



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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UPDATE: While parts of the domestic stock market rallied, the international markets sold off on the presidential change. We suggest selling two positions and buying one. This raises cash to reduce volatility.

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	Positions	Fund Style	Symbols	Ending NAV	Number of Shares	Current Value	Percent of Total		
PAST															
3-Oct		sell	FRESX	42.91	691.612	29,677	These positions were held at month's end.								
3-Oct		buy	FEMKX	24.84	1,167.472	29,000	Lat Amrc	EA EW	FLATX	19.59	1,389.5320	27,221	30%		
							New Mrkt	BW	FNMIX	15.46	1,864.4620	28,825	32%		
							Emrg Mrkt	EW	FEMKX	22.59	1,167.4720	26,373	29%		
TO DO ON															
1-Dec		sell	FLATX		all										
1-Dec		sell	FNMIX		all										
1-Dec		buy	FGRIX			29,000									
buys are about 30% of total portfolio										Cash	Money Mrkt	1.00	8,732.0000	8,732	10%
											Total Valuation=	91,151	100%		

	2015	ytd 2016	12 m	9 m	6 m	3 m	1 m
Fidelity Portfolio	-0.84	-8.07	-9.12	-2.13	-4.47	-7.68	-7.19
World Growth Index	-3.01	9.14	6.27	17.40	7.24	1.78	3.46
World Income Index	0.19	2.60	1.72	0.03	-2.25	-5.51	-3.55
World Hybrid (60/40) Index	-1.97	6.96	4.77	11.24	4.02	-0.66	1.11

We track and rank a cross section of about 80 Fidelity funds monthly by C, the risk-adjusted relative strength metric. We buy and hold the three top funds. In addition, we separately rank 24 Fidelity bond funds from the general list of 80.

After at least a three-month hold, we either stay with the buys or sell the laggards and buy the new leaders. This is a proactive rotational allocation strategy. The funds and ranks are shown on pages 2 and 4.

The right side of the top table above shows the Fidelity Funds Portfolio at month end. The left side shows new trades upcoming for the month and past trades from previous months.

The lower table above shows the Fidelity Portfolio compared with the three World Indexes.

If you have any questions, please email us. Thank you.

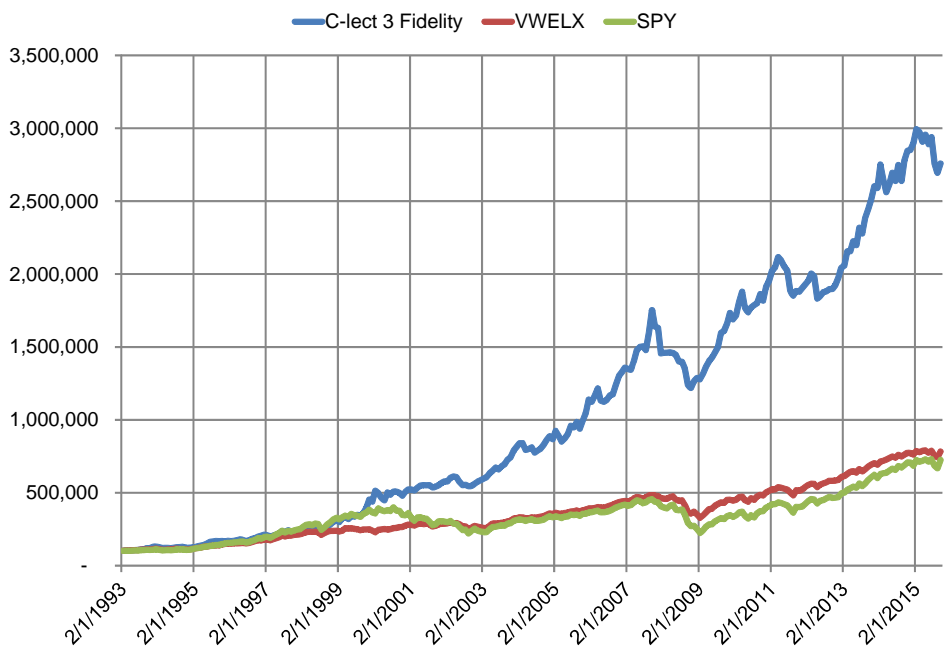
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Fidelity Fund Family by C

