



Selections & Timing Fidelity Fund Family

PO Box 3367 Bella Vista AR 72715

Striving to provide you with the most return and the least risk.

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This is the inaugural issue of Selections & Timing Fidelity Fund Family.

We track about 65 Fidelity funds. We rank them monthly by C, the risk-adjusted relative strength metric. We buy three

top funds. After at least a three-month hold, we stay with or buy the leaders and avoid or sell the laggards. This is a proactive rotational allocation strategy.

Please keep reading the pages for more information. If you

have any questions, please email-Info@SelectionsAndTiming.com

Thank you.

FIDELITY, selected & timed (3 month hold at least), style and asset allocated (stock, bond, balanced, cash)												
Past & Future Activity	Activity	Fund	Action Price	Number of Shares	Action Value	Fund	Fund Style	Symbol	Ending NAV	Number of Shares	Current Value	Percent of Total
1-Sep	buy	FGOVX	10.50	3,142.857	33,000	Govt Secrts	BU	FGOVX	10.42	3,171.4503	33,047	33%
1-Sep	buy	FTBFX	10.54	3,130.930	33,000	Total Bond	BL	FTBFX	10.46	3,156.3563	33,015	33%
2-Nov	buy	FCNTX			33,000							
this is to buy on 11/2												
						Cash	Money Market		1.00	34,000.0000	34,000	34%
										Total Valuation=	100,062	100%

UPDATE: BUY on 11/2 FCNTX in the amount of \$33,000 (about 33% of total portfolio). HOLD the other two positions.

	YTD	12 m	9 m	6 m	3 m	1 m
Fidelity Portfolio					0.06	0.06
World Hybrid Index					-1.47	5.39

Of the two tables above, the top table shows the Fidelity Funds Portfolio. The lower table above shows the Fidelity Portfolio compared with the World Hybrid Index.

To begin the portfolio, I have assumed an initial starting date of 6/30/15. Thereafter I assumed two initial buys on 9/1/15 based on the C ranks at 8/31/15. This was to provide continuity to the back

test selections. The third position is initiated on 11/2 based on current rankings.

These three positions will be held for at least three months from each position's buy date. After three months, we may either continue to hold or sell the laggards and buy the new leaders, depending on the C ranks.

