

July 28, 2019

401K PORTFOLIO AUGUST 2019 UPDATE & NEWSLETTER

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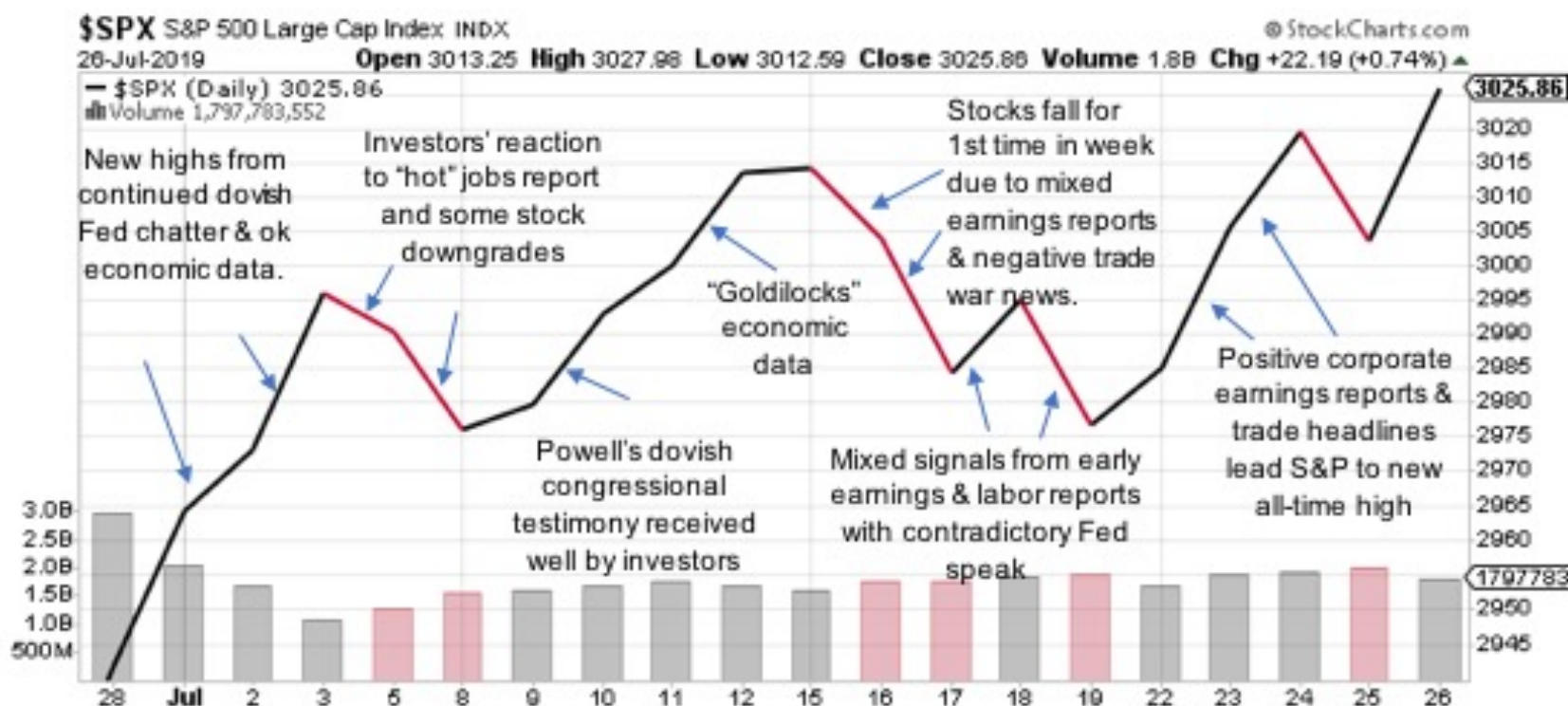
TAKE CONTROL OF YOUR FUTURE

August 2019 Newsletter

Market Resilience Continues for Another Month

On Friday, the S&P 500 index and Nasdaq composite both rose to a record close. Since our last newsletter, DJII +2.2% (YTD+16.6%), S&P 500 +2.9% (YTD + 20.7%) and NASDAQ +4.0% (YTD +25.5%).

