



# Selections & Timing 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: See the portfolio page for portfolio updates.

ACTIVITY TO DO NEW ON in left box.

THIS IS THE START OF FUND FAMILY (Fidelity, Vanguard, and Fidelity Sector).

We track and rank a cross section of three fund families monthly by C, the risk-adjusted relative strength metric.

After at least a one to 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 right side of the portfolio tables show the Portfolios at month end. The left side may show new trades upcoming for the month and past trades from previous months.

The other tables show the Portfolios 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	to buy 2/28	Fn	Fidelity Emrg Asia	FSEAX	EW	E	16.5	16.1	12.7	5.4	1.2	44.77	3.7	36.6	10.0	*****
na	to buy 2/28	Fn	Fidelity Invst Grade Bond	FBNDX	BF	B	10.9	6.9	2.7	2.7	0.7	8.39	1.0	8.7	9.0	*****
na		Fn	Fidelity Total Bond	FTBFX	BL	B	10.4	6.6	2.7	2.7	0.5	11.15	0.9	7.5	8.1	*****
na		Fn	Fidelity Govt Securities	FGOVX	BG	B	9.7	5.7	2.1	2.9	1.2	10.82	1.0	6.4	6.4	*****
na		Fn	Fidelity Grth Discvr	FDSVX	ELC	E	26.3	13.3	6.5	0.0	-5.9	38.35	3.9	24.3	6.2	*****
na		Fn	Fidelity NASDAQ Cmp	FNCMX	ELC	E	26.9	15.6	7.9	-1.2	-6.3	107.54	4.4	25.2	5.8	****
na		Fn C	Fidelity Growth Company	FDGRX	ELC	E	15.8	17.9	9.8	0.3	-5.2	20.80	4.8	23.3	4.8	****
na		Fn	Fidelity Intermediate Bond	FTHRX	BI	B	8.4	5.2	2.3	2.3	0.6	11.30	0.8	3.5	4.6	****
na	to sell 2/28	Fn	Fidelity OTC	FOCPX	ELC	E	17.9	16.9	8.7	-0.4	-6.5	12.26	4.8	21.3	4.4	****
na	to sell 2/28	Fn	Fidelity Emrg Mrkt	FEMKX	EW	E	12.5	11.1	6.8	0.8	-2.7	32.89	3.7	13.3	3.6	****
na		Fn C	Fidelity Small Cap Grth	FCPGX	ESC	E	22.6	8.4	1.1	-3.5	-6.6	25.83	4.0	13.6	3.4	****
na		Fn	Fidelity Fund	FFIDX	ELC	E	15.9	15.0	5.2	-1.5	-6.5	48.48	3.9	12.8	3.2	****
na	4/1/2020	Fn	Fidelity Trend	FTRNX	ELC	E	16.6	13.7	6.0	-0.8	-6.7	103.24	4.2	13.4	3.2	****
na		Fn	Fidelity Convertible Securities	FCVXS	H	H	12.5	11.5	4.6	-0.1	-3.8	30.32	3.1	9.3	3.1	****
na		Fn	Fidelity Blue Chip Growth	FBGRX	ELC	E	13.4	14.7	7.3	-0.2	-6.5	103.90	4.8	13.4	2.8	****
na		Fn	Fidelity Grth Strt	FDEGX	ELC	E	15.2	13.2	3.8	-2.0	-5.1	48.27	4.1	9.7	2.4	****
na		Fn	Fidelity Intrntl Capital	FIVFX	EW	E	13.7	9.0	3.3	-1.2	-4.4	21.89	2.9	5.0	1.7	****
na		Fn	Fidelity Capital Appreciation	FDCAX	ELC	E	11.8	11.2	4.6	-0.9	-5.2	32.44	3.7	6.3	1.7	****
na		Fn	Fidelity Disciplined Equity	FDEQX	ELC	E	13.5	12.3	4.4	-2.0	-6.5	38.15	4.1	6.3	1.5	****