Fidelity Fund Family by C

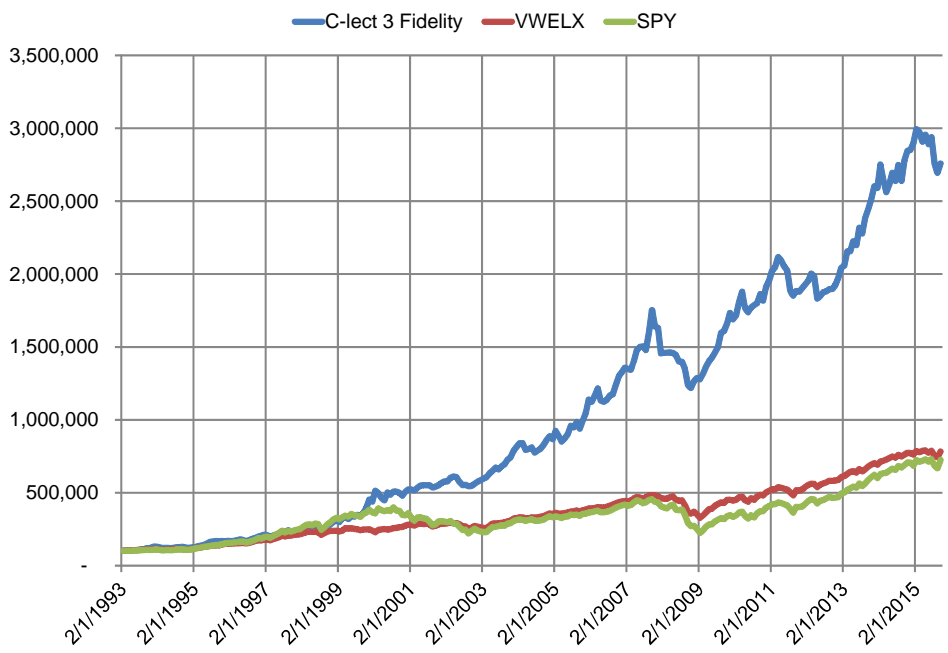
FIDELITY FUND FAMILY BY C

ETF	Sell Eligible	Legend	Fund Name	Symbol	S	A	12m	9m	6m	3m	1m	NAV	V	CS	C	Fmly Rank
na	2/1/2016	Fn S T	Fidelity Contra	FCNTX	ELC	E	9.0	8.7	3.9	-1.4	7.1	104.05	2.6	19.9	7.6	*****
na		Fn S T C	Fidelity Growth Company	FDGRX	ELC	E	9.7	7.3	1.7	-3.1	8.3	140.62	3.3	16.5	4.9	*****
na		Fn S T	Fidelity OTC	FOCPX	ELC	E	9.3	7.0	1.2	-2.2	9.2	81.05	3.6	17.2	4.8	*****
na		Fn S T	Fidelity Magellan	FMAGX	ELC	E	6.8	7.2	1.5	-2.1	8.8	93.69	3.1	14.8	4.8	*****
na		Fn S T	Fidelity Blue Chip Growth	FBGRX	ELC	E	8.5	6.8	1.3	-3.5	7.0	68.95	3.1	12.7	4.2	****
na		Fn S T	Fidelity Trend	FTRNX	ELC	E	6.5	6.7	1.4	-2.4	7.9	88.25	3.2	12.7	4.0	****
na		Fn S T R2<90d	Fidelity Small Cap Stock	FSLCX	ESC	E	7.4	8.0	-0.8	-2.8	6.9	18.55	3.2	11.2	3.5	****
na		Fn S T R1.5<90d C	Fidelity Small Cap Value	FCPVX	ESC	E	6.7	4.9	0.8	-0.8	5.6	17.62	3.0	9.8	3.3	****
na		Fn S T R.75<90d	Fidelity Real Estate	FRESX	ERE	E	7.2	-2.8	5.5	3.9	6.9	40.61	4.3	13.2	3.1	****
na		Fn S T R.75<30d	Fidelity Export & Multintl	FEXPX	EW	E	6.0	6.4	-0.3	-2.5	6.7	20.83	2.9	8.8	3.0	****
na		Fn S T	Fidelity Fund	FFIDX	ELC	E	6.4	5.6	0.2	-3.5	7.6	42.46	3.0	8.8	3.0	****
na		Fn S T R1<30d	Fidelity Overseas	FOSFX	EW	E	8.3	7.3	-2.2	-4.0	5.9	41.55	2.8	7.9	2.8	****
na		Fn S T R1.5<90d	Fidelity Aggrsv Grth	FDEGX	EA	E	8.3	6.3	-0.9	-3.7	5.5	33.66	3.1	8.0	2.6	****
na		Fn S T	Fidelity Disciplined Equity	FDEQX	ELC	E	4.7	4.2	-0.3	-1.9	7.8	34.19	2.9	7.0	2.4	****
na		Fn S T	Fidelity Puritan	FPURX	H	H	3.7	3.2	-0.2	-1.7	5.6	20.48	2.0	3.1	1.5	****
na		Fn S T	Fidelity Mega Cap	FGRTX	ELC	E	2.2	5.9	-1.9	-2.3	8.5	16.21	3.3	4.9	1.5	****
na		Fn S T R1.5<90d	Fidelity Japan	FJPNX	EW	E	2.7	6.9	-3.6	-4.0	9.0	11.91	3.1	3.6	1.2	***
na		Fn S T	Fidelity Dividend Growth	FDGFX	ELC	E	2.6	3.9	-1.4	-2.3	7.9	31.09	3.0	3.3	1.1	***
na		Fn S T	Fidelity Capital Appreciation	FDCAX	ELC	E	3.3	3.6	-0.4	-4.1	8.2	37.03	3.0	3.0	1.0	***
na		Fn S T R1<30d	Fidelity Aggrsv Intl	FIVFX	EW	E	4.0	3.4	-2.0	-3.2	6.3	16.99	2.7	1.1	0.4	***