FIDELITY FUND FAMILY BY C																
ETF	Sell	Legend	Fund Name	Symbol	S	A	12m	9m	6m	3m	1m	NAV	V	CS	C	Fmly Rank
na		Fn R1.5<91d C	Fidelity Small Cap Value	FCPVX	ESC	E	11.9	20.0	10.1	7.3	9.3	18.47	3.2	35.5	11.2	*****
na	to buy	Fn	Fidelity Growth & Income	FGRIX	EGI	E	11.0	22.2	10.1	5.3	5.6	32.44	3.2	31.1	9.8	*****
na		Fn	Fidelity LrgCap Stock	FLCSX	ELC	E	11.1	24.5	10.4	5.5	6.0	29.40	3.6	34.3	9.6	*****
na		Fn	Fidelity Equity Dividend	FEQTX	EGI	E	11.6	18.5	7.4	3.6	5.0	27.50	2.4	22.9	9.6	*****
na		Fn S T R1.5<91d	Fidelity Stock Slctr SmCap	FDSCX	ESC	E	7.6	22.2	10.6	5.6	8.4	25.91	3.7	31.2	8.5	*****
na		Fn	Fidelity Mega Cap	FGRTX	ELC	E	9.1	20.4	9.3	4.8	4.9	17.29	3.0	25.3	8.5	****
na		Fn	Fidelity Value	FDVLX	EV	E	9.1	20.2	7.0	3.5	5.8	108.94	3.4	22.4	6.5	****
na		Fn	Fidelity New Millennium	FMILX	ELC	E	8.5	20.5	7.8	2.7	3.7	37.55	3.2	20.2	6.4	****
na		Fn R2<91d	Fidelity Small Cap Stock	FSLCX	ESC	E	5.7	16.6	6.5	3.6	7.6	18.62	3.2	16.8	5.3	****
na		Fn R.75<31d	Fidelity Mid Cap Stock	FMCSX	EMC	E	7.9	19.7	6.4	1.4	3.7	35.02	3.1	15.9	5.1	****
na		Fn R2<91d	Fidelity Intrntl Sml	FISMX	EW	E	9.4	13.3	2.2	-2.1	-2.6	23.61	2.8	14.5	5.1	****
na		Fn S T R1.5<91d	Fidelity Emrg EA	FEMEX	EW	E	12.6	22.8	9.6	2.0	-2.0	7.98	4.8	21.9	4.6	****
na		Fn R1.5<91d	Fidelity Low Priced Stock	FLPSX	ESC	E	5.3	13.5	6.5	3.8	5.5	50.10	2.5	11.4	4.6	****
na		Fn	Fidelity Eqty Income	FEQIX	EV	E	7.9	20.5	9.6	4.1	5.1	57.05	2.6	10.8	4.2	****
na		Fn S T R.75<31d	Fidelity Export & Multintl	FEXPX	ELC	E	6.9	12.3	5.4	2.1	4.0	21.17	2.2	7.5	3.4	****
na		Fn C	Fidelity Growth Company	FDGRX	ELC	E	3.4	18.5	7.4	2.4	3.8	142.76	3.8	12.4	3.3	****
na		Fn	Fidelity Stock Slctr AllCap	FDSSX	ELC	E	5.8	16.2	5.8	0.8	3.0	36.16	2.9	8.5	3.0	****
na		Fn R1.5<91d	Fidelity China Rgn	FHKCX	EW	E	0.0	20.1	10.5	-0.7	-1.7	25.35	5.1	15.1	2.9	****
na		Fn R1<91d	Fidelity High Incm	SPHIX	BH	B	9.8	14.9	5.1	-0.3	-0.8	8.56	1.9	5.6	2.9	****
na		Fn	Fidelity Value Strategies	FSLSX	EV	E	4.6	18.6	4.3	1.0	4.7	45.17	3.6	10.0	2.8	****
na		Fn R.75<91d	Fidelity NASDAQ Cmp	FNCMX	ELC	E	3.9	17.8	8.1	2.3	2.7	70.45	3.9	8.3	2.2	***
na		Fn R1.5<91d	Fidelity Levrg Co Stk	FLVCX	EMC	E	0.8	18.4	4.1	2.4	5.5	39.62	4.1	8.1	2.0	***
na		Fn R1<91d	Fidelity Cptl & Incm	FAGIX	BH	B	6.8	12.5	5.4	0.4	0.3	9.60	1.7	2.3	1.3	***
na		Fn R1.5<91d	Fidelity Small Cap Grth	FCPGX	ESC	E	3.8	22.8	10.2	1.8	5.6	20.49	3.8	4.4	1.2	***
na		Fn	Fidelity Dividend Growth	FDGFX	ELC	E	4.8	12.0	4.9	1.3	2.7	31.84	2.2	2.5	1.1	***