The equity markets hit all-time highs this month on the back of 1) hopes that the Fed will elect to cut rates next week; 2) stronger than expected corporate earnings; and 3) incremental progress on US-China trade. The 10-year yield, however, continues to signal a poor commentary on future growth, and short-end interest rates are beginning to look less attractive with the prospect of rate cuts. As such, we are taking this opportunity to adjust our fixed income allocation for **EZTracker** Moderate and Conservative portfolios. **Please see page 5 for portfolio changes.**



Fed Rate Cut Expectations

The Federal Reserve is expected to cut interest rates for the first time in more than a decade at its upcoming meetings on July 30 and 31, a pre-emptive move due to concerns about the impact of the trade war and a slowing global economy. The market has priced in a 25 basis point cut next week, and expects another later this year. Friday's Q2 GDP growth report came in higher than expected at 2.1% (vs. 1.8%), which some fear may tempt the Fed to adopt a less aggressive posture on cutting rates. Although higher than expected, the GDP growth trend is markedly negative-- following 3.1% the previous quarter -- and may be what the Fed needs to truly pull the trigger on a rate cut. Should the Fed signal it may not lower interest rates as much as has been communicated, it will need to say so very delicately. Because the markets expect rate cuts, a signal that the Fed may take less action could have a large impact.

Corporate Earnings

To date, 44% of the companies that make up the S&P 500 have reported Q2 results, and so far the results have been promising. The percentage of firms beating estimated EPS (77%) and beating predicted Sales (61%) are both above the five-year average for each metric. Looking forward to the second half of the year, analysts predict a relative decline in corporate earnings for Q3 followed by mid-single-digit earnings growth in the fourth quarter. During the upcoming week, 168 companies in the S&P 500 (including seven Dow 30 components) are scheduled to report Q2 results. Some noteworthy individual company activity: **Facebook (FB)** gained 2% after the social media giant reported quarterly revenue that beat estimates, but also announced that new rules and product changes aimed at protecting user privacy would slow its revenue growth into next year. **3M Co. (MMM)** rose 4.5% after the manufacturing conglomerate reiterated its full-year earnings forecast despite slowing sales growth in high-profile markets such as China. **Tesla Inc (TSLA)** tumbled 12.3%, after the electric carmaker pushed back its profit timeline once again after missing its quarterly financial targets. **Texas Instruments (TXN)** hinted that a global slowdown in microchip demand would not be as long as feared, which countered bleak earnings from bellwether companies **Boeing** and **Caterpillar**.

Economic Data

Economic data is decidedly mixed, as strong reported employment growth was countered by slowing GDP growth. The July 5 **Jobs Report** showed that job growth rebounded sharply, as employers added 224,000 jobs, a larger figure than expected. The unemployment rate rose slightly, although at 3.7% it remains near a multi decade low.