na		Fn S T	Fidelity Balanced	FBALX	H	H	2.7	2.6	-1.1	-1.9	5.4	21.58	2.0	0.4	0.2	***
na		Fn S T	Fidelity Equity Income II	FEQTX	H	H	1.5	2.6	-1.7	-2.1	7.3	26.08	2.7	0.2	0.1	***
na		Fn S T R1.5<90d	Fidelity Low Priced Stock	FLPSX	ESC	E	3.7	5.0	-2.1	-2.9	4.0	49.25	2.4	0.1	0.1	***
na		Fn S T	Fidelity Short Term Bond	FSHBX	BS	B	0.8	0.3	0.2	0.2	0.0	8.59	0.2	-6.1	-0.1	***
na		Fn S T R1<30d	Fidelity Worldwide	FWWFX	EW	E	3.0	4.4	-1.5	-5.0	5.9	23.15	2.6	-0.6	-0.2	***
na		Fn S T	Fidelity Mortgage Security	FMSFX	BG	B	2.4	0.7	0.4	0.4	-0.2	11.35	0.5	-3.7	-0.2	***
na		Fn S T	Fidelity GNMA	FGMNX	BG	B	1.7	0.5	0.0	0.3	-0.2	11.57	0.4	-5.0	-0.2	***
na		Fn S T	Fidelity New Millennium	FMILX	ELC	E	0.7	4.4	-2.8	-3.0	7.1	38.83	2.7	-1.0	-0.3	***
na		Fn S T	Fidelity Stock Slctr AllCap	FDSSX	ELC	E	2.3	2.8	-3.1	-3.5	7.9	35.61	2.8	-1.1	-0.3	***
na		Fn S T	Fidelity Intermediate Bond	FTHR X	BI	B	1.4	-0.3	-0.2	0.2	-0.1	10.88	0.5	-6.5	-0.3	***
na		Fn S T	Fidelity Intrm Gov	FSTGX	BI	B	1.5	-0.2	0.1	0.2	-0.5	10.68	0.5	-6.4	-0.3	***
na		Fn S T	Fidelity Growth & Income	FGRIX	EGI	E	0.9	4.2	-3.4	-3.4	7.9	29.65	3.2	-1.1	-0.4	***
na		Fn S T	Fidelity Value Strategies	FSLSX	EV	E	2.8	3.3	-3.7	-4.1	7.5	43.64	2.8	-1.6	-0.4	***
na		Fn S T R1<30d	Fidelity Intrntl Discvry	FIGRX	EW	E	3.7	4.7	-3.2	-5.0	5.6	40.14	2.7	-1.6	-0.4	***
na		12/1/2015	Fn S T	Fidelity Govt Securities	FGOVX	BG	B	1.8	-1.1	-0.2	0.2	-0.4	10.42	0.7	-7.2	-0.5
na	1/1/2016	Fn S T	Fidelity AM Eqty 20%	FASIX	H	H	1.0	0.1	-1.2	-0.7	1.9	13.17	0.8	-6.3	-0.5	***
na		Fn S T	Fidelity Total Bond	FTBFX	BL	B	0.9	-1.2	-1.2	-0.4	0.4	10.47	0.7	-8.9	-0.6	***
na		Fn S T R1<30d	Fidelity Europe	FIEXX	EW	E	5.0	4.0	-4.6	-4.5	5.6	37.19	3.2	-1.9	-0.6	***
na		Fn S T	Fidelity Focused Stock	FTQGX	ELC	E	1.3	4.0	-0.2	-5.6	5.9	19.08	3.1	-2.0	-0.6	***
na		Fn S T	Fidelity Invst Grade Bond	FBNDX	BF	B	0.5	-1.9	-1.5	-0.4	0.3	7.75	0.6	-10.5	-0.7	***
na		Fn S T	Fidelity AM Eqty 50%	FASM X	H	H	1.2	0.9	-2.4	-2.0	4.0	16.98	1.6	-5.6	-0.9	***
