

July 28, 2019

401k PORTFOLIO AUGUST 2019 UPDATE & NEWSLETTER

Qualcomm

**FOR FREE 3 MONTHS ADDED TO YOUR SUBSCRIPTION,
USE REFERRAL CODE: FREE3MTHS**

Offer only valid for new subscribers

**FREE
SAMPLE**

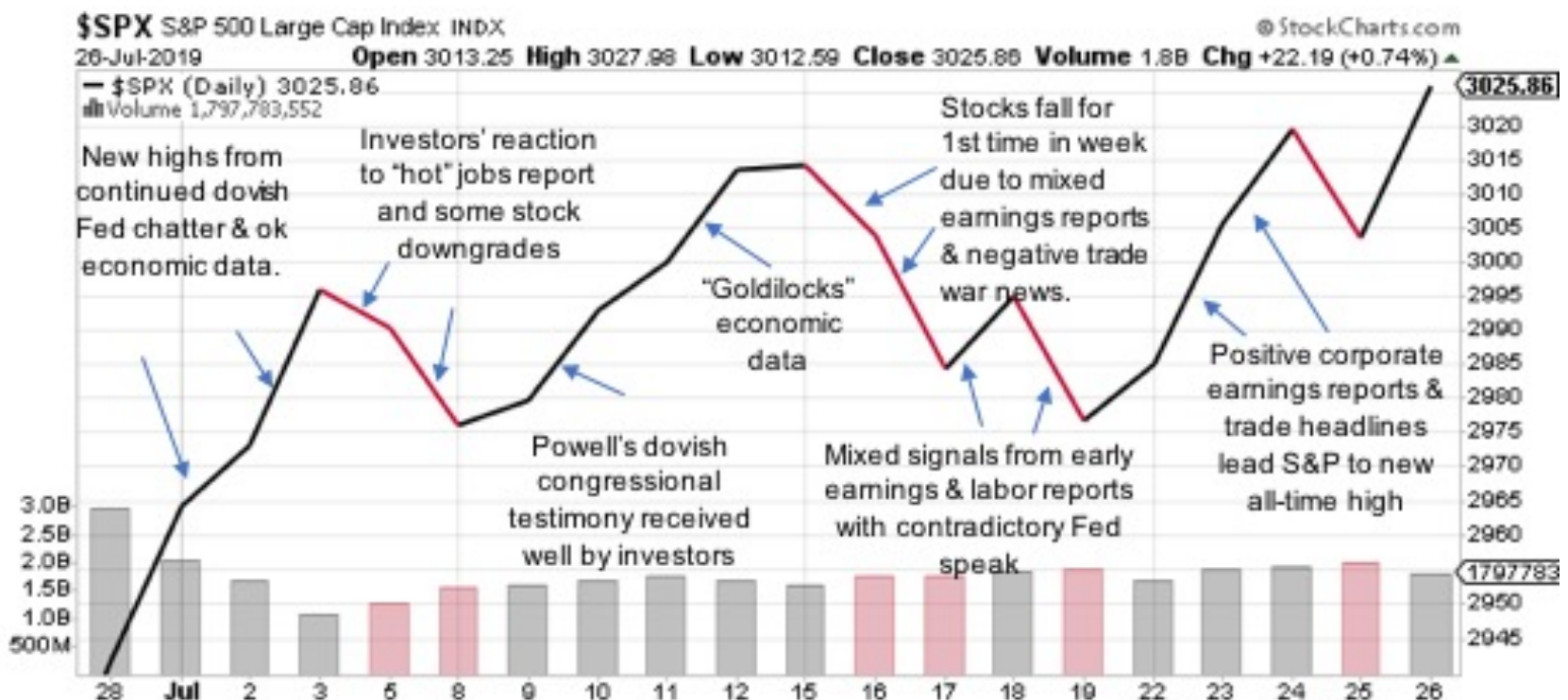
TAKE CONTROL OF YOUR FUTURE

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.