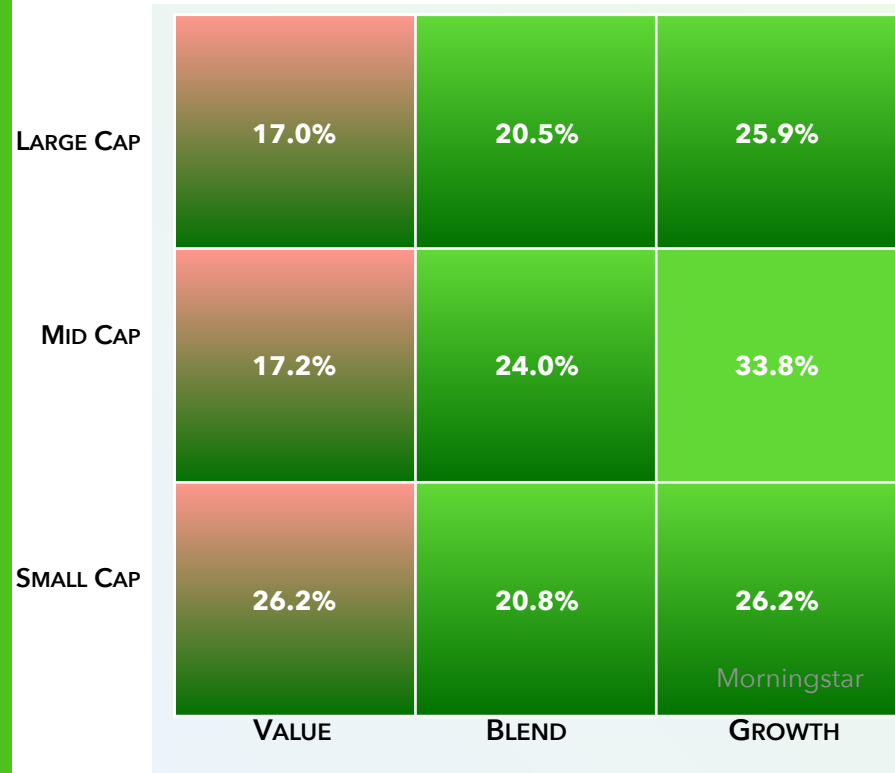
GDP growth slowed to 2.1% from 3.1% in the prior quarter, reflecting downturns in inventory investment, exports, and non-residential fixed investments.

Sector Analysis

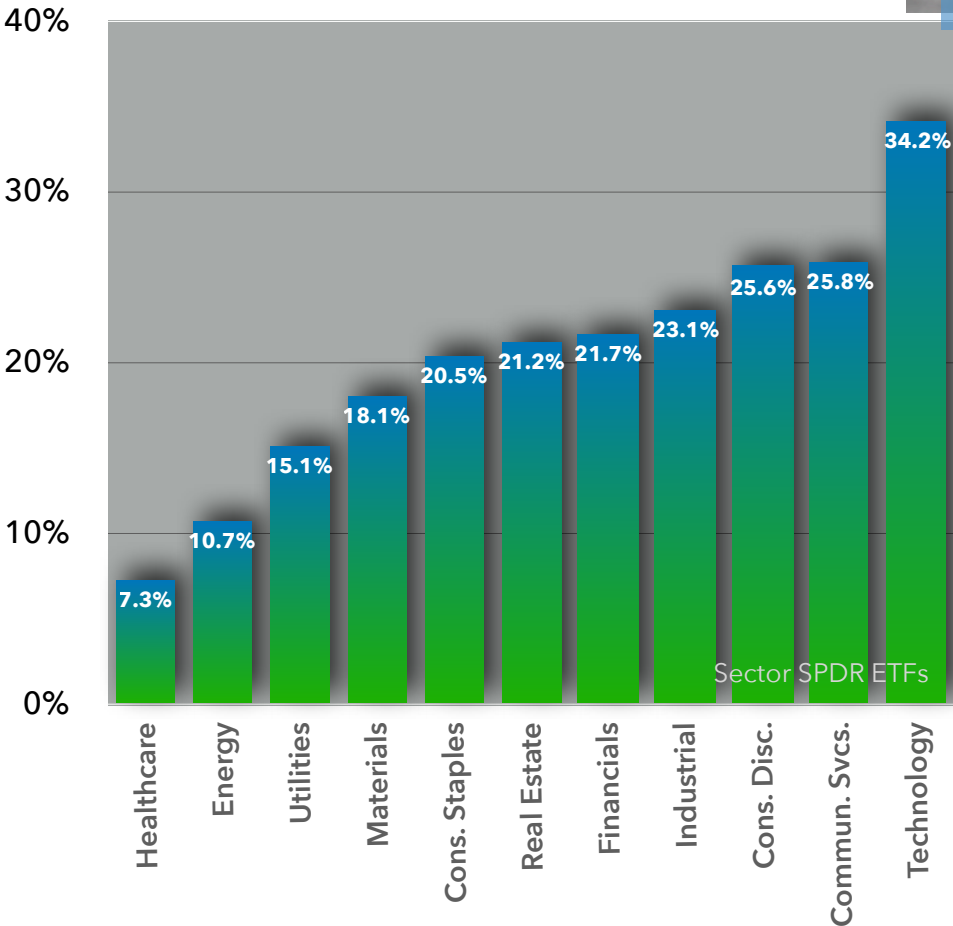
Leaders this month were Communications Services (+6.8%), Technology (+6.1%), Consumer Discretionary (+4.6%), and Consumer Staples (+4.1). Laggards were Energy (-1.6%) and Healthcare (+0.4%).



