

July 28, 2019

401K PORTFOLIO AUGUST 2019 UPDATE & NEWSLETTER

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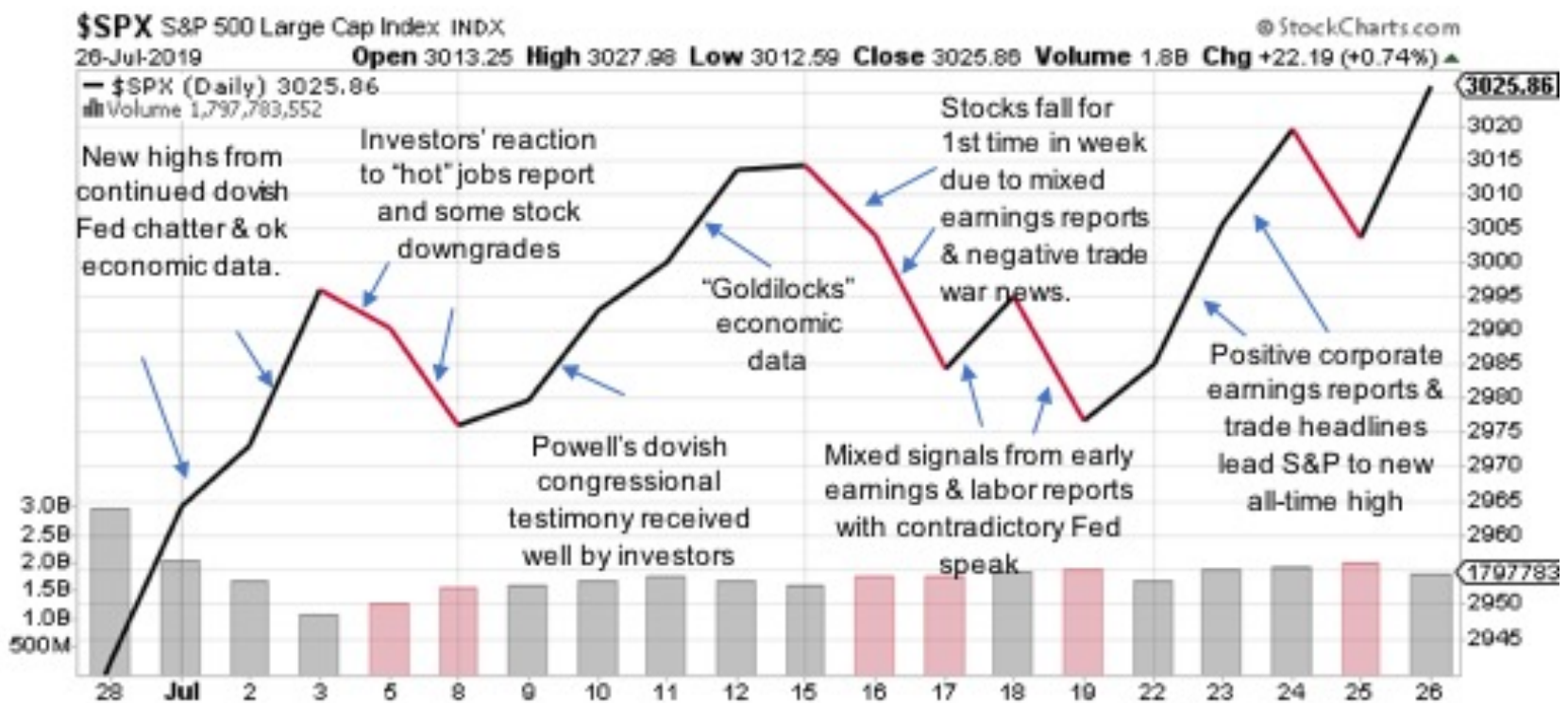
TAKE CONTROL OF YOUR FUTURE

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 4 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.