na		Fn	Fidelity Pacific Basin	FPBFX	EW	E	11.0	10.0	5.1	-2.6	-3.3	32.05	3.7	4.8	1.3	***
na		Fn	Fidelity Tlcm/Util	FIUIX	EGI	E	11.5	11.1	2.1	-0.4	-5.4	27.17	2.9	3.5	1.2	***
na		Fn	Fidelity Contra	FCNTX	ELC	E	11.5	10.3	4.4	-1.1	-5.9	13.09	4.1	3.9	1.0	***
na		Fn	Fidelity New Markets Income	FNMIX	BW	B	5.0	4.8	4.2	3.2	-0.7	15.12	1.3	1.1	0.9	***
na		Fn	Fidelity Independence	FDFFX	ELC	E	13.3	11.2	2.5	-1.7	-6.6	35.18	3.9	3.4	0.9	***
na		Fn	Fidelity Magellan	FMAGX	ELC	E	12.9	11.1	2.4	-1.6	-6.5	9.81	3.8	3.1	0.8	***
na		Fn	Fidelity Balanced	FBALX	H	H	9.6	9.4	3.9	-1.6	-4.8	23.64	3.0	1.3	0.4	***
na		Fn	Fidelity Diversified Intrntl	FDIVX	EW	E	10.6	9.3	4.6	-2.9	-5.5	37.79	3.4	0.8	0.2	***
na		Fn	Fidelity Intrm Gov	FSTGX	BI	B	7.0	4.0	1.6	2.1	0.7	10.86	0.7	0.2	0.2	***
na		Fn	Fidelity Focused Stock	FTQGX	ELC	E	11.1	9.4	2.6	-1.1	-6.3	24.76	4.2	0.3	0.1	***
na		Fn	Fidelity Puritan	FPURX	H	H	8.8	8.6	3.0	-1.0	-4.1	22.02	2.6	-0.1	0.0	***
na		Fn	Fidelity Mortgage Security	FMSFX	BG	B	6.8	3.8	1.8	1.3	0.4	11.47	0.6	-1.1	-0.1	***
na		Fn	Fidelity AM Eqty 20%	FASIX	H	H	7.1	5.4	2.1	0.6	-1.2	13.57	1.0	-1.3	-0.1	***
na		Fn	Fidelity GNMA	FGMNX	BG	B	5.7	3.2	1.5	1.0	0.3	11.62	0.5	-3.6	-0.2	***
na		Fn	Fidelity Short Term Bond	FSHBX	BS	B	4.4	2.9	1.5	1.2	0.3	8.77	0.4	-4.9	-0.2	***
na		Fn	Fidelity AM Eqty 50%	FASMX	H	H	7.8	7.2	2.8	-0.9	-3.3	18.09	2.0	-1.7	-0.3	***
na		Fn	Fidelity AM Eqty 60%	FSANX	H	H	7.8	7.5	2.9	-1.5	-4.0	12.51	2.4	-2.6	-0.6	***
na		Fn	Fidelity High Incm	SPHIX	BH	B	5.4	4.5	1.2	0.2	-1.2	8.77	1.3	-5.4	-0.7	***
na		Fn	Fidelity AM Eqty 70%	FASGX	H	H	7.4	7.7	3.0	-2.2	-4.7	21.60	2.8	-4.0	-1.1	***
na		Fn	Fidelity Stock Slctr AllCap	FDSSX	ELC	E	8.8	10.1	3.8	-3.9	-6.9	44.60	4.2	-3.5	-1.5	***
na		Fn	Fidelity Cptl & Incm	FAGIX	BH	B	5.2	4.7	1.1	-0.9	-2.9	9.88	2.1	-8.1	-1.7	***
na		Fn	Fidelity Worldwide	FWWFX	EW	E	8.8	7.5	2.0	-2.3	-6.1	26.58	3.6	-5.3	-1.9	***
na		Fn	Fidelity AM Eqty 85%	FAMRX	H	H	7.1	8.1	3.0	-3.3	-5.9	18.81	3.4	-6.3	-2.1	***
na		Fn	Fidelity Eqty Income	FEQIX	EV	E	16.7	6.1	0.6	-6.3	-7.1	55.16	3.4	-6.4	-2.2	***
na		Fn	Fidelity Intrntl	FIGRX	EW	E	7.8	6.5	3.0	-3.4	-5.6	41.96	3.4	-7.0	-2.3	***
na		Fn	Fidelity Overseas	FOSFX	EW	E	8.0	6.1	2.7	-3.8	-6.1	47.95	3.4	-8.6	-2.9	***
na		Fn	Fidelity China Rgn	FHKCX	EW	E	17.2	21.5	12.4	4.6	1.3	38.30	4.9	-6.9	-3.4	***
na		Fn	Fidelity Nordic	FNORX	EW	E	8.6	6.5	6.2	-1.4	-3.6	45.10	3.2	-13.8	-4.4	***
