

APRIL 2017

# THE AIRWAYS ADVISOR™

A NEWSLETTER FOR AMERICAN PILOTS



Leading Authority on Successfully Investing Your 401k Plan

## CAPTAIN'S BRIEFING:

- **NO CHANGE** in the 401K models.
- **ONE EXCHANGE** in the Conservative and Moderate RSP models.
- **\*IMPORTANT:** Wells Fargo is considered a competing fund with All Weather, Cons. Fund and BrokerageLink—exchange with another fund instead of rebalancing!

**Make sure you are keeping track of your trade dates for the 30-day hold period!**

**Captain's Table**  
**Why you Should Do An In-Service Rollover**

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**What a difference a year makes. Do you recall how 2016 started?** The United States' Federal Reserve announced the first interest rate hike in years in December of 2015, and the S&P 500 would then plummet almost 11% over the following 8 weeks. At the same time, Japan and a number of European countries initiated negative interest rate policies in attempts to promote economic growth. The European Central Bank (ECB) messaged its ability to provide additional stimulus to the Eurozone, similar to the way the US's Fed extending Quantitative Easing several years ago. And China flexed its monetary muscle by pumping more cash into its financial system. To top it all off, S&P 500 companies were working through a painful earnings recession, which would end up spanning five quarters.

**Fast forward to 2017,** and we've now seen two consecutive quarters of earnings growth on top of considerable optimism around the new Trump administration, all of which we've discussed at length in recent newsletters. There are still many variables in play—there's always a big mixed bag of variables in play—but the key issues still mattered in March:

- 1) interest rate policy, which is largely influenced by ...
- 2) economic data (unemployment, inflation, wages, spending, etc.), and now ...
- 3) legislation (markets are mainly focused on tax reform, deregulation, and health care) seems to have stolen some attention from ...
- 4) oil prices and energy sector volatility.

## STOCKS

The major benchmarks lost some ground during March for the first time since the US election last November. The Dow Jones Industrial Average started March by closing above 21,000 (cue the fireworks for arbitrary milestones), but ultimately the Dow would finish the month -0.72% lower. The S&P 500 and the Russell 2000 (a benchmark of small company stocks) also posted tiny losses for the month at -0.04% and -0.05% respectively.



(Continued on page 2)

“You’re flying toward an unknown financial future— WE HAVE CHARTS!”



(Continued from page 1)

The MSCI Developed EAFE (international large company stocks) finished about 3.23% higher in March, and that sector now leads the S&P and Dow year-to-date. Emerging Market stocks also finished about 3.69% higher for March, and they've climbed more than 11% over the first quarter. Also of interest, growth stocks are outperforming value stocks YTD.



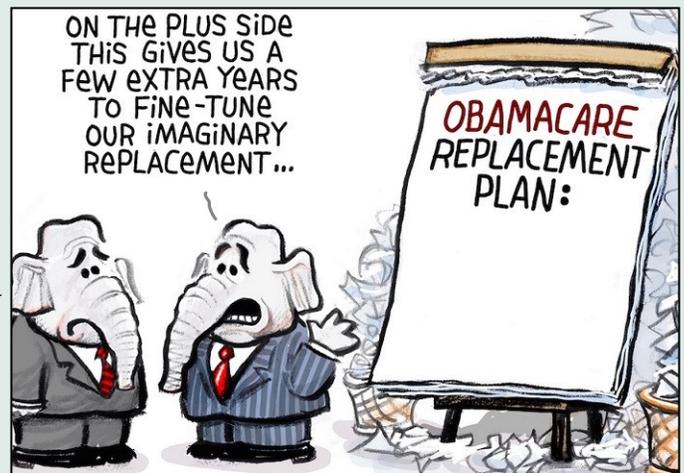
**BONDS** The Barclays Capital Aggregate Bond Index (high-quality bonds) posted a very small loss for March, but is still holding onto a positive total return of 0.7% YTD. Foreign and emerging market bonds are outpacing domestic bonds, similar to what we're seeing in stocks.