na		Fn S T R1.5<90d	Fidelity Stock Slctr SmCap	FDSCX	ESC	E	4.5	3.0	-2.8	-5.3	5.4	24.89	3.3	-2.8	-0.9	***
na		Fn S T R1<30d	Fidelity Diversified Intl	FDIVX	EW	E	3.3	3.8	-3.8	-5.8	6.5	36.07	2.8	-3.5	-1.0	***
na		Fn S T R.75<30d	Fidelity Mid Cap Stock	FMCSX	EMC	E	2.2	2.4	-3.6	-3.6	5.5	35.81	2.4	-4.5	-1.1	***
na		Fn S T	Fidelity AM Eqty 70%	FASGX	H	H	1.2	1.5	-3.1	-2.8	5.5	19.93	2.1	-5.1	-1.1	***
na		Fn S T R1<90d	Fidelity Cap/Incm	FAGIX	BH	B	0.8	0.8	-2.8	-2.3	2.7	9.50	1.4	-8.2	-1.2	***
na		Fn S T	Fidelity AM Eqty 85%	FAMRX	H	H	1.1	1.9	-3.6	-3.6	6.5	16.57	2.5	-5.1	-1.3	**
na		Fn S T R1<90d	Fidelity New Markets Income	FNMIX	BW	B	-2.8	2.4	-2.7	-0.3	3.0	14.97	1.6	-7.8	-1.3	**
na		Fn S T	Fidelity LrgCap Stock	FLCSX	ELC	E	-0.4	3.7	-4.5	-4.2	7.6	27.46	3.2	-5.2	-1.7	**
na		Fn S T R1<30d	Fidelity Global Balanced	FGBLX	H	H	-1.2	0.4	-2.9	-2.9	3.5	22.79	1.7	-10.5	-1.7	**
na		Fn S T R1<90d	Fidelity High Incm	SPHIX	BH	B	-3.0	-1.3	-4.2	-2.8	2.1	8.46	1.4	-16.8	-2.3	**
na		Fn S T	Fidelity Independence	FDFFX	ELC	E	1.1	1.0	-3.2	-6.9	7.1	38.65	3.4	-8.4	-2.9	**
na		Fn S T R1.5<90d	Fidelity Pacific Basin	FPBFX	EW	E	-0.3	1.9	-7.3	-4.7	7.5	27.01	3.1	-10.3	-3.2	**
na		Fn S T	Fidelity Value	FDVLX	EV	E	0.0	0.4	-5.5	-4.7	6.3	110.73	3.0	-11.0	-3.3	**
na		Fn S T R1.5<90d	Fidelity Levrg Co Stk	FLVCX	EMC	E	-0.6	1.9	-7.0	-5.0	7.2	42.66	3.1	-10.9	-3.4	**
na		Fn S T	Fidelity Convertible Securities	FCV SX	EGI	E	-3.4	-3.8	-5.8	-2.9	5.2	29.82	2.5	-18.1	-4.5	**
na		Fn S T C	Fidelity Fifty	FFTYX	EV	E	-2.2	0.5	-3.2	-8.9	0.0	28.67	2.6	-21.2	-5.5	**
na		Fn S T	Fidelity Utilities	FIUIX	EGI	E	-6.1	-4.9	-7.3	-4.1	4.2	22.63	2.3	-25.5	-5.8	**
na		Fn S T R1.5<90d	Fidelity Emrg Mrkt	FEMKX	EW	E	-10.8	-7.5	-11.3	-4.1	7.6	22.55	3.2	-33.5	-10.9	**
na		Fn S T R1.5<90d	Fidelity Emrg Asia	FSEAX	EW	E	-4.7	-5.8	-16.2	-3.8	7.7	31.20	3.6	-30.3	-11.0	*
na		Fn S T R1.5<90d	Fidelity Emrg EA	FEMEX	EW	E	-15.2	-6.5	-15.1	-5.7	4.7	7.51	4.0	-45.2	-18.0	*
na		Fn S T R1.5<90d	Fidelity Latin America	FLATX	EW	E	-34.4	-19.9	-23.1	-10.5	5.2	18.08	6.4	-90.0	-57.8	*