na		Fn	Fidelity Stk Slctr MidCap	FSSMX	EMC	E	14.6	3.6	-0.6	-7.5	-8.5	33.78	4.2	-11.5	-4.8	***
na		Fn	Fidelity Stk Slctr Lrg Cap	FSLVX	ELC	E	13.2	3.2	-0.6	-8.3	-8.6	19.29	3.8	-14.2	-5.4	***
na		Fn	Fidelity Real Estate	FRESX	ERE	E	6.5	3.4	-3.0	-5.3	-5.9	43.00	2.9	-19.6	-5.7	***
na		Fn	Fidelity MidCap Enhncd	FMEIX	EMC	E	0.8	4.7	-0.3	-7.1	-7.3	14.01	3.9	-15.4	-6.0	***
na		Fn	Fidelity Mid Cap Stock	FMCSX	EMC	E	4.2	4.4	0.3	-5.6	-6.2	33.19	3.5	-18.2	-6.3	***
na		Fn	Fidelity Europe	FIEUX	EW	E	2.5	3.2	4.6	-4.5	-6.0	33.08	4.2	-15.4	-6.5	***
na		Fn	Fidelity Intrntl Sml	FISMX	EW	E	10.1	1.0	1.6	-6.1	-7.1	25.08	3.2	-21.0	-6.8	***
na		Fn	Fidelity Value Discvry	FVDFX	ELC	E	10.6	2.5	-1.1	-8.9	-7.3	26.85	3.5	-23.0	-8.1	***
na		Fn	Fidelity Mega Cap	FGRTX	ELC	E	5.1	7.1	1.9	-7.8	-8.9	13.83	4.5	-17.9	-8.1	**
na		Fn	Fidelity Stock Slctr SmCap	FDSCX	ESC	E	2.7	6.7	0.9	-7.0	-7.4	23.30	4.4	-19.4	-8.6	**
na		Fn	Fidelity Japan	FJPNX	EW	E	3.1	3.8	-0.7	-9.1	-7.7	14.53	3.5	-25.8	-9.0	**
na		Fn	Fidelity Intrntl Value	FIVLX	EW	E	7.9	0.4	0.0	-7.9	-7.7	7.42	3.5	-26.7	-9.4	**
na		Fn	Fidelity New Millennium	FMILX	ELC	E	2.7	2.7	-0.3	-7.4	-7.5	34.08	3.8	-25.1	-9.6	**
na		Fn	Fidelity Growth & Income	FGRIX	EGI	E	3.4	6.5	1.9	-8.5	-8.6	37.68	4.7	-20.7	-9.7	**
na		Fn	Fidelity Equity Divdend	FEQTX	EGI	E	2.6	4.4	0.3	-8.2	-7.5	22.92	4.2	-23.7	-9.8	**
na		Fn	Fidelity Blue Chip Value	FBCVX	EV	E	7.8	-0.4	-3.3	-11.1	-8.5	18.15	3.4	-30.0	-10.3	**
na		Fn	Fidelity LrgCap Stock	FLCSX	ELC	E	2.8	6.4	1.8	-9.1	-9.0	29.71	4.9	-22.4	-11.1	**
na		Fn	Fidelity Small Cap Stock	FSLCX	ESC	E	1.5	3.0	-0.5	-7.0	-8.2	16.59	4.2	-26.4	-11.1	**
na		Fn	Fidelity Levrg Co Stk	FLVCX	EMC	E	2.5	5.0	1.1	-6.8	-8.9	29.12	5.0	-22.3	-11.1	**
na		Fn	Fidelity Low Priced Stock	FLPSX	ESC	E	-0.6	3.3	2.2	-8.9	-8.3	43.87	4.4	-27.7	-12.2	**
na		Fn	Fidelity Dividend Growth	FDGFX	ELC	E	0.7	4.0	1.6	-10.6	-9.8	26.98	5.1	-29.4	-15.1	**
na		Fn	Fidelity Emrg EA	FEMEX	EW	E	-1.3	-3.6	-2.8	-7.4	-8.3	8.81	4.2	-38.7	-16.4	**
na		Fn	Fidelity Export & Multintl	FEXPX	ELC	E	-0.3	3.1	0.7	-11.5	-10.2	18.91	5.1	-33.5	-17.1	*
na		Fn	Fidelity Value Strategies	FSLSX	EV	E	0.9	2.3	-0.9	-10.6	-9.5	33.84	5.2	-33.0	-17.1	*
na		Fn C	Fidelity Small Cap Value	FCPVX	ESC	E	-4.6	1.1	-1.3	-8.4	-8.1	13.64	4.8	-36.7	-17.5	*
na		Fn	Fidelity Latin America	FLATX	EW	E	4.0	3.2	-1.6	-6.5	-13.3	24.55	6.0	-29.5	-17.7	*
na		Fn	Fidelity Value	FVVLX	EV	E	-2.3	2.8	-0.4	-10.5	-9.4	9.59	5.6	-35.2	-19.8	*

