

July 28, 2019

401k PORTFOLIO AUGUST 2019 UPDATE & NEWSLETTER

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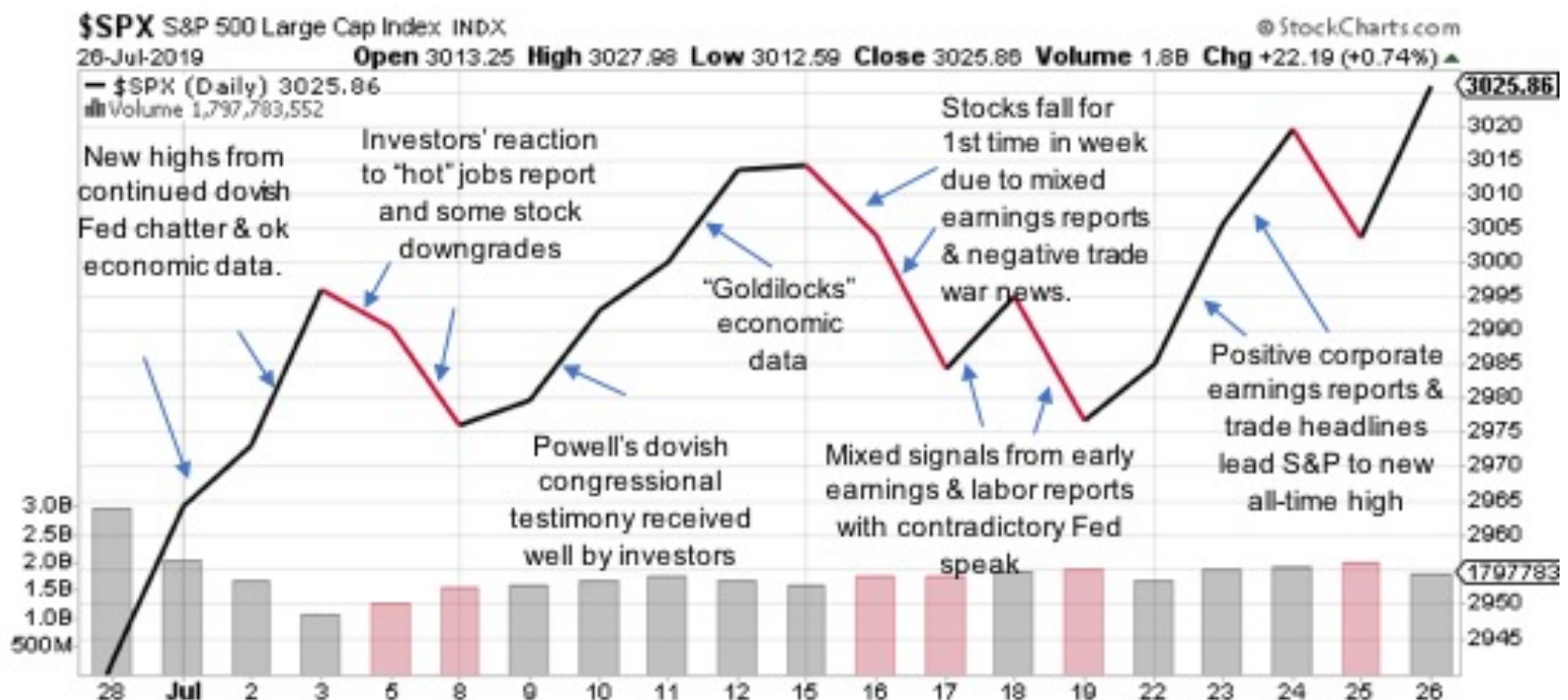
TAKE CONTROL OF YOUR FUTURE

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**.

What We're Watching

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.