na		Fn	Fidelity Stk Slctr Lrg Cap	FSLVX	ELC	E	5.5	18.4	7.4	3.9	5.5	18.47	2.5	2.7	1.1	***
na		Fn	Fidelity Capital Appreciation	FDCAX	ELC	E	2.5	11.8	3.8	2.5	5.2	33.41	3.3	2.7	0.8	***
na		Fn	Fidelity OTC	FOCPX	ELC	E	2.9	18.9	5.4	-1.4	0.5	84.55	4.2	3.2	0.8	***
na	to sell	Fn S T R1.5<91d	Fidelity Latin America	FLATX	EW	E	13.8	25.8	8.2	-7.6	-12.6	19.59	6.2	4.5	0.7	***
na		Fn R.75<91d	Fidelity Extnd Mrkt Index	FSEMX	EMC	E	3.2	24.4	11.1	4.7	7.9	56.70	3.6	1.0	0.3	***
na		Fn R1.5<91d	Fidelity Emrg Asia	FSEAX	EW	E	6.4	17.2	7.6	-3.8	-3.3	32.26	3.6	0.9	0.3	***
na		Fn	Fidelity Magellan	FMAGX	ELC	E	2.3	13.2	3.7	1.3	3.0	92.24	2.9	0.2	0.1	***
na		Fn R.5<91d	Fidelity TTL Mrkt	FSTMX	ELC	E	4.2	17.1	6.9	2.3	4.5	64.50	2.8	-0.4	-0.1	***
na		Fn	Fidelity 500 Index	FUSEX	ELC	E	4.4	15.6	6.0	1.8	3.7	77.62	2.6	-0.6	-0.2	***
na		Fn	Fidelity Short Term Bond	FSHBX	BS	B	1.2	0.9	0.3	-0.3	-0.4	8.60	0.2	-21.4	-0.4	***
na		Fn	Fidelity Disciplined Equity	FDEQX	ELC	E	2.4	10.9	4.0	1.0	2.9	33.19	2.5	-1.9	-0.5	***
na		Fn	Fidelity AM Eqty 85%	FAMRX	H	H	3.8	12.5	3.8	-0.2	1.1	16.46	2.3	-2.2	-0.5	***
na		Fn	Fidelity Convertible Securities	FCV SX	H	H	1.1	12.7	5.4	0.2	0.6	26.95	2.5	-3.1	-0.8	***
na		Fn	Fidelity Balanced	FBALX	H	H	4.0	10.8	3.2	-0.3	1.2	21.95	1.9	-4.2	-0.8	***
na		Fn	Fidelity GNMA	FGMNX	BG	B	1.7	0.3	-0.3	-1.2	-1.5	11.47	0.4	-24.1	-0.9	***
na		Fn	Fidelity AM Eqty 70%	FASGX	H	H	3.9	11.0	3.3	-0.5	0.7	19.64	2.0	-4.8	-0.9	***
na		Fn	Fidelity Fund	FFIDX	ELC	E	2.4	11.6	2.8	0.3	1.9	41.88	2.5	-4.2	-1.0	***
na	to sell	Fn R1<91d	Fidelity New Markets Income	FNMIX	BW	B	9.1	11.5	4.8	-3.3	-3.6	15.46	2.3	-4.6	-1.0	***
na		Fn R.75<31d	Fidelity MidCap Enhncd	FMEIX	EMC	E	8.8	17.5	8.3	4.3	6.7	14.08	2.9	-3.9	-1.1	***
na		Fn	Fidelity Trend	FTRNX	ELC	E	2.7	12.5	3.3	-0.4	1.0	86.99	2.8	-4.0	-1.1	***
na		Fn	Fidelity Mortgage Security	FMSFX	BG	B	1.7	0.2	-0.5	-1.6	-1.8	11.23	0.4	-25.1	-1.1	***
na		Fn	Fidelity Value Discvry	FVDFX	ELC	E	2.7	15.2	6.7	3.5	5.6	25.25	2.6	-4.8	-1.2	***
na		Fn	Fidelity AM Eqty 20%	FASIX	H	H	3.1	4.9	1.3	-1.3	-0.8	13.04	0.8	-15.9	-1.3	***
na		Fn	Fidelity AM Eqty 50%	FASM X	H	H	3.8	8.7	2.5	-0.9	-0.1	16.69	1.5	-9.3	-1.4	***
na		Fn	Fidelity Intermediate Bond	FTHR X	BI	B	2.0	1.2	-0.3	-2.0	-1.8	10.79	0.6	-24.1	-1.4	***
na		Fn	Fidelity Puritan	FPUR X	H	H	2.6	9.4	2.7	-0.6	0.5	20.67	1.8	-8.5	-1.5	***
na		Fn	Fidelity Intrm Gov	FSTGX	BI	B	0.6	-1.1	-1.0	-1.9	-1.7	10.48	0.6	-28.2	-1.6	***