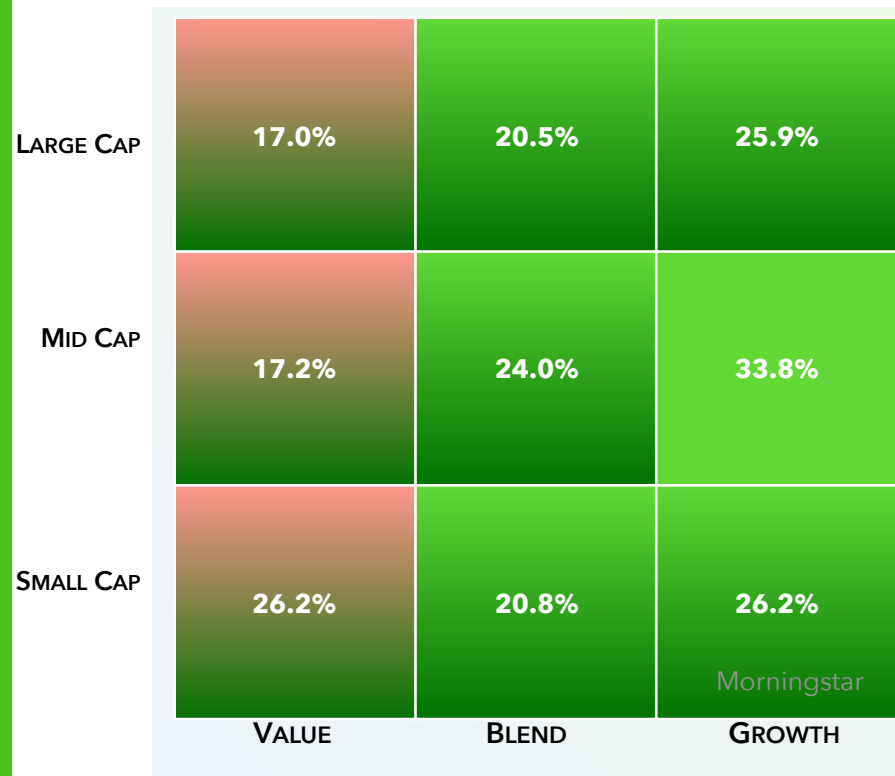
GDP growth slowed to 2.1% from 3.1% in the prior quarter, reflecting downturns in inventory investment, exports, and non-residential fixed investments.