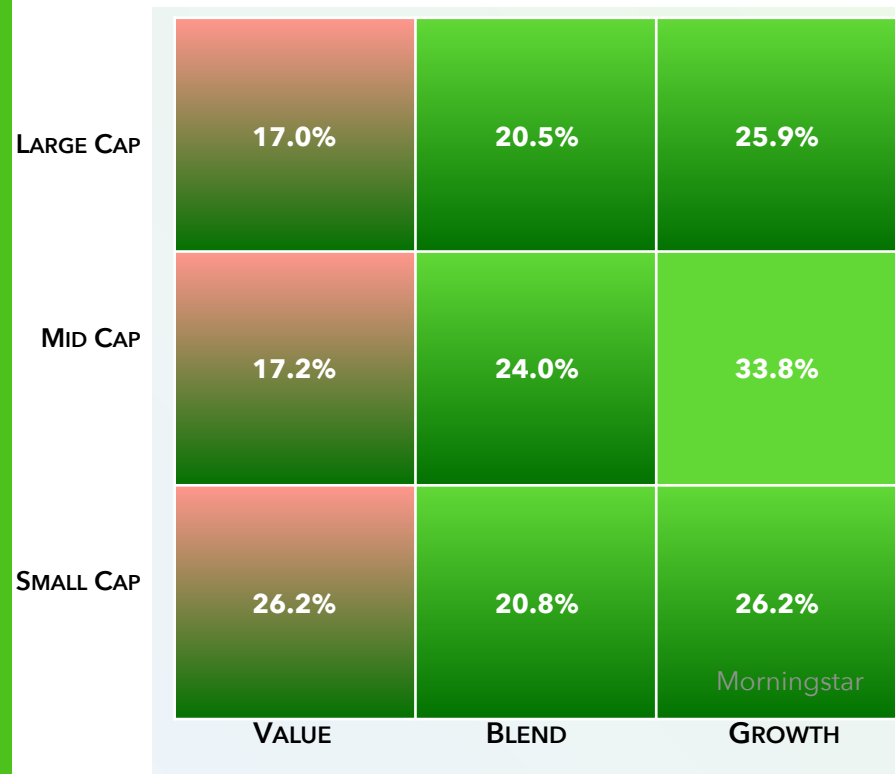
GDP growth slowed to 2.1% from 3.1% in the prior quarter, reflecting downturns in inventory investment, exports, and non-residential fixed investments.

Sector Analysis

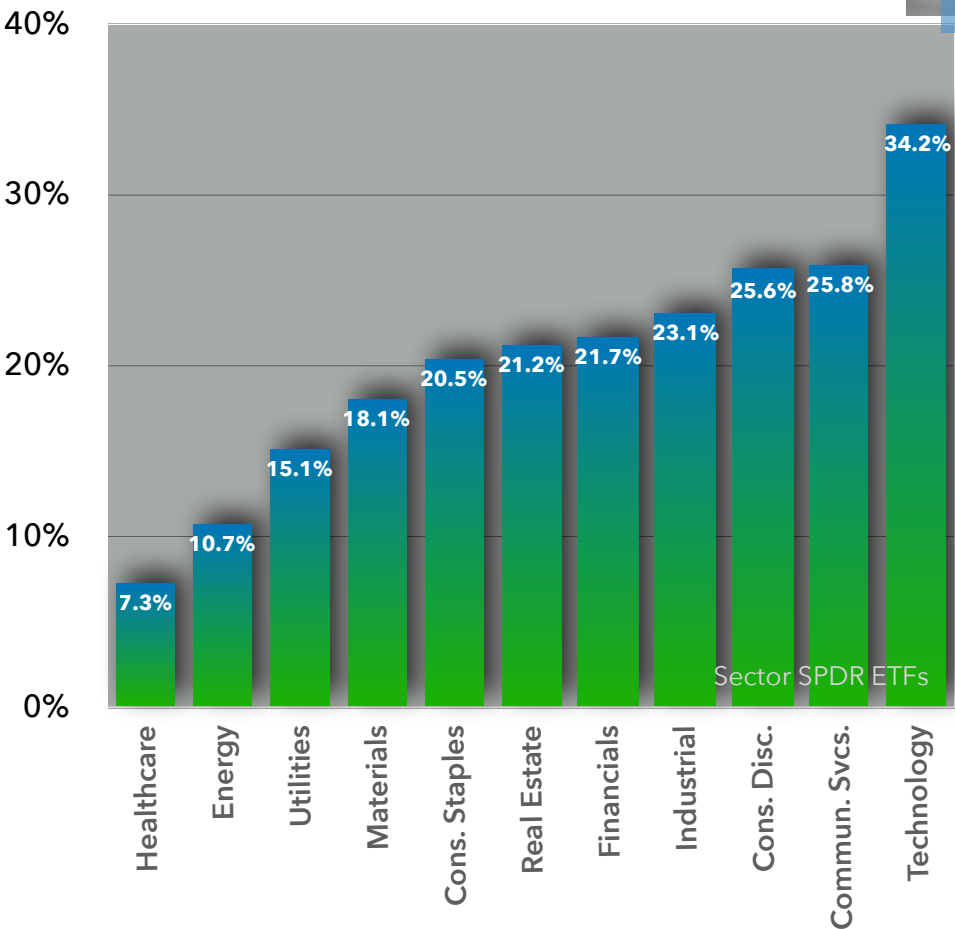
Leaders this month were Communications Services (+6.8%), Technology (+6.1%), Consumer Discretionary (+4.6%), and Consumer Staples (+4.1). Laggards were Energy (-1.6%) and Healthcare (+0.4%).