na		Fn	Fidelity Total Bond	FTBFX	BL	B	4.2	4.1	0.7	-2.4	-2.2	10.51	0.8	-18.7	-1.6	***
na		Fn S T R1.5<91d	Fidelity Japan	FJPNX	EW	E	2.6	13.6	5.1	-0.2	-3.6	12.19	3.1	-5.6	-1.8	***
na		Fn	Fidelity Invst Grade Bond	FBNDX	BF	B	3.7	3.6	0.5	-2.8	-2.3	7.77	0.9	-20.5	-1.8	***
na		Fn	Fidelity Govt Securities	FGOVX	BG	B	0.9	-1.2	-1.5	-3.1	-2.4	10.23	0.7	-30.5	-2.0	***
na		Fn	Fidelity Contra	FCNTX	ELC	E	1.4	10.3	2.5	-0.7	0.6	100.98	2.3	-9.0	-2.1	***
na		Fn	Fidelity Blue Chip Growth	FBGRX	ELC	E	0.3	12.5	3.5	-0.5	0.6	68.67	3.2	-6.8	-2.2	***
na		Fn	Fidelity Tlcm/Util	FIUIX	EGI	E	12.7	7.7	-1.7	-2.7	-2.0	24.07	2.6	-9.2	-2.4	**
na		Fn	Fidelity Independence	FDFFX	ELC	E	-3.2	11.7	3.4	0.6	3.6	35.38	3.5	-7.0	-2.4	**
na		Fn	Fidelity Grth Discvr	FDSVX	ELC	E	0.9	9.8	1.6	-1.9	0.1	25.28	3.0	-8.5	-2.5	**
na		Fn R1.5<91d	Fidelity Grth Strt	FDEGX	ELC	E	0.0	7.7	1.4	-1.3	1.5	33.87	2.2	-13.8	-3.0	**
na		Fn	Fidelity Blue Chip Value	FBCVX	EV	E	0.4	13.8	5.6	2.3	5.6	16.88	2.9	-11.1	-3.2	**
na		Fn R1.5<91d	Fidelity Pacific Basin	FPBFX	EW	E	6.7	12.3	1.9	-3.9	-4.3	27.59	3.1	-10.4	-3.2	**
na		Fn	Fidelity Focused Stock	FTQGX	ELC	E	1.2	9.9	0.8	-2.5	-0.9	18.47	2.5	-14.7	-3.7	**
na		Fn	Fidelity Stk Slctr MidCap	FSSMX	EMC	E	-0.4	17.8	6.8	2.8	6.7	34.53	3.2	-11.5	-3.7	**
na		Fn R1<91d	Fidelity Intrntl Index	FSIIX	EW	E	-2.6	7.8	-0.8	-2.8	-1.9	35.32	3.4	-14.7	-5.0	**
na		Fn R1<31d	Fidelity Global Balanced	FGBLX	H	H	0.1	4.2	-2.3	-5.1	-2.7	22.10	1.9	-29.0	-5.5	**
na		Fn R1<31d	Fidelity Worldwide	FWWFX	EW	E	-2.4	7.4	-0.8	-2.8	-1.0	21.88	2.6	-22.6	-6.0	**
na	1/2/2017	Fn S T R1.5<91d	Fidelity Emrg Mrkt	FEMKX	EW	E	2.4	12.2	1.0	-6.5	-6.8	22.59	3.4	-20.9	-7.2	**
na		Fn R1<31d	Fidelity Intrntl Value	FIVLX	EW	E	-4.7	5.6	-2.0	-2.3	-1.0	7.71	3.2	-22.5	-7.2	**
na		F R.75<91d	Fidelity Real Estate	FRESX	ERE	E	5.3	7.2	-2.3	-9.1	-1.9	40.62	3.7	-24.0	-9.0	**
na		Fn R1.5<91d	Fidelity Nordic	FNORX	EW	E	1.9	-4.2	-10.9	-10.7	-4.3	43.35	3.2	-32.2	-10.3	**
na		Fn R1<31d	Fidelity Overseas	FOSFX	EW	E	-4.4	5.2	-4.1	-4.6	-3.0	39.50	3.1	-34.0	-10.5	*
na		Fn S T R1<31d	Fidelity Intrntl	FIGRX	EW	E	-7.3	2.9	-4.5	-4.6	-3.1	36.75	2.9	-39.6	-11.7	*
na		Fn S T R1<31d	Fidelity Diversified Intrntl	FDIVX	EW	E	-6.4	3.4	-4.3	-5.4	-3.2	33.20	3.1	-39.0	-12.0	*
na		Fn S T R1<31d	Fidelity Intrntl Capital	FIVFX	EW	E	-4.7	2.8	-6.4	-7.8	-4.9	15.98	2.9	-44.1	-12.6	*
na		Fn S T R1<31d	Fidelity Europe	FIEUX	EW	E	-8.8	0.2	-8.2	-8.6	-3.2	33.16	3.4	-51.8	-17.8	*