Sector Analysis

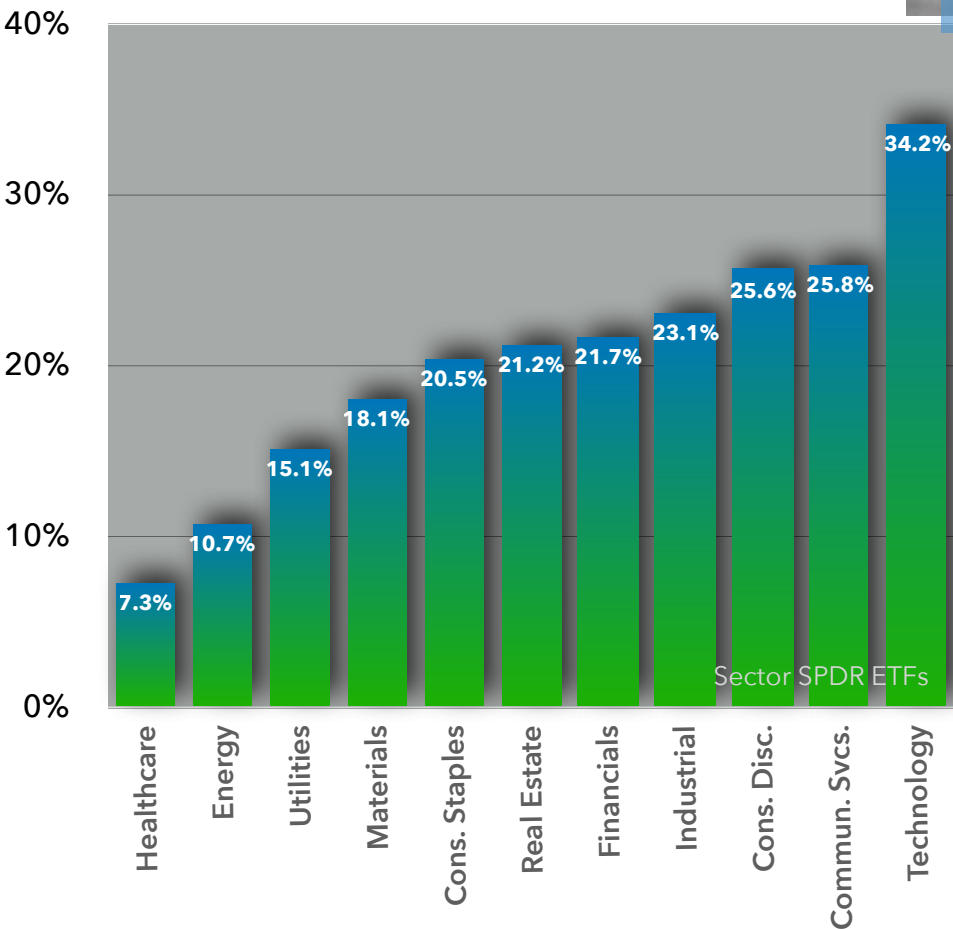
Leaders this month were Communications Services (+6.8%), Technology (+6.1%), Consumer Discretionary (+4.6%), and Consumer Staples (+4.1). Laggards were Energy (-1.6%) and Healthcare (+0.4%).



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 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 Portfolios:

There are no changes this month



Moderate & Conservative Portfolios:

Exchange 50% of Vang VMMR Fed Mmkt (VMFXX) for TCW/MW TOT RTN CIT (TGLMX)



Brokerage Portfolio:

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.

EZTracker Model Portfolios	Symbol	Aggressive	Moderate	Conservative	Brokerage	Buy Date
VANG INST 500 IDX TR		59%	42%	24%		1/28/19, 4/28/19
FID CONTRAFUND K	FCNKX	21				1/28/19
TCW/MW TOT RTN CIT						7/29/19
VANG VMMR-FED MMKT	VMFXX					1/28/19
VANG EXPLORER ADM	VEXRX	20				1/28/19
iShares S&P 500 Index	IVV				60%	4/28/19
iShares Core S&P Total US Stock Market	ITOT				9%	
Fidelity MSCI Utilities Index ETF	FUTY				5%	5/28/19
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				8%	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.