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.

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 Portfolio:
There are NO CHANGES this month.

Moderate & Conservative Portfolios:
Exchange 50% Vanguard Federal Money Market (VMFXX)
for Vanguard Total Bond Market Index Inst (VBTIX)



Brokerage Portfolio/PRCA:
There are no changes for this month

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	VIIIX	50%	40%	30%		1/28/19, 4/28/19
T. Rowe Price Small/Mid Cap Growth		20%				1/28/19
Vanguard Total Bond Market Index Inst	VBTIX					7/29/19
Vanguard Federal Money Market Inv	VMFXX					1/28/19
T. Rowe Price Blue Chip Growth Trust T2	TRBCX	20%				1/28/19
Schwab U.S. Large Cap	SCHX				8%	4/30/18, 4/28/19
Schwab U.S. Mid-Cap ETF	SCHM				6%	1/28/19
Technology Select Sector SPDR	XLK				6%	
Schwab U.S. Broad Market ETF	SCHB				6%	6/25/18
Schwab U.S. Aggregate Bond ETF	SCHZ				6%	8/27/18
Utilities Select Sector SPDR Fund	XLU				6%	5/28/19
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 or
call 201-503-6445 for 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.

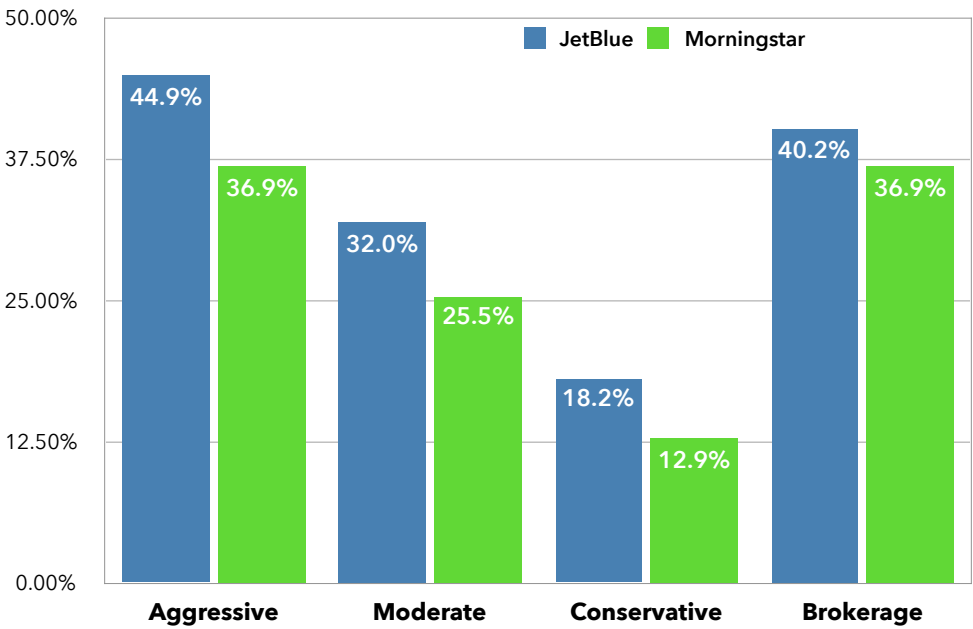
Performance

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.