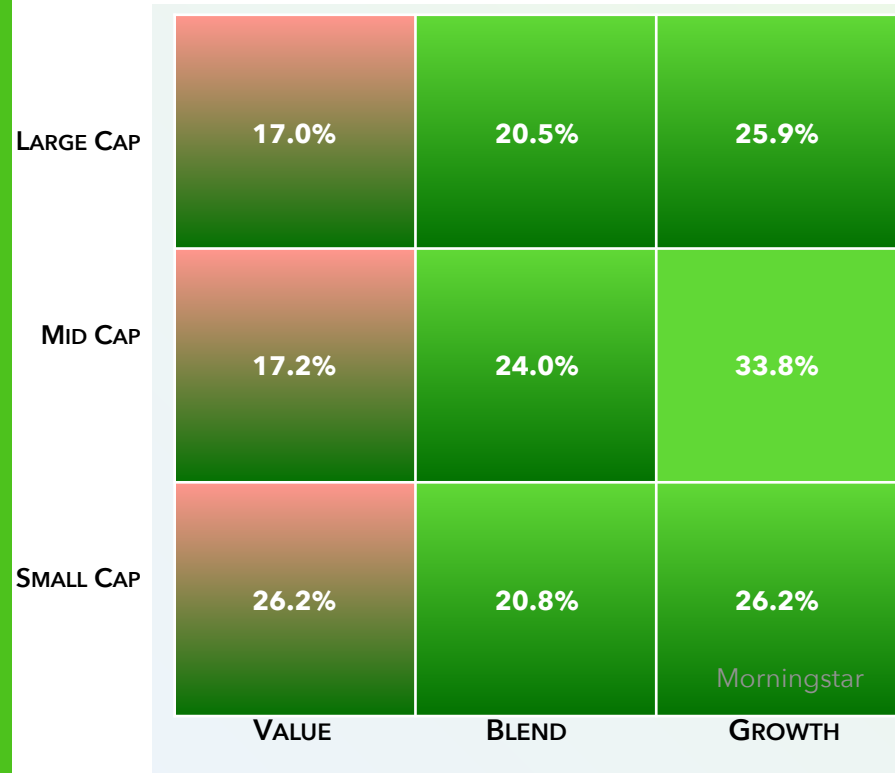
GDP growth slowed to 2.1% from 3.1% in the prior quarter, reflecting downturns in inventory investment, exports, and non-residential fixed investments.

Sector Analysis

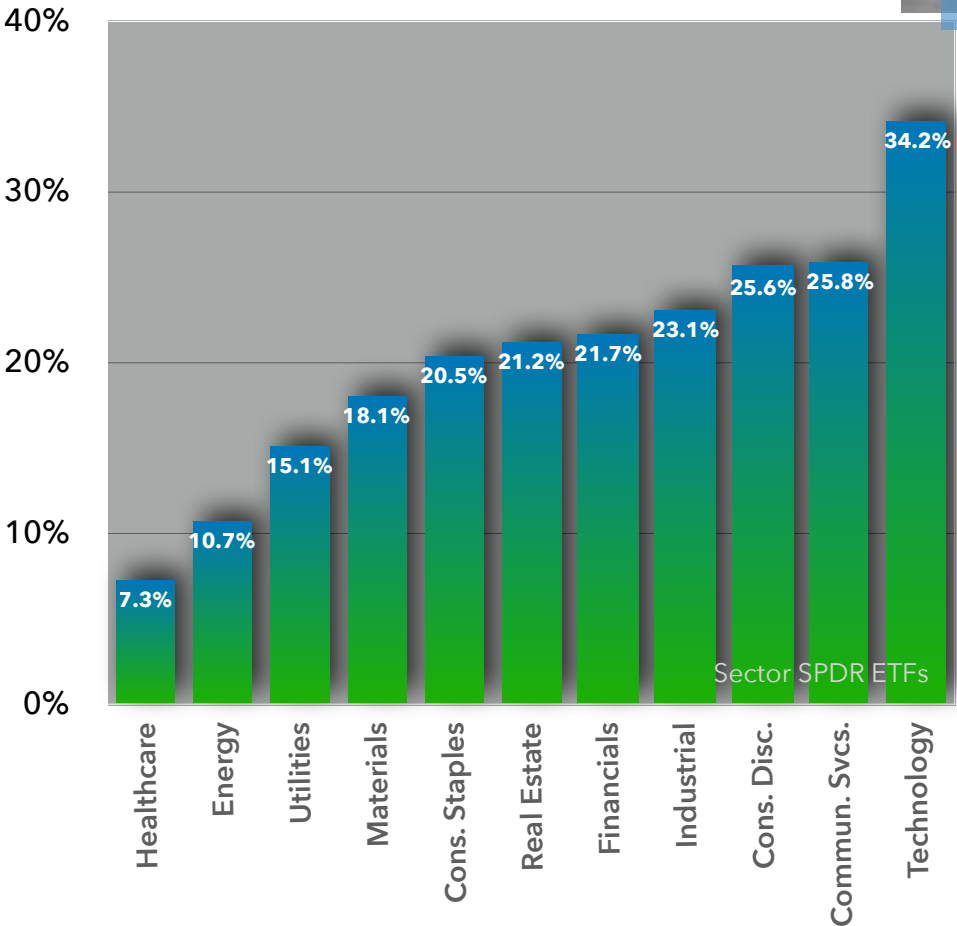
Leaders this month were Communications Services (+6.8%), Technology (+6.1%), Consumer Discretionary (+4.6%), and Consumer Staples (+4.1). Laggards were Energy (-1.6%) and Healthcare (+0.4%).