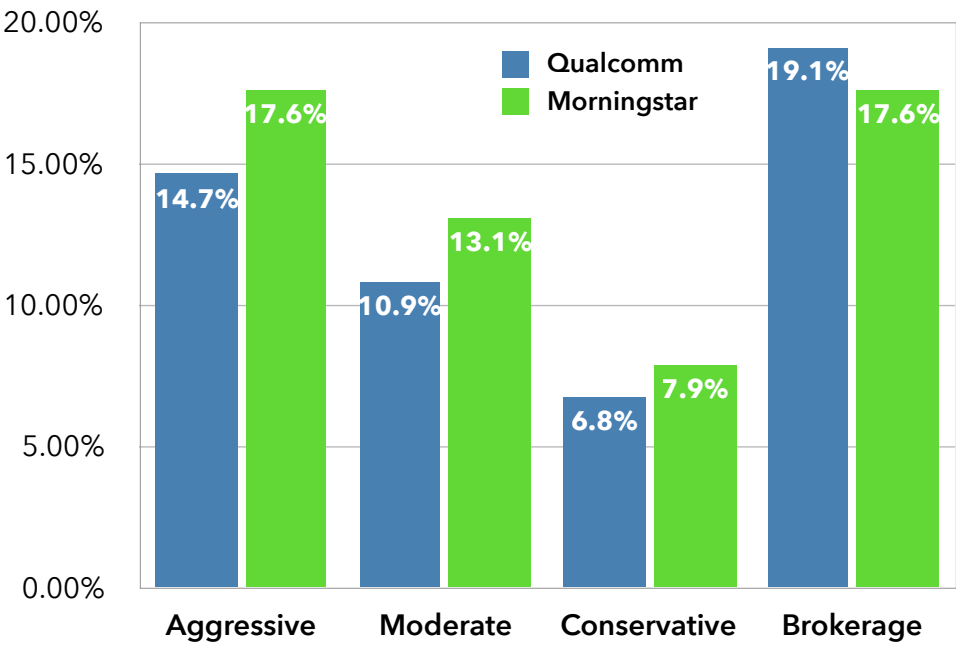
Performance

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 July 28, 2019	MTD July*	YTD
EZTracker Aggressive	3.02%	14.69%
EZTracker Moderate	2.20%	10.86%
EZTracker Conservative	1.35%	6.79%
EZTracker Brokerage	3.23%	19.14%
Morningstar Benchmarks		
Aggressive Target Risk Index	1.37%	17.64%
Moderate Target Risk Index	0.91%	13.10%
Conservative Target Risk Index	0.35%	7.93%
S&P 500	2.86%	20.70%

* 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.

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 **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	5.74%	2.14%	18.04%	5.20%	27.62%	16.98%
VANG INST 500 IDX TR		3.97%	3.41%	14.65%	8.67%	21.98%	16.74%
FID CONTRAFUND K	FCNKX	4.45%	3.66%	15.68%	6.91%	24.71%	16.74%
VANG EXPLORER ADM	VEXRX	5.85%	3.32%	14.73%	5.48%	26.19%	16.02%
VANG MD CP IDX IS PL	VMCPX	4.37%	3.41%	14.73%	6.71%	24.92%	15.94%
AF NEW WORLD R6	RNWGX	2.91%	3.72%	13.27%	6.04%	20.57%	14.15%
VANG WINDSOR II ADM	VWNAX	3.75%	2.72%	12.00%	5.65%	19.47%	13.16%
VANGUARD TARGET 2050		2.58%	2.17%	10.46%	4.31%	17.19%	10.65%
VANGUARD TARGET 2045		2.60%	2.16%	10.45%	4.30%	17.17%	10.64%
VANGUARD TARGET 2060		2.58%	2.15%	10.46%	4.30%	17.20%	10.63%
VANGUARD TARGET 2055		2.58%	2.15%	10.44%	4.31%	17.17%	10.62%
VANGUARD TARGET 2035		2.30%	2.35%	9.85%	4.92%	15.57%	10.60%
VANGUARD TARGET 2040		2.45%	2.25%	10.19%	4.52%	16.50%	10.59%
VANGUARD TARGET 2030		2.11%	2.46%	9.48%	5.29%	14.70%	10.55%
VANGUARD TARGET 2025		1.95%	2.54%	9.08%	5.61%	13.76%	10.46%
VANGUARD TARGET 2020		1.71%	2.55%	8.46%	5.72%	12.43%	10.05%
AF CAP WORLD G&I R6	RWIGX	2.46%	2.00%	10.89%	2.29%	17.37%	9.62%
VANGUARD TARGET 2015		1.39%	2.54%	7.58%	5.94%	10.61%	9.52%
VANGUARD TARGET INCOME		1.15%	2.57%	6.99%	6.29%	9.34%	9.28%
AF EUROPAC GROWTH R6	RERGX	1.87%	2.26%	11.18%	0.59%	18.79%	8.67%
TCW/MW TOT RTN CIT		0.10%	2.87%	5.33%	7.54%	5.22%	8.64%
FIDELITY GOVT INCOME	FGOVX	-0.02%	2.69%	4.74%	6.99%	4.60%	7.86%
FID LOW PRICED STK K	FLPKX	2.79%	1.06%	5.65%	-0.88%	13.91%	4.71%
VANG VMMR-FED MMKT	VMFXX	0.21%	0.59%	1.19%	2.29%	1.38%	2.33%
ABS SM CAP VAL INST	AVFIX	4.50%	-1.78%	4.27%	-10.51%	15.75%	-1.92%