3-Yr Total Returns vs Morningstar Benchmarks

Current Performance Through July 28, 2019	MTD July*	YTD 2019	3-Year
EZTracker Aggressive	3.11%	16.05%	44.94%
EZTracker Moderate	2.27%	11.94%	31.95%
EZTracker Conservative	1.39%	7.30%	18.15%
EZTracker Brokerage	3.02%	18.33%	40.15%
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



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 Small/Mid Cap Growth		5.20%	5.22%	17.05%	9.11%	27.21%	19.95%
T. Rowe Price Blue Chip Growth Trust T2	TRBCX	4.80%	3.74%	15.67%	9.31%	25.55%	18.28%
Vanguard Institutional Index Instl Plus	VIIIX	3.98%	3.44%	14.72%	8.81%	22.07%	16.88%
T. Rowe Price Equity Income Trust A	PRFDX	3.62%	3.26%	11.99%	5.04%	18.71%	13.04%
Vanguard Extended Market Index. Inst.	VIEIX	5.39%	2.01%	11.44%	1.60%	22.60%	11.15%
Vanguard Target Retire Trust Plus 2060		2.60%	2.19%	10.47%	4.39%	17.26%	10.72%
Vanguard Target Retire Trust Plus 2065		2.59%	2.18%	10.48%	4.32%	17.19%	10.67%
Vanguard Target Retire Trust Plus 2055		2.56%	2.15%	10.48%	4.35%	17.21%	10.66%
Vanguard Target Retire Trust Plus 2050		2.57%	2.15%	10.46%	4.31%	17.21%	10.63%
Vanguard Target Retire Trust Plus 2045		2.58%	2.16%	10.43%	4.33%	17.19%	10.63%
Vanguard Target Retire Trust Plus 2035		2.28%	2.37%	9.81%	4.94%	15.63%	10.59%
Vanguard Target Retire Trust Plus 2025		1.95%	2.60%	9.15%	5.67%	13.79%	10.57%
Vanguard Target Retire Trust Plus 2040		2.43%	2.22%	10.18%	4.55%	16.52%	10.56%
Vanguard Target Retire Trust Plus 2030		2.10%	2.44%	9.43%	5.29%	14.69%	10.50%
Vanguard Target Retire Trust Plus 2020		1.72%	2.56%	8.49%	5.76%	12.46%	10.10%
Vanguard Target Retire Trust Plus 2015		1.38%	2.56%	7.59%	6.00%	10.61%	9.56%
Vanguard Total Bond Market Index Inst	VBTIX	0.34%	3.07%	5.82%	8.00%	6.15%	9.40%
Vanguard Target Retire Trust Plus Income		1.17%	2.61%	6.98%	6.29%	9.38%	9.30%
Prudential Core Bond Fund 7		0.34%	2.95%	5.99%	7.70%	6.34%	9.27%
T. Rowe Price Small/Mid Cap Value		3.76%	1.15%	8.57%	-2.30%	17.10%	6.10%
Wellington CIF II International Opportunities Series		0.60%	0.38%	6.57%	-0.88%	13.40%	3.64%
Vanguard Developed Markets Index Inst.	VTMNX	0.60%	0.51%	6.73%	-2.20%	13.51%	3.08%
Vanguard Federal Money Market Inv	VMFXX	0.21%	0.58%	1.17%	2.26%	1.37%	2.30%