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.

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 Portfolio:
There are NO CHANGES this month.

Moderate & Conservative Portfolios:
Exchange 50% Fidelity Money Market Treasury Only (FRSXX) for Fidelity US Bond Index (FXNAX)



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.



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%	42%	24%	
Fidelity Extended Market Index	FSMAX	20%			
Janus Enterprise	JMGRX	21%			
Fidelity US Bond Index	FXNAX				
Fidelity Money Market Treasury Only	FRSXX				
Fidelity 500 Index	FXAIX				2%
Fidelity Mid-Cap Stock Fund	FMCSX				%
Vanguard Small-Cap Growth Index Fund	VSGAX				%
Fidelity Total Market Index Fund	FSKAX				0%
Fidelity Select Consumer Staples	FDFAX				1%
Fidelity Select Utilities	FSUTX				0%
Fidelity Select Consumer Discretionary	FSCPX				13%
		100%	100%	100%	100%

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

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).

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.

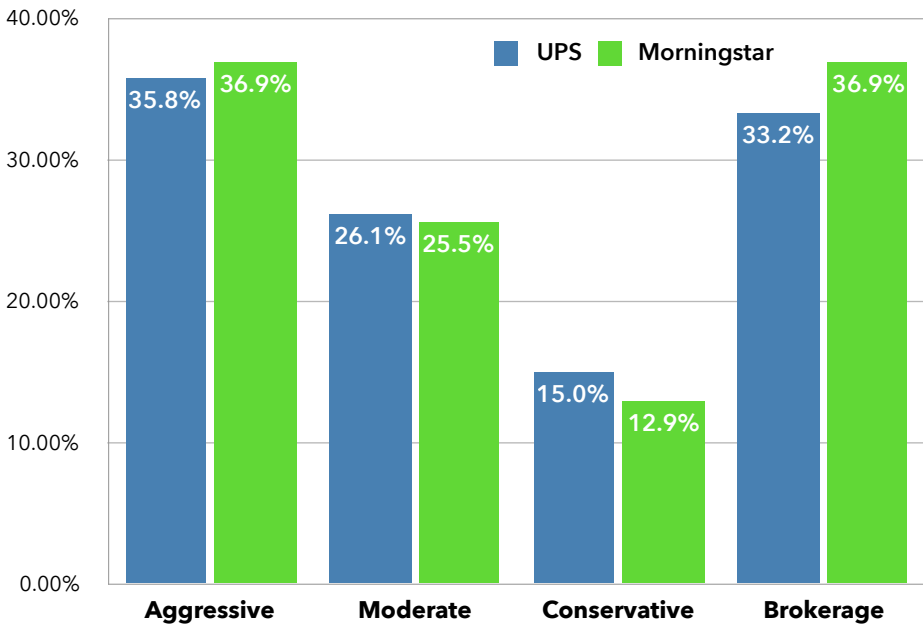
Performance

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 July 28, 2019	MTD July*	YTD 2019	3-Year
EZTracker Aggressive	3.03%	14.84%	35.77%
EZTracker Moderate	2.20%	10.90%	26.07%
EZTracker Conservative	1.34%	6.76%	15.00%
EZTracker Brokerage	2.56%	17.72%	33.19%
Morningstar Benchmarks			
Aggressive Target Risk Index	1.37%	17.64%	36.87%
Moderate Target Risk Index	0.91%	13.10%	25.48%
Conservative Tgt Risk Index	0.35%	7.93%	12.94%
S&P 500	2.86%	20.70%	39.5%