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 MSCI Global Gold Miners ETF	RING	5.65%	29.73%	30.67%	29.61%	52.18%
iShares MSCI Global Silver Miners ETF	SLVP	8.89%	19.77%	20.03%	5.96%	29.81%
Fidelity MSCI Information Technology Index ETF	FTEC	6.52%	5.21%	25.61%	14.25%	28.14%
Fidelity MSCI Communication Services Index ETF	FCOM	7.32%	2.10%	15.19%	25.92%	27.56%
iShares Edge MSCI Min Vol USA ETF	USMV	3.79%	7.10%	17.93%	17.79%	25.42%
Fidelity MSCI Consumer Staples Index ETF	FSTA	4.12%	6.12%	17.33%	15.21%	23.33%
Fidelity MSCI Utilities Index ETF	FUTY	1.21%	3.91%	13.63%	16.76%	19.36%
iShares S&P 500 Growth ETF	IVW	3.95%	3.74%	17.12%	9.74%	18.85%
iShares Core Dividend Growth ETF	DGRO	3.81%	4.41%	14.20%	11.83%	18.68%
iShares Core S&P U.S. Growth ETF	IUSG	4.00%	3.68%	16.96%	9.30%	18.51%
Fidelity MSCI Consumer Discretionary Index ETF	FDIS	4.60%	2.20%	14.71%	9.86%	17.11%
iShares Core S&P 500 ETF	IVV	4.00%	3.44%	14.71%	8.82%	16.89%
iShares Edge MSCI Min Vol Global ETF	ACWV	1.68%	5.11%	12.20%	11.41%	16.58%
iShares 20+ Year Treasury Bond ETF	TLT	-0.18%	6.84%	10.47%	13.20%	16.54%
Fidelity MSCI Real Estate Index ETF	FREL	2.53%	2.70%	11.52%	13.17%	16.32%
iShares MSCI Frontier 100 ETF	FM	2.68%	9.89%	10.36%	6.58%	16.10%
iShares Core High Dividend ETF	HDV	1.58%	1.86%	12.48%	13.28%	15.93%
iShares Russell 3000 ETF	IWV	4.18%	3.18%	14.16%	7.46%	15.81%
iShares Core S&P Total US Stock Market ETF	ITOT	4.13%	3.19%	14.10%	7.46%	15.75%
iShares iBoxx \$ Investment Grade Corporate Bond ETF	LQD	1.11%	4.85%	10.04%	11.76%	15.14%
iShares S&P 500 Value ETF	IVE	4.03%	3.08%	11.97%	7.52%	14.51%
iShares JP Morgan USD Emerging Markets Bond ETF	EMB	1.69%	5.46%	8.58%	10.56%	14.34%
iShares Core S&P U.S. Value ETF	IUSV	3.99%	2.91%	11.79%	7.16%	14.10%
Fidelity MSCI Financials Index ETF	FNCL	6.46%	4.04%	11.43%	3.45%	13.85%
Fidelity MSCI Industrials Index ETF	FIDU	3.19%	2.28%	14.25%	5.33%	13.67%
iShares Core International Aggregate Bond ETF	IAGG	1.45%	4.16%	6.83%	9.16%	11.79%
iShares 7-10 Year Treasury Bond ETF	IEF	-0.01%	3.92%	6.65%	10.33%	11.40%
iShares S&P Mid-Cap 400 Growth ETF	IJK	4.49%	1.99%	12.02%	1.36%	10.83%
iShares MSCI ACWI ETF	ACWI	2.38%	1.93%	10.87%	4.06%	10.49%
iShares MSCI EAFE Growth ETF	EFG	1.12%	2.85%	13.20%	2.04%	10.48%
iShares Core Total USD Bond Market ETF	IUSB	0.37%	2.96%	6.08%	8.03%	9.51%
iShares Preferred & Income Securities ETF	PFF	1.83%	3.42%	7.25%	4.75%	9.41%
iShares Core U.S. Aggregate Bond ETF	AGG	0.33%	3.02%	5.76%	7.92%	9.29%
Fidelity Total Bond ETF	FBND	0.42%	2.83%	5.99%	7.76%	9.27%
iShares Core S&P Mid-Cap ETF	IJH	4.64%	0.98%	10.00%	0.89%	9.00%
iShares National Muni Bond ETF	MUB	0.77%	2.48%	5.52%	6.85%	8.52%
iShares iBoxx High Yield Corporate Bond ETF	HYG	0.74%	1.56%	6.06%	7.04%	8.41%
iShares US Treasury Bond ETF	GOVT	-0.03%	2.88%	4.86%	7.35%	8.21%
iShares TIPS Bond ETF	TIP	0.32%	2.50%	6.02%	5.55%	7.85%
Fidelity MSCI Health Care Index ETF	FHLC	0.92%	3.96%	4.94%	4.54%	7.83%
iShares 3-7 Year Treasury Bond ETF	IEI	-0.05%	2.47%	4.48%	7.22%	7.70%
iShares MBS ETF	MBB	0.58%	2.28%	4.42%	6.74%	7.65%
Fidelity MSCI Materials Index ETF	FMAT	2.60%	2.95%	10.80%	-2.37%	7.63%
iShares Intermediate Government/Credit Bond ETF	GVI	0.20%	2.33%	4.62%	6.79%	7.60%
iShares Emerging Markets Dividend ETF	DVYE	0.22%	2.36%	2.27%	7.30%	6.63%
iShares Agency Bond ETF	AGZ	0.05%	1.99%	3.79%	6.19%	6.56%
iShares S&P Mid-Cap 400 Value ETF	IJJ	4.56%	-0.33%	7.68%	0.12%	6.56%
iShares Edge MSCI Min Vol EAFE ETF	EFAV	-0.17%	2.74%	6.98%	2.45%	6.55%
iShares International Developed Real Estate ETF	IFGL	0.00%	1.69%	4.90%	5.25%	6.46%
iShares 0-5 Year High Yield Corporate Bond ETF	SHYG	0.54%	0.98%	4.22%	5.35%	6.05%

