



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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We track about 65 Fidelity funds. We rank them monthly by C, the risk-adjusted relative strength metric. We initially buy the three top funds. After at least a three-month hold, we either

stay with the initial buys or sell the laggards and buy the new leaders. This is a proactive rotational allocation strategy.

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	10.38	3,196.5041	33,180	33%
1-Sep	buy	FTBFX	10.54	3,130.930	33,000	Total Bond	BL	FTBFX	10.41	3,174.2454	33,044	33%
2-Nov	buy	FCNTX	105.14	313.867	33,000	Contra	EL	FCNTX	105.40	313.8670	33,082	33%
TO DO ON												
4-Dec	sell	FGOVX		all								
4-Dec	buy	FOCPX			33,000							
this buy will be about 33% of total portfolio												
						Cash	Money Market		1.00	1,000.0000	1,000	1%
										Total Valuation=	100,305	100%

UPDATE: On 12/4, sell all FGOVX and buy \$33,000 (about 33% of total portfolio) into FOCPX (Fidelity OTC). Hold the other two positions. The portfolio is 99% invested and 1% in cash.

	YTD	12 m	9 m	6 m	3 m	1 m
Fidelity Portfolio					0.31	0.24
World Hybrid Index					3.72	0.33

The top table shows the Fidelity Funds Portfolio past and future activity (if any) on the left side. On the right side, it shows the portfolio month end positions. The lower table above shows the Fidelity Portfolio compared with the World Hybrid Index.

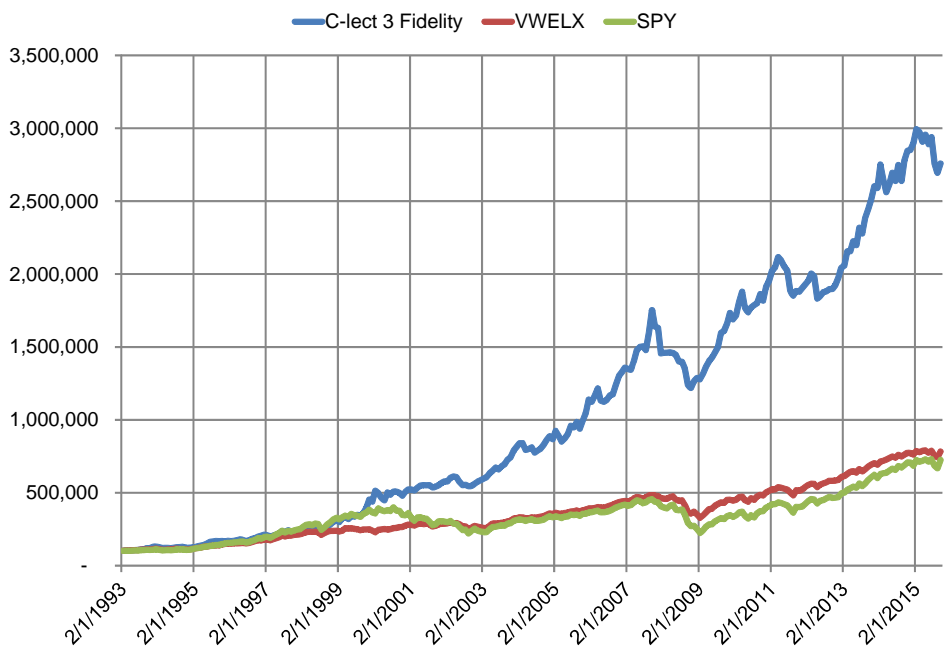
To begin the portfolio, I assumed an initial starting date of 6/30/15. Thereafter I assumed two initial buys on 9/1/15 based on the C ranks at

8/31/15. This was to provide continuity to the back test selections. The third position was 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.

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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