### INTEREST RATE POLICY and the ECONOMY

Bond yields climbed a little higher following the Fed's decision to move the Fed Funds Rate up another 0.25%. (When policy-makers hike interest rates, bond prices typically fall, which makes their yields increase.) The street view is for another one or two rate hikes this year, and the Fed has messaged as much. Their plan is to incrementally raise rates because they view the economy as healthy and in less need of their assistance. Fed Chair Janet Yellen said, "The simple message is the economy is doing well." Her claim was bolstered by a March jobs report that came in better than expected, and year-over-year inflation readings that are now in line with the Fed's mandate (inflation around 2%). The jobs picture is also healthy in terms of the Fed's mandate, with unemployment at or below 5%.

### LEGISLATION

Optimism was markedly high after President Trump's recent address to Congress, where he advocated policies he claims will protect the American people and bolster the economy. However, some of that optimism waned when the vote on the American Health Care Act (the intended replacement for the Patient Protection and [Affordable Care Act](#), or "Obamacare") was pulled from the House floor on Trump's imposed deadline day when it became apparent the bill didn't have the votes to pass. His 2018 fiscal budget blueprint has been released, and it shows increased spending on defense, homeland security and veteran affairs, and decreased spending on a number of domestic programs, environmental protection, and foreign aid. Trump is also pushing for a major infrastructure spending boost, to the tune of \$1T. This spending item may be warranted. Data published by the American Road and Transportation Builders Association shows that 28% of our nation's 612,079 bridges are least 50 years old and have never received any major reconstruction work.



Whether you like these policies or not, the failed healthcare vote seems to have investors questioning Trump's ability to get legislation to the finish line. It's expected that his efforts will now move on to tax reform. Ultimately, a sustained winning streak for stocks turned into a losing streak over the back half of March as it became clear that changes promised during the election season will be legislatively harder to grind out than many had initially thought.

## Velocity Composite Fund Score™ Ranking

American 401k Plan						
Ticker	Fund Name	Score	YTD	1MoPerf	3MoPerf	
-	U.S. Lg Cap Grth Stock	1149	12.00%	2.27%	12.00%	
-	U.S. Sm Cp Gr Stk Idx	1070	5.38%	1.23%	5.38%	
-	U.S. Lg Cap Stk Idx	1047	6.07%	0.12%	6.07%	
-	International Stock	1041	8.24%	3.35%	8.24%	
-	U.S. Sm Cp Val Stk Idx	1028	-0.05%	-0.83%	-0.05%	
-	Target Date 2060	1003	6.64%	1.46%	6.64%	
-	Target Date 2055	991	6.63%	1.45%	6.63%	
-	Target Date 2050	987	6.62%	1.45%	6.62%	
-	Target Date 2045	976	6.62%	1.45%	6.62%	
-	Target Date 2040	975	6.59%	1.43%	6.59%	
-	U.S. Small Mid Cap Stk	973	5.84%	0.81%	5.84%	
-	Target Date 2035	964	6.16%	1.33%	6.16%	
-	Target Date 2030	933	5.76%	1.19%	5.76%	
-	Target Date 2025	914	5.46%	1.11%	5.46%	
-	Target Date 2015	889	4.51%	0.83%	4.51%	
-	Target Date 2020	889	5.07%	1.00%	5.07%	
-	U.S. Lg Cp Val Stk Idx	875	3.33%	-1.01%	3.33%	
-	Post Retirement	861	3.71%	0.67%	3.71%	
-	Diversified Bond Fund	821	1.25%	0.08%	1.25%	
-	U.S. Lg Cp Val Stk	812	4.76%	0.09%	4.76%	
-	U.S. Lg Cap Grth Stock Idx	801	8.90%	1.15%	8.90%	
-	U.S. Bond Index Fund	799	0.84%	-0.04%	0.84%	
-	Intl Dev Mkts Stock	796	7.34%	2.85%	7.34%	
-	Inflation Protection Fund	795	1.33%	-0.03%	1.33%	
-	Emerging Markets Stk	775	12.05%	2.55%	12.05%	
-	High Yield Bond Idx	755	2.35%	-0.26%	2.35%	
-	U.S. Mid Cap Stk Idx	741	3.94%	-0.38%	3.94%	