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 Ltd Term Bond ETF	FLTB	0.14%	1.76%	3.74%	5.29%	5.96%
iShares Core 1-5 Year USD Bond ETF	ISTB	0.13%	1.67%	3.54%	5.47%	5.89%
iShares 0-5 Year Investment Grade Corporate	SLQD	0.18%	1.60%	3.52%	5.42%	5.84%
iShares Europe ETF	IEV	0.09%	0.78%	8.78%	-1.51%	4.44%
iShares 0-5 Year TIPS Bond ETF	STIP	0.15%	1.22%	3.09%	3.45%	4.31%
iShares Core MSCI Europe ETF	IEUR	0.17%	0.62%	8.90%	-2.01%	4.19%
iShares International Treasury Bond ETF	IGOV	-1.09%	3.38%	2.41%	2.85%	4.12%
iShares 1-3 Year Treasury Bond ETF	SHY	0.02%	1.16%	2.31%	3.84%	4.00%
iShares Latin America 40 ETF	ILF	-0.59%	1.87%	-0.84%	6.19%	3.62%
iShares Core MSCI EAFE ETF	IEFA	0.67%	0.53%	7.38%	-2.16%	3.50%
iShares Core MSCI Pacific ETF	IPAC	1.65%	0.87%	5.49%	-2.00%	3.28%
iShares Floating Rate Bond ETF	FLOT	0.36%	0.76%	1.98%	2.80%	3.22%
iShares S&P Small-Cap 600 Growth ETF	IJT	4.50%	0.66%	6.53%	-6.24%	2.98%
iShares Core MSCI Total International Stock ETF	IXUS	0.62%	0.23%	6.37%	-1.82%	2.95%
iShares Short Treasury Bond ETF	SHV	0.16%	0.63%	1.27%	2.36%	2.41%
iShares International Select Dividend ETF	IDV	0.62%	-0.43%	3.93%	-0.47%	1.99%
iShares India 50 ETF	INDY	-4.10%	-2.36%	7.21%	1.59%	1.27%
iShares Edge MSCI Min Vol Emerging Markets	EEMV	-0.02%	-0.84%	1.21%	1.51%	1.02%
iShares Core S&P Small-Cap ETF	IJR	4.45%	-0.67%	5.16%	-7.75%	0.65%
iShares MSCI EAFE Small-Cap ETF	SCZ	1.59%	-0.90%	5.27%	-6.69%	-0.40%
iShares Core MSCI Emerging Markets ETF	IEMG	-0.06%	-2.02%	2.09%	-2.13%	-1.15%
iShares MSCI All Country Asia ex Japan ETF	AAXJ	0.35%	-3.03%	3.07%	-2.65%	-1.24%
iShares MSCI Japan ETF	EWJ	1.24%	-0.17%	2.57%	-5.93%	-1.25%
iShares S&P Small-Cap 600 Value ETF	IJS	4.51%	-1.83%	3.72%	-9.45%	-1.67%
iShares MSCI EAFE Value ETF	EFV	-0.19%	-1.65%	2.39%	-5.09%	-2.48%
iShares MSCI China ETF	MCHI	1.73%	-5.13%	4.26%	-5.93%	-2.77%
iShares MSCI Emerging Markets Small-Cap ETF	EEMS	-0.42%	-1.73%	0.93%	-7.03%	-4.50%
iShares Micro-Cap ETF	IWC	3.05%	-2.17%	3.03%	-12.84%	-4.87%
Fidelity MSCI Energy Index ETF	FENY	-2.22%	-6.95%	-1.34%	-19.69%	-16.47%