2019 YTD Index Performance: Returns (%)



2019 YTD Sector Performance: Returns (%)



Fixed Income

The yield on the benchmark 10-year Treasury note has risen about 10 basis points since the last newsletter, closing Friday at 2.074%. As markets are focused on the US Fed, **EZTracker** has been considering the right balances in it's model portfolios taking into an account the general expectation of rate cuts. Bottom line, the bond markets continue to signal medium and long-term economic issues, and while hopes of central bank easing has propelled stocks to new highs, the 10-year yield is signaling a slowdown in future growth. Short-end rates are poised to drop with a rate cut, therefore in certain **EZTracker** model portfolios we are reallocating a portion of our short-term MM/cash/stable value position into longer-dated fixed income securities.

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. The EZTracker team has reviewed the portfolio changes, analyzed the funds now available, and incorporated them into the model portfolios. We have concluded that for our 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 Portfolio:
There are no changes for this month

Moderate & Conservative Portfolios:
Exchange 50% STABLE VALUE FUND for DIVERSIFIEDBOND FUND



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		60%	15%	25%		1/28/19, 4/29/19
Small/Mid Cap Index Fund		10%				1/28/19
US Large Companies Stock Fund		20%				6/21/19 *
Diversified Bond Fund						7/29/19
Stable Value Fund						1/28/19
Fidelity 500 Index	FXAIX				10%	9/26/16, 4/29/19
Fidelity Total Market Index Fund	FSKAX				10%	6/25/18
Fidelity Mid-Cap Stock Fund	FMCSX				10%	1/28/19
Vanguard Small-Cap Growth Index Fund	VSGAX				10%	1/28/19
Fidelity Select Consumer Staples	FDFAI				10%	10/29/18
Fidelity Select Utilities	FSUTX				8%	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.