**Definitions & Notes:** 1. **Tickers** The majority of the funds in the American 401k and RSP Plans are not really mutual funds. They are composites or comingled funds, etc. **YOU WILL USE THE FUND NAME TO TRADE.** Data from proxy funds is used to make all calculations for the funds listed above. 2. The funds above were selected to work, using the model system. There are other funds in the plan that are not used. There is no reason to have multiple international or emerging market funds, for example.

US Airways RSP Plan						
Ticker	Fund Name	Score	YTD	1MoPerf	3MoPerf	
-	International Equity	1200	7.85%	1.19%	7.85%	
-	Large Cap Growth	1091	9.97%	4.17%	9.97%	
-	Conservative Fund	1066	2.90%	1.43%	2.90%	
FXAIX	Fid 500 Index IPR	1033	6.05%	0.11%	6.05%	
-	All Weather Fund	939	4.17%	1.85%	4.17%	
-	Growth Fund	925	5.36%	2.24%	5.36%	
-	LifePath Index 2025 Fund	921	3.77%	1.99%	3.77%	
-	Real Asset Fund	911	0.81%	1.30%	0.81%	
-	Bond Fund	793	1.03%	0.76%	1.03%	
-	LifePath Index Retirement Fund	767	2.66%	1.48%	2.66%	
-	Emerging Markets	720	11.04%	2.10%	11.04%	
-	Mid Cap Stock	700	6.42%	2.96%	6.42%	
-	Wells Fargo Stable Return Portfolio	623	0.00%	0.12%	0.00%	
-	Small Cap Equity	586	3.80%	1.70%	3.80%	
-	Large Cap Value	569	4.12%	3.88%	4.12%	

The funds in the new American 401k Plan were created for the plan and have an Inception Date of October 31, 2015. Therefore, proxies are used to calculate returns and scoring for these funds, for time periods including dates prior to October 31, 2015. The Velocity Composite Fund Score Ranking combines the Velocity (speed of advance of a fund compared to all other funds) with its Buy Point Score (how close the fund is to a recent bottom). This composite score is used to rank all available fund choices. In defined Bull Market advances, the system uses the Top 3 funds in the Aggressive model and the Top 4 in the Moderate and Conservative models. In Defined Bear Market periods, this ranking is provided for information purposes and for those who are "doing their own thing" and would like to know (hypothetically) which funds the system would buy today, if the market was a Defined Bull Market. Rankings dates are the last business day of each month.

## Worry-Free Flight Path Models™ - American

Aggressive Model  
Moderate Model  
Conservative Model  
S&P 500 Index

### AA 401K Plan



## Fear & Greed Index

The streak of monthly gains in the S&P 500 was finally broken in March, as the stock market finished the month barely below breakeven. This shift in sentiment was reflected in the Fear & Greed index, which downshifted from a “green and greedy” reading of 78 last month to a firmly “grey and neutral” reading of 49 as March closed. For the quarter, the S&P 500 advanced more than +5%, which should be considered a good three-month stretch of performance by any investor.