Brokerage Portfolio PCRA ETF Data

Part I

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
Sprott Gold Miners ETF	SGDM	7.47%	28.51%	32.29%	28.08%	52.55%
Technology Select Sector SPDR Fund	XLK	6.09%	5.50%	26.12%	14.65%	28.56%
Invesco S&P 500 Equal Weight Technology ETF	RYT	7.18%	4.74%	22.08%	13.30%	25.80%
Invesco DWA Momentum ETF	PDP	6.02%	6.83%	21.60%	8.94%	23.67%
Invesco S&P 500 Low Volatility ETF	SPLV	2.88%	5.57%	16.69%	17.08%	23.03%
PIMCO 25+ Year Zero Coupon U.S. Treasury Index Exchange-	ZROZ	-0.30%	9.59%	14.17%	15.94%	21.49%
Utilities Select Sector SPDR Fund	XLU	1.11%	4.06%	14.22%	17.35%	20.04%
Schwab U.S. Large-Cap Growth ETF	SCHG	4.58%	3.79%	17.14%	10.30%	19.52%
Consumer Discretionary Select Sector SPDR Fund	XLY	4.60%	2.74%	16.23%	11.92%	19.36%
Aberdeen Standard Physical Gold Shares ETF	SGOL	0.51%	10.13%	8.93%	15.56%	19.16%
Invesco S&P 500 Equal Weight Consumer Staples ETF	RHS	3.48%	3.80%	16.87%	10.61%	18.96%
Invesco Emerging Markets Sovereign Debt ETF	PCY	2.15%	6.94%	11.13%	13.21%	18.24%
Schwab US Dividend Equity ETF	SCHD	4.38%	3.24%	13.76%	10.46%	17.36%
Schwab US Large-Cap ETF	SCHX	4.05%	3.41%	14.69%	8.65%	16.80%
SPDR Portfolio Long Term Treasury ETF	SPTL	-0.13%	6.81%	10.44%	13.29%	16.59%
Invesco S&P 500 Equal Weight Financials ETF	RYF	6.48%	4.91%	13.55%	5.11%	16.39%
Invesco BuyBack Achievers ETF	PKW	4.02%	1.38%	14.44%	10.15%	16.35%
Schwab US Broad Market ETF	SCHB	4.15%	3.22%	14.18%	7.55%	15.87%
WisdomTree U.S. Quality Dividend Growth Fund	DGRW	4.46%	2.96%	14.00%	7.60%	15.83%
Invesco Frontier Markets ETF	FRN	2.16%	6.77%	14.34%	4.40%	15.09%
Schwab U.S. REIT ETF	SCHH	2.98%	2.05%	9.72%	11.48%	14.30%
Aberdeen Standard Physical Silver Shares ETF	SIVR	6.98%	8.59%	3.90%	5.84%	13.80%
Invesco S&P 500 Equal Weight ETF	RSP	3.65%	2.49%	12.29%	6.46%	13.57%
Schwab U.S. Large-Cap Value ETF	SCHV	3.40%	3.02%	11.74%	6.70%	13.56%