This table shows the Fidelity funds we track. For legend (top row) details, please see the legend on page 4.

Back Test Results Fidelity Family C-lect

How C-lect May Work For You



TRAILING RETURNS	to year end 2014
1 year	9.5
3 years	14.4
5 years	10.5
10 years	12.4
15 years	13.0
20 years	17.0
Inception	16.4

PAST PERFORMANCE

2014	9.5
2013	31.7
2012	3.9
2011	(0.7)
2010	10.5
2009	37.0
2008	(22.5)
2007	23.0
2006	26.5
2005	18.1
2004	12.5
2003	37.0
2002	1.7
2001	11.9
2000	11.5
1999	50.9
1998	25.1
1997	17.0
1996	24.4
1995	34.2
1994	(4.0)
1993	32.7
1992	17.7
1991	24.5

The chart and tables show the back tested results of buying the top three Fidelity Family funds as measured by C, holding for at least 90 days, and rotating out of the laggards into the leaders on an ongoing continuous basis. On the chart, C-lect 3 Fidelity is the blue line following a rotation strategy, VWELX (Vanguard Wellington), a balanced fund, is the red line following a buy and hold approach, and SPY (S&P 500), a domestic large cap ETF, is the green line following a buy and hold approach. The period is from 1/1/1993 through 9/30/2015. Account start values were \$100,000. No additions or subtractions were made thereafter.

While buying and selling based on C, the risk-adjusted relative performance metric, over the years and decades in the back test produced superior results, in any one year the C ranking may or may not outperform the markets. This may be due to increased market volatility in that year.

For the test, one fund's sell and buy rebalanced all funds held, though in real time, one sell buys one fund for the same dollar amount would be practiced.

The same funds were used for the whole back test.

Dividends are reinvested.

Taxes are not considered.

Information does not take into account your personal situation.

Past performance does not guarantee future performance. There is no assurance that future periods will be equivalent or similar to past periods. In a back test, there is no guarantee that actual trades could actually be made at the actual prices. All investments have risk; you may lose principle when investing. There are no guarantees. Read the fund's prospectus.

Legend

ETF Altrntv	Sell Eligible	Legend	Fund Name	Symbol	S	A	12m	9m	6m	3m	1m	NAV	V	CS	C	Fmly Rank
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This information below identifies the column headings shown above, which are also on page 2.

ETF Altrntv is the ETF alternative to its mutual fund, if available.

Sell Eligible is the earliest date from purchase that the fund may be sold. For Fidelity, it is three months (90 days). If there is a green highlight, it means the fund was part of the back test. If there is a date, it means the portfolio owns the fund and it is the earliest date the fund may be sold, assuming a minimum of a three-month hold.

Legend shows fund specific information. It is a short list of where the fund is available for purchase (F is Fidelity, S is Schwab, T is TD Ameritrade). C means the fund is closed. R means there is a short-term redemption fee.

Fund Name is the fund name.

Symbol is the fund ticker symbol. This is the official identification.

S is Style. The first letter is for the A, the next letter or two is the style. BS is bond short-term. BI is bond intermediate. BL is bond long. BH is bond high-yield. BW is bond world. BU is bond government. EG is equity gold. EGI is equity growth/income. ELC is large cap. EMC is mid cap. ESC is small cap. EV is value. EW is world. H is hybrid. A is Asset. B is bond. H is hybrid. E is equity.

12m, 9m, 6m, 3m, 1m is a fund's returns over those periods. Dividends are reinvested.

NAV is net asset value.

V is volatility, a measure of risk.

CS is comet strength, a measure of relative performance to an index. The index is 60% of the World Growth Index and 40% of the World Income Index.

C is comet, the risk-adjusted relative performance metric. The higher the C is the better.

Fmly Rank is family rank. This shows where the fund ranks by C within the fund family. This is either 5, 4, 3, 2, or 1 comets. 5 is the highest ranked by C.

World Growth Index (WGI) is made up of 20% EEM, EFA, IWM, QQQ, SPY.

World Income Index (WII) is made up of 20% PCY, BSV, TLH, LQD, JNK.

World Hybrid Index is made up of 60% WGI and 40% WII.

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Email SMcKee@SelectionsAndTiming.com or call 1-800-800-6563 with any questions or comments.

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