

JUNE 2017

THE AIRWAYS ADVISOR™

A NEWSLETTER FOR AMERICAN PILOTS



Leading Authority on Successfully Investing Your 401k Plan

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

Captain's Table - Long-term Care

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Let's quickly touch on economic and capital markets news and then move to a feature on Amazon, which just celebrated its 20 year anniversary as a publically listed company last month . (On page 2)

U.S. ECONOMY

The U.S. economy is growing, but not at a rate strong enough to please policy makers. GDP growth in the first quarter was 1.2%, which is markedly lower than the 2.1% rate recorded in last year's fourth quarter. However, there's good news too. Earnings by the U.S.'s largest companies, as represented by the S&P 500, climbed at their fastest pace in nearly six years during the first quarter. Also, the unemployment rate in the U.S. slipped to 4.4% in May, the lowest it's been in 10 years. Food prices are down, which is good for consumers, but not for those in the grocery business. Their earnings have been hammered by falling food prices for more than 17 months straight, the longest stretch of year-over-year declines in retail food prices since 1956. Maybe Americans have been spending that extra food cash on craft beer? U.S. shipments of the trendy, stronger and usually more caloric brews have more than tripled in the last 10 years, according to Beer Marketer's Insights. No wonder the obesity rate for American adults (aged 15 and over) came in at a whopping 38.2% in a recent study, which puts the US at the top of the heftiest-nations-in-the-world rankings. Cheap food and better beer, what's not to like, right?

CAPTAIN'S BRIEFING:

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

American Airlines has received approval from the Internal Revenue Service to terminate the Retirement Savings Plan for Pilots (the "RSP"). *What's next...* In the coming months, you'll have the opportunity to choose how to receive your money from the RSP. Fidelity Investments® is currently configuring its systems to allow you to make this special election. A Decision Guide will be sent to you in a few weeks detailing your options and what you need to do and when.

INTERNATIONAL

Economic news from overseas varied depending on where it came from. Improving economic data in Europe pushed stocks to their highest level in nearly two years. French voters elected Emmanuel Macron - a political outsider, but a Centrist - as president, which helped keep a lid on volatility on the Continent. Macron is a supporter of greater European integration and a continuance of the EU experiment. In some of the world's emerging markets, things weren't as calm. Brazil's stock index plunged 8.8% in mid-May following reports that the nation's president, Michel Temer, was being investigated in connection with alleged bribery. Moody's cut its credit rating of China's government debt in May, citing an increase in domestic debt and the outlook for weaker economic growth. It was the first time in 27 years the rating service has downgraded Chinese debt.

COMMODITIES

A global surplus of oil weighed on prices in May, sending U.S. crude prices to below \$46 a barrel – its lowest level in five months. OPEC's consortium of major oil-exporting countries continues to curb production to lift prices, but those higher prices are being met by increased output from U.S. producers, which tends to drive the price of oil right back down.