# Vanguard Fund Family by C

## VANGUARD FUND FAMILY by C

ETF	Sell Eligible	Legend	Fund Name	Symbol	S	A	12m	9m	6m	3m	1m	NAV	V	CS	C	Fmly Rank
BLV		F S T	Vanguard LT InvstGrd	VWESX	BI	B	25.5	16.3	4.3	5.9	1.6	11.66	2.3	38.3	16.3	*****
VGLT	to buy	F S T	Vanguard LT Trsry	VUSTX	BL	B	28.5	16.4	3.9	8.3	4.1	14.62	3.4	45.8	13.3	*****
BIV	to buy	F S T	Vanguard IT InvstGrd	VFICX	BI	B	11.3	7.2	2.9	3.0	0.8	10.31	1.0	9.8	9.6	*****
BND		F S T	Vanguard TTL Bond Index Adm	VBTLX	BI	B	11.0	6.9	2.5	3.0	1.0	11.37	1.0	9.1	9.1	****
VTIP		F S T	Vanguard FI TIP	VIPSX	BS	B	9.8	5.7	2.3	3.3	0.7	13.56	0.9	6.4	6.9	****
VGIT		F S T	Vanguard IT Trsry	VFITX	BI	B	9.5	5.5	2.0	3.0	1.1	11.70	1.0	5.8	5.7	****
VYM		F S T	Vanguard High Yld Dividend	VHDYX	EV	E	8.8	12.4	6.8	0.0	0.0	36.16	3.0	12.6	4.3	****
MGK	4/2/2020	F S T	Vanguard Index Grth	VIGRX	ELC	E	16.7	15.4	6.2	-0.6	-6.4	90.54	4.3	16.0	3.7	****
MGK		F S T	Vanguard US Growth	VWUSX	ELC	E	14.7	14.7	7.3	0.8	-5.9	42.29	4.5	16.3	3.6	****
NotAM		F S T	Vanguard Intl Growth	VWIGX	EW	E	9.6	13.0	9.0	-0.3	-4.2	30.48	4.5	11.7	2.6	****
VXUS		F S T	Vanguard Intl Equity	VFSVX	EW	E	4.9	8.4	7.7	0.0	0.0	41.12	2.7	5.7	2.1	****
NotAM	to sell	F S T	Vanguard Wellesley Incm	VWINX	H	H	10.1	7.6	2.1	-2.4	-2.1	27.08	1.5	2.6	1.8	****
NotAM		F S T	Vanguard High Yld Corp	VWEHX	BH	B	8.1	6.6	2.3	0.7	-0.7	5.90	1.3	1.7	1.3	****
NotAM		F S T	Vanguard Star	VGSTX	H	H	8.8	9.0	3.8	-1.5	-3.7	26.37	2.5	1.1	0.4	***
NotAM		F S T	Vanguard Balanced	VBINX	H	H	9.3	8.5	2.8	-1.6	-4.0	37.98	2.4	-0.2	-0.1	***
BSV		F S T	Vanguard ST InvstGrd	VFSTX	BS	B	5.7	3.7	1.8	1.5	0.4	10.84	0.5	-2.2	-0.1	***
VMBS		F S T	Vanguard GNMA	VFIIX	BU	B	5.9	3.5	1.3	0.9	0.4	10.62	0.6	-3.3	-0.2	***
VGSH		F S T	Vanguard ST Federal	VSGBX	BS	B	4.9	3.0	1.4	1.4	0.5	10.84	0.4	-4.2	-0.2	***
VGSH		F S T	Vanguard ST Trsry	VFISX	BS	B	4.5	2.6	1.3	1.3	0.6	10.70	0.4	-5.0	-0.2	***
NotAM	na	F S T C	Vanguard Wellington	VWELX	H	H	9.6	8.4	2.3	-2.4	-4.7	41.50	2.4	-2.2	-0.5	***
VNQ		F S T	Vanguard REIT	VGSLX	ERE	E	10.4	5.9	-1.2	-2.9	-4.8	126.78	2.9	-7.9	-2.3	***
VOO	to sell	F S T	Vanguard 500 Index	VFIAX	ELC	E	9.0	9.8	2.7	-4.7	-7.5	275.69	4.1	-6.0	-2.4	***