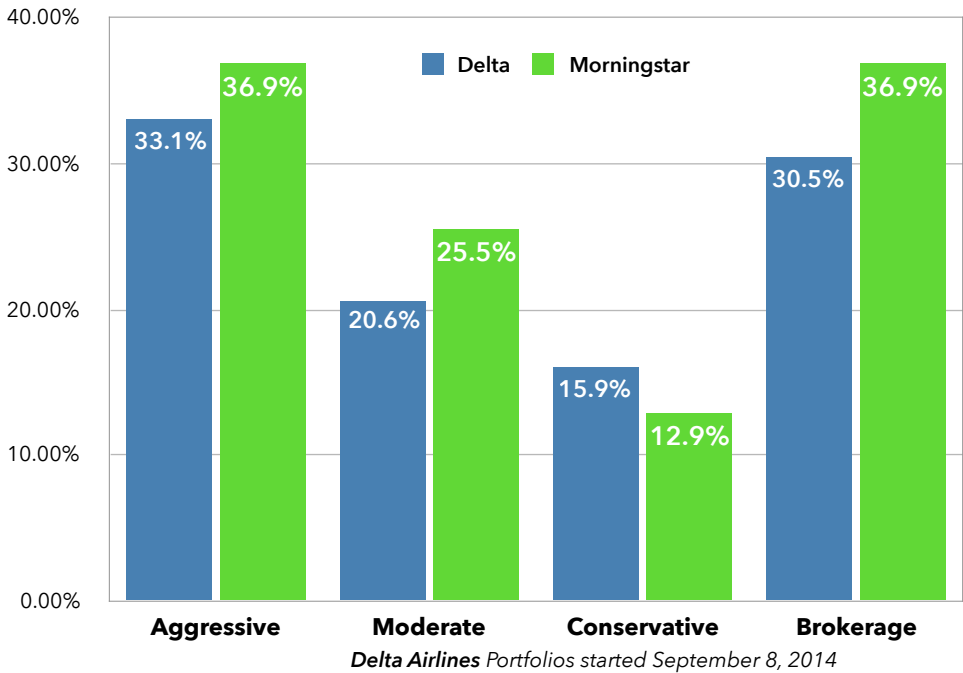
Performance

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 July 28, 2019	MTD July *	YTD 2019	3-Year
EZTracker Aggressive	2.89%	14.00%	33.05%
EZTracker Moderate	2.10%	10.27%	20.62%
EZTracker Conservative	1.28%	6.45%	15.89%
EZTracker Brokerage	2.62%	17.82%	30.46%
Morningstar Benchmarks			
Aggressive Target Risk Index	1.37%	17.64%	36.87%
Moderate Target Risk Index	0.91%	13.10%	25.48%
Conservative Target Risk Index	0.35%	7.93%	12.94%
S&P 500	2.86%	20.70%	39.5%

* 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					
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		
U.S. Large Companies Stock Fund	US LARGE STOCK FUND	3.01%	N/A	NA	NA	NA	1.64%
Fidelity Contrafund Commingled Pool Class 3	FID CONTRA POOL CL 3	3.21%	3.81%	16.01%	8.51%	25.18%	17.20%
S&P 500 Index Fund	S&P 500 INDEX	3.00%	3.45%	14.74%	9.60%	22.13%	16.79%
U.S. Smaller Companies Stock Fund	US SM/MID STOCK FUND	2.40%	N/A	NA	NA	NA	1.31%
Lifecycle 2050	LIFECYCLE 2050	1.55%	2.21%	10.51%	5.46%	17.93%	10.77%
Lifecycle 2060	LIFECYCLE 2060	1.54%	2.14%	10.53%	5.40%	17.87%	10.70%
Lifecycle 2055	LIFECYCLE 2055	1.49%	2.15%	10.50%	5.45%	17.90%	10.69%
Lifecycle 2045	LIFECYCLE 2045	1.45%	2.22%	10.40%	5.49%	17.49%	10.67%
Small/Mid Cap Index Fund	SMALL/MID CAP INDEX	2.58%	2.03%	11.48%	3.42%	22.71%	10.64%
Lifecycle 2040	LIFECYCLE 2040	1.36%	2.24%	10.09%	5.67%	16.64%	10.56%
Lifecycle 2035	LIFECYCLE 2035	1.27%	2.33%	9.64%	5.81%	15.54%	10.40%
Lifecycle 2030	LIFECYCLE 2030	1.13%	2.39%	9.09%	5.88%	14.25%	10.09%
Lifecycle 2025	LIFECYCLE 2025	0.93%	2.41%	8.50%	5.97%	12.83%	9.72%
Diversified Bond Fund	DIVERSIFIEDBOND FUND	0.28%	2.99%	6.33%	7.92%	7.12%	9.55%
Lifecycle Retirement	LIFECYCLE RETIREMENT	0.71%	2.53%	7.66%	6.31%	10.81%	9.39%
Lifecycle 2020	LIFECYCLE 2020	0.71%	2.51%	7.86%	5.99%	11.25%	9.31%
U.S. Bond Index Fund	US BOND INDEX	0.00%	3.02%	5.81%	7.91%	6.14%	9.13%
International Companies Stock Fund	INT'L STOCK FUND	-0.05%	0.53%	8.24%	-0.94%	14.68%	4.24%
Emerging Markets Companies Stock	EMERG MKT STOCK FUND	0.00%	0.77%	4.94%	1.75%	12.78%	4.07%
Stable Value Fund	STABLE VALUE FUND	0.18%	0.53%	1.06%	2.09%	1.24%	2.11%
High Income Bond Fund	HIGH INCOMEBOND FUND	0.70%	N/A	NA	NA	NA	0.38%
Multi-Asset Inflation Fund	MULTI INFLATION FUND	0.00%	N/A	NA	NA	NA	0.00%
Non-U.S. Stock Index Fund	NON-US STOCK INDEX	-0.20%	N/A	NA	NA	NA	-0.11%