### American 401k Plan (as of March 31, 2017)

#### Performance Stats

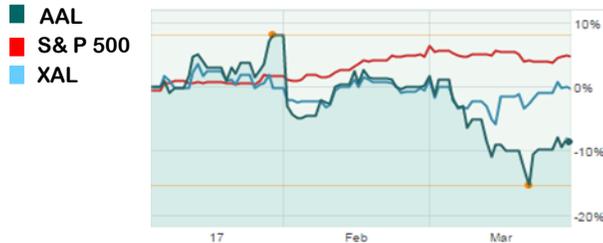
	YTD	1 Month	1 Year	3 Years	5 Years	10 Years	Inception
Conservative Model Annualized	2.31%	0.70%	7.77%	6.60%	23.91%	38.24%	95.16%
				2.15%	4.38%	3.29%	4.01%
Moderate Model Annualized	3.62%	1.07%	8.29%	15.84%	44.70%	75.49%	205.34%
				5.02%	7.67%	5.79%	6.79%
Aggressive Model Annualized	4.98%	1.44%	16.28%	12.69%	41.77%	85.31%	264.36%
				4.06%	7.23%	6.36%	7.90%
S&P 500 Annualized	6.07%	0.12%	17.17%	34.45%	86.71%	106.27%	124.51%
				10.37%	13.30%	7.51%	4.87%

Aggressive Model  
Moderate Model  
Conservative Model  
S&P 500 Index

### US RSP Plan



**AAL**- A dreadful showing in March pulled American Airlines stock (AAL) further into the negative territory for the first quarter of the year. AAL finished the quarter down more than -9% and most of that loss occurred during in the first two weeks of March. AAL lost more than -8% during the month, and at one point it was down almost -13%. In contrast, the S&P 500 finished the quarter up more than +5% and the NYSE Airline Index (XAL) finished the quarter basically at break even.



### USAirways Pilots RSP (as of March 31, 2017)

#### Performance Stats

	YTD	1 Month	1 Year	3 Years	5 Years	10 Years	Inception
Conservative Model Annualized	2.21%	0.57%	4.05%	7.97%	24.68%	66.87%	75.76%
				2.59%	4.51%	5.25%	3.37%
Moderate Model Annualized	3.45%	0.83%	8.55%	17.78%	41.72%	130.02%	144.34%
				5.61%	7.22%	8.69%	5.40%
Aggressive Model Annualized	4.83%	1.28%	12.24%	18.73%	35.93%	145.18%	162.55%
				5.89%	6.33%	9.38%	5.84%
S&P 500 Annualized	6.07%	0.12%	17.17%	34.45%	86.71%	106.27%	124.51%
				10.37%	13.30%	7.51%	4.87%

## American 401k

American 401k Plan Conservative Model		
Symbol	Fund Name	Allocate
-	AA Fed Credit Union	60.00%
-	U.S. Lg Cap Stk Idx	10.00%
-	International Stock	10.00%
-	U.S. Lg Cap Grth Stock	10.00%
-	U.S. Sm Cp Gr Stk Idx	10.00%
		100.00%

American 401k Plan Moderate Model		
Symbol	Fund Name	Allocate
-	AA Fed Credit Union	36.00%
-	U.S. Lg Cap Stk Idx	16.00%
-	International Stock	16.00%
-	U.S. Lg Cap Grth Stock	16.00%
-	U.S. Sm Cp Gr Stk Idx	16.00%
		100.00%

American 401k Plan Aggressive Model		
Symbol	Fund Name	Allocate
-	AA Fed Credit Union	19.00%
-	U.S. Lg Cap Stk Idx	27.00%
-	International Stock	27.00%
-	U.S. Lg Cap Grth Stock	27.00%
		100.00%

## US RSP

USAirways RSP Plan Conservative Model		
Symbol	Fund Name	Allocate
-	WF Stable Fund C	60.00%
FXAIX	Fid 500 Index IPR	10.00%
-	International Equity	10.00%
-	Large Cap Growth	10.00%
-	Conservative Fund	10.00%
		100.00%

USAirways RSP Plan Moderate Model		
Symbol	Fund Name	Allocate
-	WF Stable Fund C	36.00%
FXAIX	Fid 500 Index IPR	16.00%
-	International Equity	16.00%
-	Large Cap Growth	16.00%
-	Conservative Fund	16.00%
		100.00%