Schwab Fundamental U.S. Large Company Index ETF	FNDX	3.54%	2.80%	12.06%	5.87%	13.24%
Invesco S&P 500 Pure Growth ETF	RPG	3.55%	2.79%	14.39%	2.78%	12.82%
Schwab U.S. Mid-Cap ETF	SCHM	4.71%	2.06%	12.03%	4.69%	12.81%
WisdomTree International Hedged Quality Dividend Growth	IHDG	3.28%	1.84%	15.02%	3.24%	12.75%
Industrial Select Sector SPDR Fund	XLI	2.56%	1.71%	13.17%	5.50%	12.51%
Invesco Preferred ETF	PGX	1.83%	3.88%	8.73%	8.40%	12.46%
SPDR Bloomberg Barclays Convertible Securities ETF	CWB	3.62%	1.96%	10.20%	6.07%	11.92%
SPDR Wells Fargo Preferred Stock ETF	PSK	1.81%	3.83%	8.61%	7.50%	11.87%
Invesco Variable Rate Preferred ETF	VRP	1.89%	3.31%	8.77%	6.94%	11.41%
Invesco S&P International Developed Low Volatility ETF	IDLV	0.30%	3.98%	9.05%	6.73%	10.94%
Xtrackers MSCI EAFE Hedged Equity ETF	DBEF	2.34%	1.67%	11.52%	3.76%	10.52%
SPDR Nuveen S&P High Yield Municipal Bond ETF	HYMB	0.68%	2.80%	7.78%	7.96%	10.48%
SPDR Dow Jones Global Real Estate ETF	RWO	1.74%	1.80%	7.19%	8.20%	10.33%
Invesco DWA Developed Markets Momentum ETF	PIZ	2.27%	4.05%	14.11%	-1.97%	10.07%
Schwab U.S. Aggregate Bond ETF	SCHZ	0.41%	3.08%	5.78%	7.94%	9.39%
SPDR Nuveen Bloomberg Barclays Municipal Bond ETF	TFI	0.80%	2.68%	5.88%	7.38%	9.13%
Global X MLP ETF	MLPA	2.86%	4.33%	8.18%	0.37%	8.58%
Schwab Intermediate-Term U.S. Treasury ETF	SCHR	-0.08%	2.83%	4.94%	7.92%	8.52%
Invesco Fundamental High Yield Corporate Bond ETF	PHB	0.56%	1.85%	5.90%	7.23%	8.48%
SPDR STOXX Europe 50 ETF	FEU	-0.47%	2.07%	12.41%	1.39%	8.40%
Invesco S&P 500 High Beta ETF	SPHB	4.28%	0.09%	11.38%	-0.75%	8.19%
Schwab US TIPS ETF	SCHP	0.28%	2.52%	6.04%	5.63%	7.89%
Invesco International Dividend Achievers ETF	PID	-0.64%	0.65%	8.57%	5.47%	7.66%
ALPS Sector Dividend Dogs ETF	SDOG	3.80%	1.34%	7.39%	1.47%	7.63%
SPDR S&P International Dividend ETF	DWX	-0.66%	1.95%	8.09%	4.11%	7.36%
Schwab US Small-Cap ETF	SCHA	5.10%	1.06%	9.40%	-2.31%	7.23%