* 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	5.60%	7.11%	19.98%	15.64%	30.91%	26.37%
Cohen & Steers Realty	CSRIX	3.40%	4.55%	14.73%	16.59%	23.15%	21.42%
Alger Cap Appreciation I	ALARX	4.50%	3.45%	17.18%	8.71%	25.77%	18.45%
Fidelity OTC K	FOCKX	5.74%	2.14%	18.04%	5.20%	27.62%	16.98%
Fidelity 500 Index	FXAIX	3.98%	3.44%	14.72%	8.81%	22.07%	16.88%
Fidelity Contrafund K	FCNKX	4.45%	3.66%	15.68%	6.91%	24.71%	16.74%
Clearbridge Small Cap Growth	SBPYX	6.76%	4.67%	14.14%	4.64%	25.22%	16.48%
Vanguard Value Index Inst	VIVIX	3.03%	3.04%	10.68%	7.10%	17.20%	13.01%
TRP Retirement 2055		3.12%	2.99%	11.45%	5.26%	18.70%	12.44%
TRP Retirement 2045		3.05%	2.94%	11.40%	5.29%	18.66%	12.37%
TRP Retirement 2050		3.09%	2.96%	11.38%	5.24%	18.64%	12.37%
TRP Retirement 2060		3.04%	2.96%	11.47%	5.21%	18.64%	12.37%
TRP Retirement 2040		2.95%	2.95%	11.19%	5.36%	18.19%	12.25%
TRP Retirement 2035		2.80%	2.97%	10.86%	5.50%	17.40%	12.07%
TRP Retirement 2030		2.57%	2.93%	10.42%	5.67%	16.46%	11.78%
TRP Retirement 2025		2.30%	2.89%	9.82%	5.75%	15.23%	11.33%
Fidelity Extended Market Index	FSMAX	5.38%	2.01%	11.42%	1.57%	22.55%	11.11%
Vanguard Midcap Value Index	VMVAX	3.81%	2.29%	11.28%	2.60%	20.48%	10.90%
TRP Retirement 2020		2.02%	2.82%	9.22%	5.86%	13.98%	10.86%
Fidelity Puritan K	FPUKX	2.76%	2.66%	10.23%	4.08%	15.52%	10.76%
TRP Retirement 2015		1.74%	2.74%	8.53%	6.01%	12.54%	10.37%
Vanguard Small Cap Index-Inst	VSCIIX	5.01%	1.31%	10.60%	1.28%	22.02%	9.93%
TRP Retirement 2010		1.46%	2.67%	7.94%	6.04%	11.46%	9.87%
TRP Retirement 2005		1.33%	2.70%	7.64%	6.15%	10.78%	9.73%
TRP Retirement Balanced Fund		1.37%	2.42%	7.58%	5.76%	10.86%	9.35%
Fidelity US Bond Index	FXNAX	0.30%	2.94%	5.70%	7.98%	6.00%	9.22%
Vanguard Inflation Protected Securities	VIPIX	0.29%	2.49%	6.08%	5.52%	6.19%	7.84%
Oppenheimer Developing Markets	ODVIX	0.79%	0.07%	8.70%	1.72%	15.70%	6.15%
TRP New Asia	PRASX	2.00%	-0.17%	7.53%	0.83%	15.17%	5.56%
Templeton Global Bond Fund	TGBAX	1.86%	1.05%	2.08%	4.10%	4.58%	4.96%
Fidelity Limited Term Govt	FFXSX	-0.05%	1.47%	2.80%	4.54%	2.72%	4.78%
Fidelity International Index	FSPSX	0.51%	0.90%	7.68%	-1.15%	13.79%	4.33%
Segall Bryant & Hamill Small Cap Value		2.37%	-1.26%	6.45%	0.34%	15.68%	4.31%
Vanguard Small Cap Value Index	VSIAX	4.07%	-0.45%	6.49%	-3.09%	17.09%	3.82%
Fidelity Treasury Only Inst	FRSXX	0.18%	0.50%	1.06%	2.10%	1.25%	2.10%
TRP International Discovery	PRIDX	1.99%	0.45%	8.02%	-7.54%	15.54%	1.59%
Diamond Hill Small Cap Y	DHSYX	3.95%	-0.69%	3.82%	-5.80%	13.60%	0.70%
Fidelity Europe	FIEUX	-1.73%	-1.54%	6.94%	-4.88%	13.92%	-0.66%

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 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	HISCX	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	FN MIX	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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