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 amount rebalanced all funds held, though in real time, one sell buys one fund for about the same dollar amount.

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.

Fidelity Income by C

FIDELITY BOND FUND FAMILY BY C																
ETF Altrntv	Sell Eligible	Legend	Fund Name	Symbol	S	A	12m	9m	6m	3m	1m	NAV	V	CS	C	Fmly Rank
na	to buy	Fn S T	Fidelity Cnsvrt Income Bond	FCONX	BS	B	0.9	0.8	0.4	0.2	0.1	10.03	0.1	8.8	114.5	*****
na	to buy	Fn S T	Fidelity Short Term Bond	FSHBX	BS	B	1.2	0.9	0.3	-0.3	-0.4	8.60	0.2	8.0	40.5	*****
na	1/31/2017	Fn S T R1<61d	Fidelity Fltg Rate High Income	FFRHX	BH	B	7.7	10.2	4.0	1.6	0.3	9.58	0.9	30.2	32.0	*****
na		Fn S T	Fidelity Ltd Term Bond	FJRLX	BS	B	1.8	1.7	0.2	-0.8	-0.9	11.45	0.4	8.3	21.7	*****
na		Fn S T R1<91d	Fidelity Capital & Income	FAGIX	BH	B	6.8	12.5	5.4	0.4	0.3	9.60	1.7	31.7	18.4	*****
na	12/30/2016	Fn S T R1<91d	Fidelity High Incm	SPHIX	BH	B	9.8	14.9	5.1	-0.3	-0.8	8.56	1.9	35.0	18.4	****
na		Fn S T R1<91d	Fidelity Fcstd High Income	FHIFX	BH	B	6.6	10.4	4.1	-0.2	-0.8	8.40	1.6	26.4	16.7	****
na	12/30/2016	Fn S T R1<91d	Fidelity Gbl High Income	FGHNX	BH	B	7.8	12.1	3.7	-1.7	-1.3	9.16	1.8	26.7	15.0	****
na		Fn S T	Fidelity GNMA	FGMNX	BG	B	1.7	0.3	-0.3	-1.2	-1.5	11.47	0.4	5.3	14.8	****
na		Fn S T	Fidelity Strategic Income	FSICX	BI	B	6.1	7.7	2.5	-1.9	-1.6	10.58	1.3	19.1	14.4	****
na		Fn S T	Fidelity Total Bond	FTBFX	BL	B	4.2	4.1	0.7	-2.4	-2.2	10.51	0.8	10.7	12.6	***
na	to sell	Fn S T R1<91d	Fidelity New Markets Income	FNMIX	BW	B	9.1	11.5	4.8	-3.3	-3.6	15.46	2.3	24.8	11.0	***
na		Fn S T	Fidelity Invst Grade Bond	FBNDX	BF	B	3.7	3.6	0.5	-2.8	-2.3	7.77	0.9	8.9	10.3	***
na		Fn S T	Fidelity Mortgage Security	FMSFX	BG	B	1.7	0.2	-0.5	-1.6	-1.8	11.23	0.4	4.3	9.6	***
na		Fn S T	Fidelity Ltd Term Govt	FFXSX	BL	B	0.4	-0.6	-0.5	-1.0	-0.9	9.98	0.4	3.7	9.5	***
na	to sell	Fn S T	Fidelity Corp Bond	FCBFX	BI	B	4.1	5.5	0.6	-3.6	-2.8	11.22	1.1	10.1	9.5	**
na		Fn S T	Fidelity Intermediate Bond	FTHRXX	BI	B	2.0	1.2	-0.3	-2.0	-1.8	10.79	0.6	5.3	9.2	**
na		Fn S T	Fidelity ST Treasury	FSBIX	BS	B	0.5	-0.6	-0.6	-1.1	-1.1	10.39	0.4	3.5	9.0	**
na		Fn S T	Fidelity Inflation Prtctd	FINPX	BI	B	3.3	1.7	0.5	-1.8	-2.0	12.12	0.9	7.9	8.3	**