VT		F S T	Vanguard Global Eqty	VHGEX	EW	E	7.0	7.5	2.8	-4.2	-6.0	29.40	3.7	-8.2	-3.1	***
VIG		F S T C	Vanguard Div Grth	VDIGX	ELC	E	10.6	6.7	-2.3	-4.3	-7.0	28.50	3.3	-11.5	-3.8	***
MGK	na	F S T C	Vanguard Cap Opprtn	VHCOX	ELC	E	2.9	10.4	5.1	-5.6	-6.3	62.82	4.8	-8.7	-4.1	***
VWO		F S T	Vanguard Emrg Mrkt	VEIEX	EW	E	1.1	3.9	3.6	-1.7	-3.2	25.86	3.6	-11.7	-4.2	***
MGK	na	F S T C	Vanguard PRIMECAP	VPMCX	ELC	E	4.1	10.8	3.8	-5.7	-6.8	127.10	4.6	-9.2	-4.2	***
VYM		F S T	Vanguard Grwth & Incm	VQNPX	EGI	E	7.0	8.6	1.9	-5.4	-7.8	47.79	4.1	-11.0	-4.5	***
VOE		F S T	Vanguard Cap Value	VCVLX	EV	E	4.4	10.6	3.8	-6.3	-6.8	13.11	5.0	-9.6	-4.8	***
MGV		F S T	Vanguard Windsor II	VWVFX	ELC	E	5.3	7.9	2.2	-6.7	-7.9	33.02	4.4	-14.6	-6.4	***
VBK		F S T	Vanguard SmlCap Grwth	VISGX	ESC	E	4.1	7.4	0.7	-5.1	-6.1	52.27	4.5	-14.4	-6.5	***
VO		F S T	Vanguard MidCap Index	VIMSX	EMC	E	4.7	6.0	0.5	-5.6	-7.6	44.83	4.2	-17.3	-7.3	***
VGK		F S T	Vanguard European Index	VEURX	EW	E	2.2	3.5	1.8	-5.7	-6.9	28.41	3.8	-20.4	-7.7	***
VYM		F S T	Vanguard Equity Income	VEIPX	EGI	E	2.8	4.7	-0.1	-6.7	-7.8	34.34	3.7	-22.3	-8.3	**
VXF		F S T	Vanguard Extended Mrkt Index	VEXMX	EMC	E	1.1	5.9	1.8	-5.4	-6.9	88.58	4.6	-18.8	-8.6	**
MGV		F S T	Vanguard Windsor	VWVNDX	ELC	E	2.7	7.6	2.0	-8.1	-8.0	19.02	4.9	-19.2	-9.4	**
NotAM		F S T	Vanguard Intl Value	VTRIX	EW	E	-0.6	2.1	1.6	-6.2	-6.6	33.79	3.8	-25.0	-9.5	**
NotAM		F S T	Vanguard Prcs Mtls	VGPMX	EG	E	-1.0	4.1	-3.7	-5.9	-6.4	7.46	3.4	-28.2	-9.7	**
VBK		F S T	Vanguard Explorer	VEXPX	ESC	E	1.6	5.9	0.6	-6.6	-6.8	95.74	4.8	-20.7	-9.9	**
MGV		F S T	Vanguard Value Index	VIVAX	EV	E	1.9	4.7	-0.1	-8.3	-8.4	41.77	4.2	-25.6	-10.7	**
NotAM		F S T	Vanguard Pacific Index	VPACX	EW	E	-2.4	1.0	0.1	-7.9	-7.0	11.90	3.5	-31.6	-10.9	**
VB		F S T	Vanguard SmlCap Index	NAESX	ESC	E	-1.6	3.3	-0.7	-7.4	-7.5	71.93	4.7	-29.1	-13.7	**
VWO		F S T	Vanguard Intl Explorer	VINEX	EW	E	-2.3	1.5	1.4	-8.4	-7.9	15.84	4.5	-31.0	-13.8	**
VOE		F S T	Vanguard Slctd Value	VASVX	EV	E	-0.5	4.3	-2.4	-9.2	-8.3	23.93	4.9	-31.5	-15.5	*
VO		F S T	Vanguard Strtg Eqty	VSEQX	EMC	E	-2.7	2.9	-1.7	-8.5	-8.6	29.96	4.6	-33.9	-15.6	*
VTV		F S T	Vanguard US Value	VUVLX	EV	E	-3.4	1.3	-2.5	-9.5	-9.2	16.46	4.4	-38.6	-16.9	*