Positions with N/A as returns are new and have not established relevant data

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 Select Gold Portfolio	FSAGX	5.68%	26.20%	26.62%	23.54%	26.62%	44.75%
Fidelity Latin America Fund/United States	FLATX	4.58%	14.92%	11.71%	21.35%	26.88%	28.67%
Fidelity Select Technology Portfolio	FSPTX	6.23%	5.06%	26.43%	5.16%	34.72%	23.39%
Fidelity Select Construction and Housing	FSHOX	4.42%	4.15%	21.59%	12.17%	29.12%	23.09%
Fidelity Convertible Securities Fund	FCVSX	4.80%	5.63%	14.73%	13.68%	22.13%	21.18%
Fidelity Select Defense and Aerospace	FSDAX	2.99%	6.72%	19.33%	9.36%	29.85%	20.94%
Fidelity Select Consumer Staples Portfolio	FDFAX	3.27%	3.59%	18.54%	10.83%	24.20%	19.76%
Fidelity Select Telecommunications	FSTCX	6.86%	6.49%	10.30%	11.96%	16.62%	19.43%
Fidelity NASDAQ Composite Index Fund	FNCMX	5.35%	2.62%	16.88%	7.09%	26.28%	17.42%
Vanguard Small-Cap Growth Index Fund	VSGAX	6.07%	3.29%	15.37%	6.42%	27.77%	16.99%
Fidelity 500 Index Fund	FXAIX	3.98%	3.44%	14.72%	8.81%	22.07%	16.88%
Fidelity Long-Term Treasury Bond Index	FNBGX	-0.22%	6.97%	10.66%	13.52%	9.78%	16.87%
Fidelity Contrafund	FCNTX	4.45%	3.66%	15.69%	6.82%	24.62%	16.70%
Fidelity Real Estate Investment Portfolio	FRESX	2.92%	2.68%	10.99%	13.14%	19.34%	16.21%
Fidelity Total Market Index Fund	FSKAX	4.23%	3.20%	14.16%	7.51%	22.15%	15.87%
Fidelity Select Utilities Portfolio	FSUTX	1.09%	2.15%	12.19%	13.26%	13.07%	15.65%
Fidelity Select Consumer Discretionary	FSCPX	4.12%	1.20%	14.68%	8.53%	23.85%	15.56%
Fidelity Select Air Transportation Portfolio	FSAIX	6.51%	4.50%	12.89%	3.80%	20.68%	15.11%
Fidelity Worldwide Fund	FWWFX	3.58%	3.23%	14.61%	5.54%	21.55%	14.71%
Fidelity Select Financial Services Portfolio	FIDSX	6.27%	4.27%	11.69%	2.75%	23.07%	13.62%
Fidelity Global Credit Fund/USA	FGBFX	1.29%	4.73%	8.89%	9.66%	10.64%	13.40%
Fidelity Select Retailing Portfolio	FSRPX	3.81%	0.49%	13.56%	6.47%	22.30%	13.27%
Fidelity Mid-Cap Stock Fund	FMCSX	3.58%	3.89%	11.34%	4.96%	19.78%	12.97%
Fidelity Corporate Bond Fund	FCBFX	0.78%	3.98%	8.80%	9.98%	10.38%	12.84%
Fidelity Select Industrials Portfolio	FCYIX	1.65%	1.54%	14.93%	4.87%	24.31%	12.54%
Fidelity Select Pharmaceuticals Portfolio	FPHAX	0.92%	4.54%	9.77%	7.55%	11.65%	12.42%