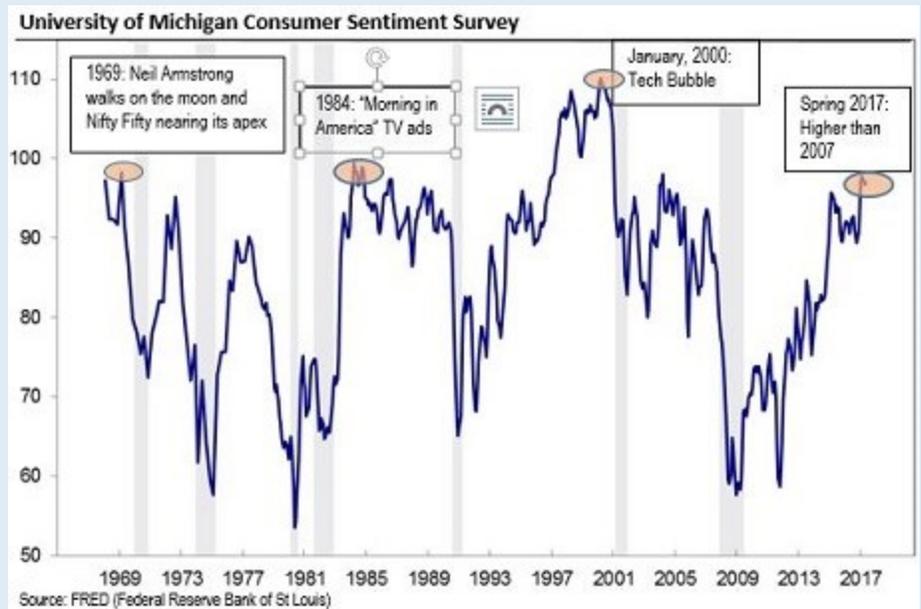


“You’re flying toward an unknown financial future— WE HAVE CHARTS!”

STOCKS

The US stock market was business as usual for the first half of May. Market prices hit new highs, and market volatility remained near multi-decade lows. At one point, the S&P 500 index had moved up or down less than 0.5% for 15 consecutive trading sessions, the longest such streak since 1969. A survey of consumer sentiment at the time showed it was about the same as the feel-good days when Neil Armstrong and Buzz Aldrin were walking on the moon. Good times, indeed. Then on May 17th, everything changed in a flash. Markets were roiled by news that President Trump's economic agenda would face fresh obstacles. US stocks tumbled 1.8%, their biggest drop in more than 8 months. The tech-heavy NASDAQ plunged 2.6%. Financial stocks fell 3.0%. The flight to quality was on: US bond

prices posted their biggest one-day rally in nearly a year, sending bond yields lower. However, as quickly as the stock market soured, it regained its footing. The S&P 500 posted seven daily gains in a row and set record highs before May drew to a close. So did the NASDAQ. The CBOE Volatility Index dropped about 19% during the rally. The good times look to be back ... for now.



CENTRAL BANKS

Early in May, the US Federal Reserve Board (the Fed) voted to keep interest rates unchanged and said that recent economic weakness was likely temporary. The Fed last lifted rates in March and its next meeting is in June, when most analysts expect the Fed to lift rates again. A strong USD is less of an excuse than it once was for Fed members to pass on a June hike. The USD rallied versus a basket of major foreign currencies in the wake of the US election last November but has since given back all those post-election gains. US central bank policy continues to diverge from other major central banks around the world. China's central bank recently pumped additional cash into the nation's financial system in an attempt to restore investor confidence following a recent government campaign to crack down on speculative investing fueled by debt. Additionally, the ECB has yet to curtail its stimulative monetary policies.

Welcome to the Jungle.

In 1987, bad boy American rock band Guns N' Roses hit the jackpot when their debut album "Appetite for Destruction" soared to number one on the Billboard charts. It's still the best-selling debut album of all time in the U.S. and includes the hit single "Welcome to the Jungle," a song touted by Rolling Stone magazine as one of the greatest rock anthems of all-time. The song's lyrics include lines like "welcome to the jungle ... watch it bring you to your knees ... [and] it gets worse here every day."

Amazon's (NASDAQ: AMZN) founder, Jeff Bezos *claims* he changed the name of what is now America's most valuable retailer from "Cadabra" to "Amazon" because he wanted to go with something "exotic and different." But maybe even back then in the mid-1990s, he had Guns N' Roses' tough song lyrics swirling around in his head. Maybe he was already setting his sights on making Amazon the internet giant that would fundamentally reshape American retail, making it a jungle to navigate for America's biggest names – an environment that would literally bring scores of retailers to their knees. To be sure, for the likes of Sears, Macy's, Circuit City and even Walmart, things have absolutely been getting "worse here every day" since Amazon hit town.