USAirways RSP Plan Aggressive Model		
Symbol	Fund Name	Allocate
-	WF Stable Fund C	19.00%
FXAIX	Fid 500 Index IPR	27.00%
-	International Equity	27.00%
-	Large Cap Growth	27.00%
		100.00%

• IN A MONTH WITH TRADES —  
THE NEW FUNDS WILL BE HIGHLIGHTED IN YELLOW

• **AA 401k** NO CHANGE in the models

• **US RSP** ONE EXCHANGE in the Conservative and Moderate models

• **READ:** Your 401k plan has trading restrictions, so you must keep track of your buy and sell orders. Fidelity does a poor job of defining what excessive trading is and has expanded that definition to include all funds.

• **Future Contributions:** The models work smoothly if you direct ALL future contributions into the following, the AA Fed Credit Union for the 401K and Wells Fargo Stable Value Fund for the RSP.

**\*IMPORTANT:** Wells Fargo is considered a competing fund with All Weather, Cons. Fund and BrokerageLink— exchange with another fund!

### APPROXIMATE Future Publication Dates

5/3/17  
6/5/17  
7/6/17  
8/3/17  
9/6/17  
10/4/17

## Bull Bear Oscillator vs. S&P 500 Index



### → Are you 59 1/2 or older?

### Unlock the hidden growth potential of your 401k assets!

You now have the opportunity to do a Retirement Rollover into a personal IRA. Starting at 59 1/2 you are able to move a sizable portion of your 401k, which is called an In-Service Rollover (ISR). Break the chains of the rules within your 401k plan and have more control over your hard earned money in an IRA.

**Call today, toll free, at 1-888-254-1727 to learn more about the benefits of doing an In-Service Rollover.**

Provided by Smith Anglin,  
a Registered Investment Advisor



## from the CAPTAIN'S TABLE

### Spring Had Sprung

The experts will tell you that springtime began on March 20th for those of us who live in the Northern Hemisphere. That's the day each spring when the Sun shines directly on the equator – the day that is evenly divided between day time and night time. This Vernal (or Spring) Equinox is the halfway point between the Winter Solstice in December, the year's "shortest" day (in terms of daylight), and the Summer Solstice in June, the year's "longest" day. The main point is that spring means we're closer to the summer ahead than we are to the winter behind us, and the change of seasons is in the air.

Speaking of change, one of the things I enjoy most about my job is talking to people every day about the change going on in their lives. Since we work with so many airline pilots in all stages of their careers those changes at times are in the family, like seeing one of their children graduate from college, or get married, or hold their own baby for the first time. Other changes are in work, like changing bases or equipment, or preparing for that upcoming PC, or even beginning preparation for retirement and the next stage of life after all of those years of "flying the line."

Believe it or not, federal law actually provides a way for this transition to retirement to be a little easier. A lot of people are unaware that the majority of employer-provided retirement plans, like 401ks and 403bs, at larger companies allow participants to transfer a portion of their retirement plan assets out of the company's retirement plan and into an Individual Retirement Account (IRA) after they reach age 59 ½. This retirement plan feature is known as an In-Service Rollover (or ISR). These non-taxable rollovers are done while you are still working for your employer, meaning you can still participate in the plan and defer some of your salary, which for many of you helps you reduce your taxable income through pre-tax deferrals. Each retirement plan has specific rules and processes, but typically, this transfer can include most if not all of your 401k balance.

A reader may ask: "Why should I elect to transfer my company 401(k) plan balance to an IRA via an In-Service Rollover (ISR)?" Well, there are many reasons to utilize the ISR option in your company's 401(k) plan. Here are just a

few of the most common.