Fidelity Mid Cap Enhanced Index Fund	FMEIX	4.17%	2.42%	10.91%	4.21%	21.51%	11.84%
Hartford Small Cap Growth Fund	HISGX	5.38%	1.23%	13.92%	-1.08%	26.01%	10.61%
Fidelity Large Cap Stock Fund	FLCSX	3.62%	1.33%	10.94%	2.74%	19.62%	10.16%
Fidelity Pacific Basin Fund	FPBFX	2.07%	1.88%	13.63%	0.70%	19.72%	9.97%
Fidelity Select Health Care Portfolio	FSPHX	3.20%	7.02%	5.32%	2.73%	14.10%	9.96%
Fidelity Large Cap Value Enhanced Index	FLVEX	3.04%	1.85%	8.81%	4.36%	15.78%	9.86%
Fidelity Total Bond Fund	FTBFX	0.42%	2.83%	6.07%	7.76%	7.12%	9.31%
Fidelity US Bond Index	FXNAX	0.30%	2.94%	5.70%	7.98%	6.00%	9.22%
Fidelity China Region Fund	FHKCX	4.52%	-0.50%	11.50%	1.08%	20.73%	9.05%
Fidelity Select Transportation Portfolio	FSRFX	6.01%	0.44%	7.47%	1.36%	17.17%	8.34%
Fidelity Total Emerging Markets Fund	FTEMX	1.25%	1.96%	7.36%	3.97%	14.36%	7.93%
Fidelity High Income Fund	SPHIX	0.42%	1.72%	6.16%	6.17%	10.43%	7.89%
Fidelity Inflation Protected Bond Index	FIPDX	0.23%	2.45%	5.90%	5.60%	6.15%	7.74%
Fidelity New Markets Income Fund	FNMIX	0.72%	3.28%	4.77%	5.32%	10.06%	7.68%
Fidelity Select Banking Portfolio	FSRBX	6.64%	1.87%	7.31%	-2.52%	22.73%	7.25%
Fidelity GNMA Fund	FGMNX	0.37%	2.03%	4.10%	6.12%	4.26%	6.88%
Fidelity Short Term Treasury Bond Index	FUMBX	-0.04%	1.78%	3.16%	5.11%	2.96%	5.46%
Fidelity Limited Term Government Fund	FFXSX	-0.05%	1.47%	2.80%	4.54%	2.72%	4.78%
Fidelity Small Cap Enhanced Index Fund	FCPEX	5.43%	1.04%	7.58%	-5.66%	18.37%	4.58%
Fidelity International Index Fund	FSPSX	0.51%	0.90%	7.68%	-1.15%	13.79%	4.33%
Fidelity International Small Cap	FSCOX	0.22%	-0.75%	10.06%	-2.15%	14.56%	4.02%
Fidelity Japan Fund/United States	FJPNX	2.26%	0.74%	8.12%	-4.50%	13.81%	3.61%
Fidelity Mid Cap Value Fund	FSMVX	3.51%	-0.41%	5.83%	-3.38%	15.99%	3.03%
Fidelity Europe Fund/United States	FIEUX	-1.73%	-1.54%	6.94%	-4.88%	13.92%	-0.66%
Fidelity Select Biotechnology Portfolio	FBIOX	2.16%	-0.45%	3.52%	-8.36%	16.06%	-1.71%
Fidelity Select Materials Portfolio	FSDPX	0.73%	-3.18%	2.79%	-13.00%	11.12%	-6.90%
Fidelity Select Natural Resources Portfolio	FNARX	-2.11%	-5.31%	3.24%	-18.06%	13.40%	-12.13%
Fidelity Select Energy Portfolio	FSENX	-3.71%	-9.87%	-3.02%	-25.49%	7.70%	-22.96%



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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