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.

EZTracker is a publishing company founded to meet the growing demand for expert, reliable information about 401k choices. **EZTracker** is not endorsed by or affiliated with **Qualcomm** or any of its subsidiaries. The goal of **EZTracker** is to remove the guesswork from 401k choices and to help employees manage their own 401k plan with confidence and in an informed way. **EZTracker** is not a financial advisor nor is it a financial manager. It is a provider of information about the various funds within the **Qualcomm** 401k retirement plan. By reporting the performance of each fund in a straightforward and easy to understand manner, we hope every employee, from the financial neophyte to the sophisticated investor will make informed choices to best fit their retirement goals and needs.

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 monthly newsletters. 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. **EZTracker** is monthly newsletter monitoring the 401k investment alternatives available to **Qualcomm** employees. Published by EZ Tracker LLC, P.O. Box 445, Tenafly, NJ 07670. No reproduction of any EZTracker401k information is permitted without the written permission of the publishers. Copyright EZTracker LLC, 2018.

One Month Free: Tell your friends about how EZTracker can help them with their 401k. Send us their email address and we'll send them a copy of this month's newsletter. When they subscribe, we'll add a month to your subscription for free.

Help for your IRA or Personal Brokerage Accounts: The EZTracker ETF newsletter is a great tool for your non-401k investments. With commission-free portfolios for Vanguard, Fidelity, Schwab and Ameritrade, it's a great way to manage your IRA or personal brokerage account with the EZTracker strategy.

FOLLOW US ON SOCIAL MEDIA FOR
WEEKLY EZ BITES ON THE MARKETS!