Amazon celebrated its 20th-anniversary last month. It debuted as a publicly traded stock on May 15, 1997, at \$18 per share. On May 15, 2017, it traded at \$960 per share. Amazon has split its shares three times over the years - once in 1998, and twice in 1999. If it hadn't, but all else had stayed the same, a share of AMZN would go for \$12,000 now. In two decades, the S&P 500 has gained +190% – not bad. Amazon has advanced +55,550% over the same time period, pushing Amazon's market value to more than \$478 billion, double that of the world's biggest traditional retailer, Walmart, and more than 15 times the size of Target. Let that sink in for a moment ...

(Continued on page 7)

Velocity Composite Fund Score™ Ranking

American 401k Plan						
Ticker	Fund Name	Score	YTD	1MoPerf	3MoPerf	
-	US Lg Cap Grth Stock	1447	20.98%	4.30%	10.46%	
-	US Mid Cap Stk Idx	1429	4.31%	-0.48%	-0.03%	
-	US Lg Cap Stk Idx	1385	8.68%	1.42%	2.59%	
-	International Stock	1370	15.57%	3.67%	10.35%	
-	Emerging Markets Stk	1265	17.86%	2.93%	7.87%	
-	US Lg Cap Gr Stk Idx	1186	14.31%	2.63%	6.17%	
-	Target Date Fund 2050	1070	10.92%	2.18%	5.54%	
-	Target Date Fund 2045	1064	10.92%	2.18%	5.54%	
-	Target Date Fund 2025	1063	8.97%	1.75%	4.48%	
-	Target Date Fund 2060	1062	10.94%	2.18%	5.54%	
-	Target Date Fund 2055	1059	10.92%	2.18%	5.54%	
-	Target Date Fund 2030	1058	9.49%	1.88%	4.75%	
-	Target Date Fund 2015	1048	7.36%	1.37%	3.59%	
-	Target Date Fund 2035	1038	10.18%	2.03%	5.16%	
-	Intl Dev Mkts Stock	1037	14.28%	3.75%	9.49%	
-	Post Retirement	1034	6.16%	1.15%	3.05%	
-	US Lg Cap Val Stk Idx	1025	3.08%	-0.08%	-1.26%	
-	Target Date Fund 2020	948	8.29%	1.58%	4.10%	
-	Target Date Fund 2040	923	10.84%	2.15%	5.47%	
-	Inflation Protection	902	1.92%	-0.03%	0.56%	
-	High Yield Bond Idx	858	4.53%	1.04%	1.86%	
-	Diversified Bond	847	2.60%	0.62%	1.41%	
-	US Bond Index	847	2.43%	0.79%	1.54%	
-	US Lg Cap Val Stock	770	6.33%	0.69%	1.59%	
-	US Small Mid Cap Stk	654	7.51%	0.48%	2.41%	
-	US Sm Cap Gr Stk Idx	611	6.37%	-0.91%	2.18%	
-	US Sm Cap Val Stk Idx	521	-2.70%	-3.08%	-3.45%	

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	1410	15.56%	4.18%	10.69%	
-	Lg Cap Grth Equity	1332	16.62%	3.24%	7.37%	
FXAIX	Fid 500 Indx IPR	1331	8.65%	1.40%	2.56%	
-	Conservative Fund	1204	5.10%	1.14%	2.46%	
-	Growth Fund	1191	8.86%	1.83%	4.19%	
-	Emerging Markets	1186	17.19%	2.62%	9.10%	
-	All Weather Fund	1179	7.05%	1.51%	3.35%	
-	Mid Cap Stock	1100	9.38%	1.79%	3.04%	
-	BTC LP IDX 2025	1063	6.12%	1.07%	0.0338	
-	BTC LP IDX RET	1059	4.53%	0.92%	2.57%	
-	Bond Fund	851	2.45%	0.64%	1.40%	
-	Lg Cap Value Equity	825	5.27%	0.83%	0.51%	
-	Small Cap Equity	756	3.31%	-1.50%	-0.31%	
-	Real Asset Fund	724	0.91%	0.00%	-1.09%	
-	WF Stable Fund	554	0.64%	0.12%	0.37%	

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



Fear & Greed Index The index finished the month of May with a slightly green (greed) reading of 58, but that middle of the dial reading revealed little of how up and down of a month May really was. The S&P 500 traded comfortably in the black before a mid-month swoon, when it and most every other stock market around the world fell on news that President Trump's legislative agenda would be more of an up-hill fight that many had imagined since last fall's elections. However, the dip was short-lived and major equity markets rallied through month-end, with almost all of them finishing in positive territory.