- **More Control & Flexibility of Your Retirement Assets.** While your money is in the company 401k plan, you are limited by the rules of your employer's plan. In an IRA, you'll have more control of that money. You'll also have the flexibility of deciding which IRA custodian to work with. Fidelity Investments, Charles Schwab, and TD Ameritrade are a few of the largest, most reputable IRA custodians, but there are several others to choose from, including most major U.S. banks. Your company's 401k plan administrator is required to manage the plan in the best interests of the plan participants as a whole. In an IRA, you are able to decide what's in your best interest and customize the account according to your specific needs.
- **Better Investment Choices.** In your 401k plan account, you're limited to the investment choices picked for you as options by the plan administrator. In an IRA, you'll have access to a much larger universe of investment options, which includes individual stocks, bonds, exchange-traded funds (ETF's), separately managed accounts, as well as a much wider array of mutual fund options.
- **Reduced Costs.** In the IRA, you'll have the ability to select investment choices that may have lower internal costs than the choices provided in your employer's retirement plan. Typically, the total costs to the participant in the employer's plan are difficult to determine, and these costs are imbedded into the operational expenses of the investment choices which are not directly paid by the participant, even though they can reduce the performance of the investments. In an IRA, the costs can be more transparent.
- **Simplification of Service.** Many retirement plan participants are frustrated by having to deal with the custodian or plan administrator of the 401k plan they participate in. Let's face it – from their point of view, you're a captive client. These frustrations materialize with service issues in regard to changing investment choices, securing passwords for online login, and requests involving reporting issues when you're trying to determine how the assets have performed. In an effort to cut costs, many 401k custodians have reduced their service departments which means getting adequate service from them can often be problematic.
- **Ability to Hire & Pay for Professional Management.** With an IRA, you have the ability to hire a professional investment advisor to help you decide how to manage your nest-egg, which may include utilizing risk controls in your portfolio. These controls often involve proactive trading – a feature a lot of investors want, especially in retirement. In addition to you allowing an advisor to have access to the IRA, you'll usually be able to pay that advisor for services rendered directly from the IRA. This direct payment of management fees from your IRA can eliminate the need to write a check or to provide a credit card number for the payment of investment management services.

Once you've decided that an In-Service Rollover is probably the right option for you, there are 3 simple steps to initiate the process and take control of your retirement assets. Those 3 steps are:

1. Determine your eligibility for an ISR and the amount (percentage) your Company's plan allows you to transfer to your IRA. If your 401k plan allows for an ISR transfer, they'll have a process to put into action.
2. Set up an Individual Retirement Account (IRA) with a custodian of your choosing to receive your ISR funds.
3. Once the IRA is set up and active, request and complete the rollover distribution paperwork as required by your employer's retirement plan administrator (some plans let you do the entire process online).

If you have questions about the process or would like to get additional details, please call or email Karen Markward at (888) 254-1727 or [airways@uspfa.org](mailto:airways@uspfa.org). She can put you in touch with an In-Service Rollover specialist.

*Rex*

*Rex Moxley joined Smith Anglin in 2001. Since then, he's served as a Managing Partner and as a member of the firm's Investment Committee. He regularly meets with prospective clients, counsels existing clients, participates in investment portfolio analysis and develops materials for communicating with the firm's clientele and target markets. He holds a BBA in Finance and Marketing, a graduate degree in Law and numerous securities licenses and designations.*

**Experts at the Captain's Table:** All members have a wide and varied background in all areas of wealth management. Most importantly, the members have worked extensively with professional pilots at American, Delta, Federal Express, Southwest, United – and every airline that merged into these along the way – for more than 85 years combined. They know your world, your benefits, how to retire in the best way, and what is needed at each life-stage in retirement to get you to your goal.

**REMINDER: Income tax filing deadline is April 18th this year, and approaching fast!**

## OIL and ENERGY STOCKS

The near-term direction of oil prices is still out of focus. *The Good news:* The International Energy Agency (IEA) reported that OPEC countries are 98% compliant with the recently agreed upon production cut, and non-OPEC member, Russia will purportedly reduce production in stages to support OPEC's strategy. *The Bad news:* the IEA also reported that the global oil supply glut is still a problem, meaning more price instability, and recent U.S. Inventory reports corroborated that assessment.