Schwab ETF Portfolio	Symbol	1 Mo	3 Mo	6 Mo	12 Mo	Avg
Invesco BulletShares 2022 Corporate Bond ETF	BSCM	0.17%	1.82%	4.37%	6.62%	7.08%
Invesco S&P 500 Pure Value ETF	RPV	3.96%	0.98%	7.03%	0.61%	6.87%
PIMCO 0-5 Year High Yield Corporate Bond Index Exchange-Traded	HYS	0.64%	0.99%	4.81%	5.05%	6.27%
WisdomTree Bloomberg U.S. Dollar Bullish Fund	USDU	1.96%	0.93%	3.40%	5.14%	6.24%
Aberdeen Standard Physical Platinum Shares ETF	PPLT	5.87%	-4.02%	5.28%	4.12%	6.13%
SPDR Bloomberg Barclays International Treasury Bond ETF	BWX	-0.81%	3.81%	3.37%	4.24%	5.79%
Invesco DWA Emerging Markets Markets Momentum ETF	PIE	3.33%	4.70%	10.25%	-8.52%	5.32%
Invesco BulletShares 2021 Corporate Bond ETF	BSCL	0.28%	1.36%	3.09%	5.01%	5.31%
Invesco Senior Loan ETF	BKLN	1.01%	0.63%	4.06%	3.84%	5.20%
Invesco BRIC ETF	EEB	0.46%	0.57%	5.97%	2.52%	5.19%
SPDR Blackstone / GSO Senior Loan ETF	SRLN	0.89%	0.59%	4.00%	3.70%	5.00%
Invesco S&P Ultra Dividend Revenue ETF	RDIV	2.25%	-1.75%	6.68%	1.87%	4.93%
SPDR S&P Emerging Markets Dividend ETF	EDIV	-1.10%	1.99%	2.11%	5.75%	4.77%
Schwab Fundamental Emerging Markets Large Company Index ETF	FNDE	0.14%	1.60%	3.02%	3.51%	4.51%
SPDR MSCI ACWI ex-US ETF	CWI	0.41%	0.38%	7.07%	-0.35%	4.10%
Invesco BulletShares 2020 High Yield Corporate Bond ETF	BSJK	0.18%	0.80%	2.77%	3.67%	4.05%
Schwab Short-Term U.S. Treasury ETF	SCHO	-0.04%	1.22%	2.34%	3.89%	4.05%
United States Gasoline Fund LP	UGA	-2.51%	-4.96%	26.02%	-11.21%	4.01%
Invesco BulletShares 2020 Corporate Bond ETF	BSCK	0.26%	0.97%	2.16%	3.66%	3.85%
Schwab Fundamental U.S. Small Company Index ETF	FNDA	4.55%	-0.45%	6.79%	-4.41%	3.53%
Schwab International Equity ETF	SCHF	0.41%	0.62%	7.00%	-1.80%	3.40%
SPDR Bloomberg Barclays Investment Grade Floating Rate ETF	FLRN	0.40%	0.83%	2.09%	2.82%	3.35%
Schwab Emerging Markets Equity ETF	SCHE	0.73%	-0.74%	4.51%	1.35%	3.19%
SPDR S&P Emerging Markets SmallCap ETF	EWX	2.17%	1.24%	5.25%	-2.98%	3.09%
Invesco BulletShares 2019 High Yield Corporate Bond ETF	BSJJ	0.16%	0.65%	1.85%	3.00%	3.08%
IndexIQ ETF Trust - IQ Hedge Multi-Strategy Tracker ETF	QAI	0.51%	0.73%	3.11%	1.09%	2.97%
SPDR Bloomberg Barclays International Corporate Bond ETF	IBND	-0.82%	2.26%	2.63%	1.05%	2.79%
Invesco BulletShares 2019 Corporate Bond ETF	BSCJ	0.15%	0.62%	1.03%	2.57%	2.39%
Invesco CurrencyShares Japanese Yen Trust	FXY	-0.85%	2.54%	0.42%	1.80%	2.14%
Invesco S&P Emerging Markets Low Volatility ETF	EELV	-1.64%	-0.04%	0.56%	0.50%	-0.34%
Global X MLP & Energy Infrastructure ETF	MLPX	-0.55%	-1.87%	4.31%	-3.24%	-0.74%
Schwab Fundamental International Large Company Index ETF	FNDF	-0.14%	-1.16%	3.78%	-4.71%	-1.22%
SPDR Bloomberg Barclays Short Term International Treasury Bond	BWZ	-1.40%	0.78%	-0.80%	-0.98%	-1.31%
Schwab International Small-Cap Equity ETF	SCHC	0.68%	-0.95%	4.76%	-7.46%	-1.62%
SPDR S&P Global Natural Resources ETF	GNR	-1.29%	-0.93%	4.03%	-6.18%	-2.39%
JPMorgan Diversified Return International Equity ETF	JPIN	-0.13%	-1.40%	1.39%	-4.69%	-2.63%
SPDR S&P China ETF	GXC	1.42%	-5.40%	4.07%	-5.86%	-3.14%
Global X Robotics & Artificial Intelligence ETF	BOTZ	-1.09%	-5.36%	9.01%	-9.59%	-3.84%
Schwab Fundamental International Small Company Index ETF	FNDC	0.48%	-1.66%	2.77%	-8.95%	-4.01%
Invesco India Exchange-Traded Fund Trust	PIN	-3.71%	-4.27%	3.39%	-3.73%	-4.54%
Invesco CurrencyShares Euro Currency Trust	FXE	-2.20%	-0.41%	-2.94%	-5.25%	-5.89%
United States Brent Oil Fund LP	BNO	-2.79%	-7.89%	8.17%	-10.73%	-7.22%
Invesco CurrencyShares British Pound Sterling Trust	FXB	-2.39%	-4.13%	-6.25%	-5.52%	-9.98%
United States 12 Month Oil Fund LP	USL	-3.59%	-8.87%	3.29%	-14.61%	-12.97%
United States Commodity Index Fund	USCI	-2.83%	-5.87%	-6.86%	-14.66%	-16.48%

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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