



UPS Airlines Portfolios started March 1, 2008

Morningstar Target Risk Index

The Morningstar Target Risk Index series serve as benchmarks to help with investment selections. They cover a global set of stocks, bonds and commodities. While not investable indices, they represent challenging benchmarks for long-term investing plans such as the **EZTracker** model portfolios.

Historical Performance

Any investment strategy should be measured one way: Results over time. Not one-week, one-month, not even one-year. While past performance is not a guarantee of future performance, our record has been excellent in delivering long-term returns. As with any long-term investing strategy, you should not expect dramatic short-term results to offset past losses.

Annual % Total Returns

EZTracker Model Portfolios	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
EZTracker Aggressive	-4.62	30.50	17.56	-6.14	2.88	27.07	6.48	-1.93	4.04	21.10	-3.64
EZTracker Moderate	-3.73	26.77	12.26	-2.61	2.95	19.41	5.84	-2.00	4.37	15.65	-2.59
EZTracker Conservative	-2.70	20.89	9.53	-1.91	1.74	13.31	8.26	-1.64	5.00	8.73	-1.24
Morningstar Benchmarks											
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.

Monthly Fund Data



The following represents all funds in the UPS Pilot's 401k plan for the month.

Fund	Fund Symbol	Total Returns				YTD	Tracker Average
		1 MO	3 MO	6 MO	12 MO		
Janus Enterprise	JMGRX	6.43%	7.20%	26.33%	16.80%	26.33%	30.96%
Alger Cap Appreciation I	ALARX	7.10%	5.32%	21.68%	9.91%	21.68%	24.00%
Fidelity Contrafund K	FCNKX	6.63%	5.52%	20.86%	8.02%	20.86%	22.38%
Cohen & Steers Realty	CSRIX	1.61%	3.46%	21.20%	14.67%	21.20%	22.34%
Fidelity 500 Index	FXAIX	7.05%	4.30%	18.54%	10.41%	18.54%	21.98%
Clearbridge Small Cap Growth	SBPYX	7.54%	4.91%	20.69%	5.96%	20.69%	21.33%
Fidelity OTC K	FOCKX	6.85%	3.97%	21.98%	5.22%	21.98%	20.74%
Vanguard Value Index Inst	VIVIX	7.17%	3.78%	14.95%	9.91%	14.95%	19.53%
Vanguard Midcap Value Index	VMVAX	7.84%	3.87%	18.21%	3.53%	18.21%	18.24%
TRP Retirement 2050		6.00%	3.71%	16.36%	6.11%	16.36%	17.56%
TRP Retirement 2060		6.03%	3.71%	16.37%	6.06%	16.37%	17.55%
TRP Retirement 2055		5.99%	3.66%	16.38%	6.08%	16.38%	17.52%
TRP Retirement 2045		6.00%	3.64%	16.36%	6.06%	16.36%	17.48%
TRP Retirement 2040		5.82%	3.69%	16.02%	6.20%	16.02%	17.31%
Vanguard Small Cap Index-Inst	VSCIX	7.05%	2.87%	19.54%	2.27%	19.54%	17.31%
Fidelity Extended Market Index	FSMAX	6.80%	3.03%	19.47%	2.03%	19.47%	17.09%
TRP Retirement 2035		5.57%	3.65%	15.38%	6.27%	15.38%	16.83%
TRP Retirement 2030		5.23%	3.61%	14.62%	6.47%	14.62%	16.32%
Segall Bryant & Hamill Small Cap Value		5.44%	1.78%	16.14%	5.33%	16.14%	15.65%
TRP Retirement 2025		4.78%	3.48%	13.61%	6.56%	13.61%	15.51%
Oppenheimer Developing Markets	ODVIX	6.42%	2.86%	15.65%	3.14%	15.65%	15.31%
Fidelity Europe	FIEUX	5.88%	4.88%	16.40%	0.52%	16.40%	15.10%
TRP Retirement 2020		4.37%	3.39%	12.60%	6.66%	12.60%	14.73%
Fidelity Puritan K	FPUKX	4.79%	3.37%	13.34%	5.35%	13.34%	14.64%
TRP Retirement 2015		3.80%	3.28%	11.38%	6.60%	11.38%	13.67%
Fidelity International Index	FSPSX	5.86%	3.70%	14.09%	1.21%	14.09%	13.56%
TRP Retirement 2010		3.46%	3.22%	10.54%	6.72%	10.54%	13.06%
Vanguard Small Cap Value Index	VSIAX	6.77%	2.00%	15.63%	-1.56%	15.63%	12.46%
TRP Retirement 2005		3.12%	3.12%	9.89%	6.62%	9.89%	12.40%
TRP Retirement Balanced Fund		3.25%	3.00%	9.96%	6.22%	9.96%	12.23%
TRP New Asia	PRASX	6.25%	-0.39%	14.14%	0.19%	14.14%	11.01%
Fidelity US Bond Index	FXNAX	1.15%	2.95%	5.96%	7.85%	5.96%	9.76%
TRP International Discovery	PRIDX	4.60%	2.88%	15.27%	-6.72%	15.27%	8.74%
Diamond Hill Small Cap Y	DHSYX	6.01%	1.92%	12.03%	-5.14%	12.03%	8.08%
Vanguard Inflation Protected Securities	VIPIX	0.83%	2.79%	6.09%	4.70%	6.09%	7.86%
Templeton Global Bond Fund	TGBAX	1.10%	0.77%	2.76%	5.56%	2.76%	5.55%
Fidelity Limited Term Govt	FFXSX	0.54%	1.68%	2.88%	4.46%	2.88%	5.22%
Fidelity Treasury Only Inst	FRSXX	0.19%	0.52%	1.06%	2.05%	1.06%	2.09%

Frequent Trading Clarification

To avoid penalties and "Frequent Trading" notices from Fidelity, make sure you comply with all holding periods. While many plans have longer holding periods (indicated on the fund data on the last page of the newsletter), all funds in the 401k plan have a minimum hold of 30 days.

From Fidelity: Shareholders that place a second roundtrip transaction in the same fund within a 90-day period will be blocked from making additional purchases and exchange purchases into that fund for 85 days. A round-trip transaction is a buy and a corresponding sale. We will monitor these to help avoid these trading restrictions.

Brokerage Portfolio Fund Data



The following Fidelity funds are used in the Brokerage Portfolio. These make use of the Fidelity Brokerage Link. This portfolio started July 26, 2015.

Fidelity Portfolio	Symbol	1 Mo	3 Mo	6 Mo	12 Mo	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 Opportunities Fund	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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