One of the big problems that we've discussed in previous editions of the newsletter is that U.S. hydraulic fracking technology is just "too good." Here's some data from Baker Hughes: operating oil rigs in the US (both on land and offshore) as of 5/27/16: 404, operating rigs as of 3/24/17: 809. When the frackers see prices climb a bit (thanks, OPEC!), they can flip a switch and turn their rigs back on and start making money again. The healthy outcome of more producing rigs is increased production and lower prices, which counters OPEC's strategy.

This is a big reason why Saudi Arabia is raising capital via an IPO of its state-owned Aramco – it wants to reduce its exposure to the volatile oil market and use the cash to diversify into other things. The Saudis have hired a few big players (JP Morgan, Morgan Stanley, and HSBC) to facilitate the IPO rollout of what is expected to be the world's largest equity sale. How bad has it gotten for some OPEC members whose only real asset to sell the world is oil? Well, consider Venezuela. The government there recently had to tackle a bread shortage by threatening bakers into committing 90% of wheat to regular bread which could feed the nation's people. Some bakeries were playing the current economic crisis to make sizable profits on pastries. It's been really ugly down there for a while.

## SPRING FORWARD

Daylight Savings Time was rough this year. We all may know some people who say they still haven't gotten adjusted, but you have to deal with it anyway. There are a lot of people who would say the same about the Trump administration, or any new administration taking office for that matter. Think about the last regime change on Capitol Hill. Heck, go across the pond and look at last year's heated Brexit vote, which, by the way, will finally formally begin now that British Prime Minister Theresa May has invoked Article 50 of the Lisbon Treaty. The Brits are officially saying goodbye to the European Union.

In hindsight, it's apparent that US stock market investors were fine with last year's election, but there's an aspect of the "Trump Trade" that's not getting as much attention as it should. Earnings will come back in focus this month with a large majority of S&P companies set to report Q1 numbers soon. We're now eight years into this bull market, which has shaken off four corrections of 10% or more, not to mention a smattering of smaller, but steeper, mini-corrections. Volatility has been mostly muted since the election, and we've obviously seen some recent downward pressure. Prior to the healthcare-fail, the March Fed rate hike sent everything higher mid-month ... stocks, bonds, even gold. Don't expect all rate hikes to be so warmly welcomed. With stock and bond valuations both above their long-term averages, and therefore more susceptible to a drop, we believe it's critical to remain focused and disciplined.

Is your credit card about to expire? Have you recently received a new card OR have you requested a new credit card because of vendor security issues?

To update new CREDIT CARD information BEFORE your credit card expires, either call us at 717-569-8162 or go to the "Update Credit Card Information" section under the Member's Tab.

*"The stock market is a device for transferring money from the impatient to the patient."*

Warren Buffett



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## Upgrade your 401k Autopilot Program<sup>SM</sup> with BrokerageLink<sup>®</sup>!

Remove the restrictions imposed within the 401k platform fund choices and open your retirement savings to more investment opportunities.

- ◆ no longer limited to just the funds in the American Plan; you have access to hundreds of actively managed mutual funds, exchange traded funds (ETFs), and even individual stocks
- ◆ freedom to trade without fear of "frequent trading" warnings; and ETFs, stocks and similar securities are able to be traded during a trading day

## Manage My 401k for Me!

Are you too busy to keep up with your 401k? Do trips and time zones keep you out of the loop? Want to make sure changes are made automatically to your account?

The 401k Autopilot Program<sup>SM</sup> is offered through Smith Anglin (not the newsletter). The firm provides *daily supervision*, going beyond the newsletter recommendations. All this for a fee smaller than the amount the market often fluctuates in a *day*. There is a \$250,000 minimum combined 401k plus any transferred accounts.

Get your free Autopilot Starter Kit at [www.smithanglin.com/401k-autopilotprogram/](http://www.smithanglin.com/401k-autopilotprogram/)

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