American 401k Plan (as of May 31, 2017)

Performance Stats							
	YTD	1 Month	1 Year	3 Years	5 Years	10 Years	Inception
Conservative Model Annualized	4.21%	0.95%	9.33%	7.65%	30.51%	37.67%	97.06%
				2.49%	5.47%	3.25%	4.07%
Moderate Model Annualized	6.59%	1.46%	10.96%	20.13%	53.68%	74.84%	208.31%
				6.30%	8.97%	5.75%	6.85%
Aggressive Model Annualized	9.57%	2.54%	20.37%	15.94%	53.14%	85.36%	268.95%
				5.05%	8.90%	6.37%	7.98%
S&P 500 Annualized	8.66%	1.41%	19.58%	36.73%	92.49%	102.36%	119.02%
				10.99%	13.99%	7.30%	4.72%



AAL- After a crazy, up-and-down month for American Airlines (AAL) in April, May was a piece of cake. The stock rebounded sharply in the month's first few trading days and never looked back, finishing May up almost 14%. Strong travel demand and low fuel prices were mostly responsible for the hot run. By way of comparison, the S&P 500 and the NYSE Airline Index (XAL) were both up only +1% in May, significantly lagging American.

USAirways Pilots RSP (as of May 31, 2017)

Performance Stats							
	YTD	1 Month	1 Year	3 Years	5 Years	10 Years	Inception
Conservative Model Annualized	4.11%	1.07%	5.61%	8.84%	32.04%	68.73%	77.66%
				2.86%	5.72%	5.37%	3.44%
Moderate Model Annualized	6.35%	1.64%	12.35%	18.72%	53.21%	130.07%	147.24%
				5.89%	8.91%	8.69%	5.47%
Aggressive Model Annualized	9.02%	2.40%	15.73%	20.92%	49.67%	145.71%	166.74%
				6.54%	8.40%	9.41%	5.94%
S&P 500 Annualized	8.66%	1.41%	19.58%	36.73%	92.49%	102.36%	119.02%
				10.99%	13.99%	7.30%	4.72%

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%
-	US Mid Cap 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%
-	US Mid Cap 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 ONE CHANGE** in the Conservative and Moderate models.
- **US RSP NO CHANGE** in the models.

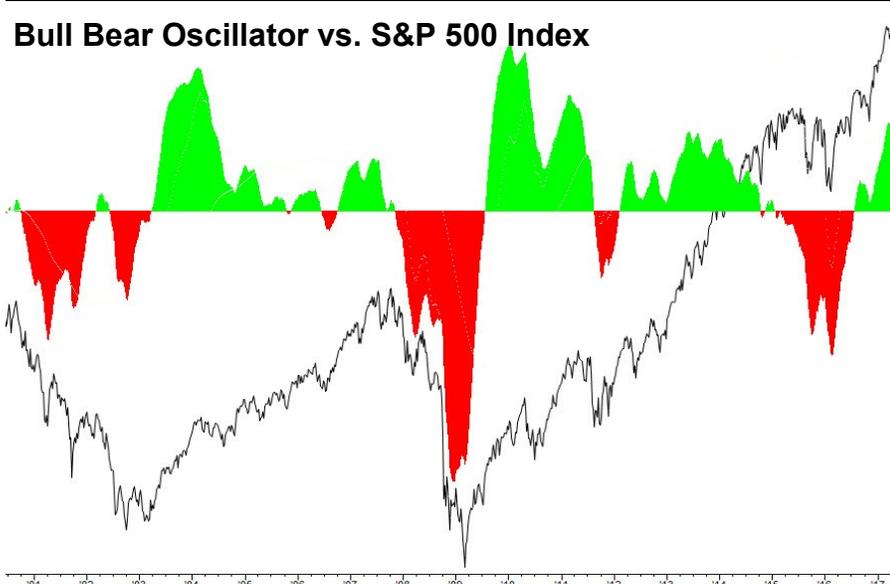
- **READ:** Your 401k plan has trading restrictions, so you need to keep track of your buy and sell orders. Fidelity does a poor job of defining what “excessive trading” is and has expanded that definition to include all funds.

