

# US Airways Future Care 401(k) Plan Summary

Your plan choices have been analyzed and we are providing an objective, unbiased, and professional opinion. Our advice is highly personalized and confidential. We operate completely independent of your employer and act solely in the best interests of plan participants that are our clients.



## Fund Choices

- Alger Mid Cap Growth
- American Century Large Cap
- Artio International Equity
- Capital Guardian International
- Columbia Mid Cap Value
- Fidelity Balanced
- Fidelity Growth Company
- Fidelity Leveraged Company Stock
- Fidelity Low Price Stock
- Fidelity Magellan
- Fidelity Managed Income Portfolio
- Fidelity Money Market
- Fidelity US Bond Index
- Franklin Small Cap Value
- Harbor Capital Appreciation
- Hartford Small Company
- LCC Stock Fund
- Lord Abbett Small Cap Value
- PIMCO High Yield
- Pyramis Active Lifecycle 2000
- Pyramis Active Lifecycle 2005
- Pyramis Active Lifecycle 2010
- Pyramis Active Lifecycle 2015
- Pyramis Active Lifecycle 2020
- Pyramis Active Lifecycle 2025
- Pyramis Active Lifecycle 2030
- Pyramis Active Lifecycle 2035
- Pyramis Active Lifecycle 2040
- Pyramis Active Lifecycle 2045
- Pyramis Active Lifecycle 2050
- RS Emerging Markets
- Spartan US Equity
- T.Rowe Price Blue Chip
- T.Rowe Price Real Estate
- Fidelity BrokerageLink Self Directed Window

### Stocks

|                  |                                     |                                     |                         |
|------------------|-------------------------------------|-------------------------------------|-------------------------|
| Large Cap        | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | International Large Cap |
| Mid Cap          | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | International Small Cap |
| Small Cap        | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Emerging Markets        |
| Target Date      | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | Global                  |
| Lifestyle        | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | Specialty/Sector        |
| Asset Allocation | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Company Stock           |

### Bonds

|                   |                                     |                                     |                  |
|-------------------|-------------------------------------|-------------------------------------|------------------|
| Money Market      | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | Multi Sector     |
| Stable Value      | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | Corporate        |
| Short Term        | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | High Yield       |
| Intermediate Term | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | World Bond       |
| Long Term         | <input type="checkbox"/>            | <input type="checkbox"/>            | Emerging Markets |

### What we like

There are many choices to pick from and most of the major asset allocation categories are available.

### What we don't like

It is our basic opinion that it is rarely prudent to ever own more than 20% of company stock at any time in your retirement plan. There is a lot of emphasis on the target date type funds. Whenever target date, lifestyle, or asset allocation funds are included as choices, it is virtually never explained that these are much more than just another choice. They are designed to be alternatives to the other choices. If you choose one of them, you should not be choosing any other funds.

### Comments on the Fidelity BrokerageLink Window:

This window of opportunity allows the employee to leave plan menu of choices and open an account through Fidelity BrokerageLink and purchase virtually any mutual fund or other marketable security. There are some additional fees associated with the account, but the opportunity for improved diversification is often worth the extra cost. This option is a valuable resource in our opinion.

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