na		Fn S T	Fidelity Intrm Gov	FSTGX	BI	B	0.6	-1.1	-1.0	-1.9	-1.7	10.48	0.6	1.2	2.1	**
na		Fn S T	Fidelity US Bond Index	FBIDX	BI	B	1.9	0.2	-1.0	-3.3	-2.4	11.51	0.7	1.5	2.1	*
na		Fn S T	Fidelity Govt Income	FGOVX	BG	B	0.9	-1.2	-1.5	-3.1	-2.4	10.23	0.7	-1.0	-0.1	*
na		Fn S T	Fidelity Intrmtd Treasury	FIBIX	BI	B	0.7	-2.9	-2.6	-4.4	-3.5	10.74	1.1	-6.5	-0.7	*
na		Fn S T	Fidelity LT Treasury	FLBIX	BL	B	1.1	-6.3	-6.4	-13.0	-7.9	12.66	2.4	-26.2	-6.3	*

FIDELITY INCOME, selected & timed (3 month hold at least), style and asset allocated (bond, cash)												
Past & Future Activity	Activity	Fund	Action Price	Number of Shares	Action Value	Positions	Fund Style	Symbols	Ending NAV	Number of Shares	Current Value	Percent of Total
PAST						These positions were held at month's end.						
1-Nov	FFRHX		9.57	2,037.618	19,500	Fltg Rate	BH	FFRHX	9.58	2,044.3817	19,585	20% 0% 0%
TO DO ON												
1-Dec	FCONX				19,500							
1-Dec	FSHBX				19,500							
buys are about 20% of total portfolio							Cash	Money Mrkt	1.00	80,500.0000	80,500	80%
										Total Valuation=	100,085	100%

We are beginning a Fidelity Bond Portfolio focused only on bond funds from Fidelity. The Special Report is posted at SelectionsAndTiming.com.

This portfolio will officially start on 1/1/2017, but we are beginning to invest it based on bringing the back-test results into real time. The "sell eligible" column reflects the buys and sell dates. As sells come up and buys are made with the proceeds, the portfolio will become more fully invested.

Please note that the funds are ranked within their own pool. So a fund in this pool above may rank differently or have a different C rank than its rankings in the page 2 pool made up of a cross section of equity, bond, and balanced funds from Fidelity.

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 to avoid broker short-term redemption charges. For Fidelity, it is three months (90 days), though Fidelity itself requires 60 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 the fund may charge 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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