- **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

7/6/17
8/3/17
9/6/17
10/4/17
11/3/17
12/5/17

Bull Bear Oscillator vs. S&P 500 Index



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from the CAPTAIN'S TABLE

Long-term Care

In the year 2000, almost 10 million people needed some form of long-term care in the United States. Of that number, 3.6 million (37%) were under age 65 and 6 million (63%) were over age 65, (Roger & Komisar, 2003). What does that really mean? This trend means that almost 70% of people turning age 65 will need long-term care at some point in their lives.

Many of us think the phrase “long-term care” refers to an insurance policy. While insurance may be part of a strategy, long-term care includes everything from long-term services and supports and finances, to where you will live and how you will navigate the maze of legal, family, and social dynamics along the way.

"Long-term care" means helping people of any age with their medical needs or daily activities over a long period of time. Long-term care can be provided at home, in the community, or in various types of facilities. When you look for long-term care, it is important to remember that quality varies from one place or caregiver to another. It is also important to think about long-term care before a crisis occurs.

Making long-term care decisions can be hard even when planned well in advance. Your path will be based on your preferences and circumstances and is unique to you.

Planning Between the ages of 51 and 64

Important Items to Understand

- Medicare only pays for long-term care if you require skilled services or rehabilitative care and Medicare does not pay for non-skilled assistance with Activities of Daily Living (ADL), which make up the majority of long-term care services.
- Long-term-care may cost more than you think.
- There are many different ways to receive care and many different settings in which to receive it.
- Where you live matters – your ability to stay at home may depend on the layout of your home, especially the bathrooms.
- Planning for long-term care can protect your family from the financial impact of paying for care and the emotional

impact of making decisions for you.

- By obtaining an Advanced Care Directive you can inform your family or loved ones about how to make important health decisions for you, in the event you are no longer able to make those decisions for yourself.
- By taking an inventory of your resources, you can determine how you will pay for services and who you can count on to assist.
- Options exist for pre-funding the care you need such as insurance or savings.

Things You Can Do

- Make sure you have an Advanced Care Directive
- Make a plan for how you will pay for services:
 - Costs of Care
 - Long-term care Insurance
 - Using Life Insurance to Pay for Long-term Care
 - Annuities
 - Reverse Mortgages
- Consider home modifications to stay in your home

Planning After Age 65

Important Items to Understand

- Medicare only pays for long-term care if you require skilled services or rehabilitative care and Medicare does not pay for non-skilled assistance with Activities of Daily Living (ADL), which make up the majority of long-term care services.
- There are many different ways to receive care and many different settings in which to receive it.
- You may be able to receive care from providers and/or local programs in your community.
- The need for long-term care often follows a fall. Preventing a fall, may delay your need for long-term care and even prolong your time at home.
- Being close to children or other family is often important when long-term care services are needed.
- By obtaining an Advanced Care Directive you can inform your family or loved ones about how to make important health decisions for you, in the event you are no longer able to make those decisions for yourself.
- If you plan on moving to a facility consider the different types of facilities, their associated costs, amenities, and locations.

Things You Can Do

- Make sure you have an Advanced Care Directive
- Modifying your home may allow you to stay there longer, as you age.

Things You Can Do (cont.)

- Consider different types of facilities
- Make a plan for how you will pay for services:
 - Costs of Care
 - Long-term care Insurance
 - Using Life Insurance to Pay for Long-term Care
 - Annuities
 - Reverse Mortgages

Again, making long-term care decisions can be hard even when planned well in advance. But by planning in advance, you will have the peace of mind that you and your love ones are prepared when/if that day arrives. Remember, your path is unique to you and there is not one right or wrong option.

Weston

Weston Pollock, is a Managing Partner at Smith Anglin Financial, and leads the firm's marketing and business development. 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 Real Estate 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.

Welcome to the Jungle (continued)

(Continued from page 2)

Jeff Bezos founded Amazon in 1994, literally out of his garage in Seattle after quitting his job in New York City and moving out to the Pacific Northwest. He wanted to be where the tech culture action was, and he knew in his gut that online retailing was going to be huge. After carefully mulling what products could be sold online, he settled on books as the ideal item to start with. The idea was genius. Since books have barely changed over the centuries, Bezos recognized that ordering a book over the internet would be an easy leap for consumers. But books were just the beginning of a strategy to win the e-commerce game one retail category at a time. Things were lean in the early days. Bezos and his wife had to avoid using their toaster and blow-dryer at times because using them could trip a fuse and short out the computer servers in the garage. However, within just a few months, sales grew exponentially, and that sales growth allowed Amazon to build scale, which it quickly used to diversify into other consumer items including DVDs, music, video games, electronics, and clothing. In 1999, just five years after starting Amazon, Bezos was named Time magazine's "Person of the Year," due primarily to Amazon's success in making online shopping mainstream. But Bezos was only getting started. In the years that followed, Amazon rolled out its own products like its Fire stick, the Kindle, and most recently the Echo and the Echo Look which work in conjunction with Amazon's Alexa, its "intelligent personal assistant." The Kindle not only changed the way many people read books but how they buy them as well - directly from a device with the content delivered wirelessly. Many expect that the Echo / Alexa tag team will be just as transformative as consumers embrace buying products via voice command as an everyday thing in time.

However, Amazon's success is based on far more than just its ability to deliver products to your door at ultra-competitive prices, or even its homegrown innovations. Amazon's online platform allows the company to gather a wealth of information about its customers, which enables it to leverage that knowledge to become better and better at being a retailer. Amazon knows more about its customers than any local shop could imagine. The company's proprietary algorithms track what users view and buy, and who bought similar items. This knowledge becomes more precise the more people join and the more precise it becomes, the more people come back to shop.

Scott Galloway, a Marketing professor at New York University predicts that within a few years Amazon's knowledge about who you are as a consumer based on artificial intelligence (AI), your purchase history, your credit card history, and your use of the Amazon devices you will have around your house will allow Amazon to propose being your only retailer. Amazon may be contemplating a set up in which they just send you two boxes twice a week – one that contains the items they think you need, and the other box will be empty for your use in sending back what you don't want. Over time, the process will become more fine-tuned as Amazon learns and recalibrates their deliveries based on what you keep, order more of, and send back. It's a little scary ... sort of.

(Continued on page 8)

Welcome to the Jungle (continued)

One can only wonder what the next 20 years holds for Amazon, and for its customers. The company that first offered books for cheap online may one day become most every American's default retail alternative. Amazon's top brass recently hosted a series of meetings at their Seattle headquarters with executives from several of America's marquee brands, including General Mills and Mondelez International (formerly Kraft Foods). In the meetings, Amazon encouraged those visiting executives to rethink how they visualize the supply-chain and packaging side of their businesses. Amazon wants them to focus on how to stock shelves in Amazon warehouses with their goods instead of distributing goods to their big-box retailer clients. Essentially, Amazon is looking to completely upend the relationships between brands and brick and mortar stores. It's a brilliant strategy. Amazon has more than 300 million customers and can produce its own products if a company doesn't want to work with them, so it's likely that we'll see these major brands in the food and packaged goods market comply. Like Guns N' Roses lead singer Axle Rose likes to belt out: "Welcome to the jungle, baby."

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