# Fidelity Select Fund Family by C

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ETF	Sell Eligible	Legend	Fund Name	Symbol	S	A	12m	9m	6m	3m	1m	NAV	V	CS	C	Fmly Rank
IYZ	to buy	Fn	Fidelity Telecommunications	FSTCX	ES	E	14.0	13.6	7.0	3.7	1.9	61.79	2.6	30.1	11.6	*****
	1/2/2020	Fn	Fidelity Wireless	FWRLX	ES	E	24.2	21.3	11.0	0.5	-3.8	10.79	3.9	43.0	10.9	*****
XLK	1/2/2020	Fn	Fidelity Technology	FSPTX	ES	E	28.0	25.2	13.3	1.7	-6.6	19.41	5.5	51.4	9.4	*****
IHE	2/2/2020	Fn	Fidelity Pharma	FPHAX	ES	E	13.8	20.3	11.4	1.3	-4.8	22.05	3.9	31.9	8.1	*****
GLD	to buy	Fn	Fidelity Gold	FSAGX	ES	E	25.0	27.7	-3.3	8.1	-2.9	23.74	6.0	44.5	7.4	*****
	to sell	Fn	Fidelity Computers	FDCPX	ES	E	17.9	22.3	14.6	0.9	-7.1	78.73	5.3	38.4	7.3	*****
IGV		Fn	Fidelity Software & Comptr	FSCSX	ES	E	20.1	15.7	8.7	1.3	-6.1	19.70	4.4	29.6	6.7	****
SOXX		Fn	Fidelity Electronics	FSELX	ES	E	23.5	31.5	13.2	-3.7	-8.2	11.24	7.7	46.1	6.0	****
CARZ		Fn	Fidelity Automotive	FSAVX	ES	E	9.8	21.1	11.0	-1.9	-6.0	35.13	5.0	23.9	4.8	****
XHB		Fn	Fidelity Constrctn & Housing	FSHOX	ES	E	19.9	16.3	2.6	-4.0	-5.1	59.96	4.2	19.6	4.7	****
XLE		Fn	Fidelity Health Care	FSPHX	ES	E	10.0	17.4	10.8	-2.4	-5.9	26.58	4.6	19.8	4.3	****
XLU		Fn	Fidelity Utilities	FSUTX	ES	E	13.3	10.8	3.5	1.1	-6.4	94.47	3.1	12.1	3.9	****
IBB		Fn	Fidelity Biotechnology	FBIOX	ES	E	6.7	16.8	12.5	-3.1	-2.1	20.66	6.0	20.6	3.4	****
IAI		Fn	Fidelity Broker & Inv.	FSLBX	ES	E	11.8	13.1	7.6	-4.0	-7.4	76.74	4.6	11.1	2.4	****
		Fn	Fidelity IT Services	FBSOX	ES	E	15.8	9.6	1.8	-1.2	-7.0	73.48	4.8	8.8	1.8	***
IHF		Fn	Fidelity Health Care Srvc	FSHCX	ES	E	7.3	13.7	10.2	-5.5	-5.2	95.57	5.9	10.3	1.8	***
IHI		Fn	Fidelity Med Equipment	FSMEX	ES	E	9.0	11.8	3.1	-3.6	-6.1	56.66	3.7	4.1	1.1	***
		Fn	Fidelity Multimedia	FBMPX	ES	E	11.9	8.2	1.9	-3.5	-5.4	60.66	3.9	2.9	0.7	***
BSV		Fn	Fidelity ST Bond	FSHBX	B	B	4.4	2.9	1.5	1.2	0.3	8.77	0.4	0.3	0.6	***
BSV		Fn	Fidelity ST Bond dplct	FSHBXX	B	B	4.4	2.9	1.5	1.2	0.3	8.77	0.4	0.3	0.6	***
BSV		Fn	Fidelity ST Bond dplct	FSHBXXX	B	B	4.4	2.9	1.5	1.2	0.3	8.77	0.4	0.3	0.6	***
BSV		Fn	Fidelity ST Bond dplct	FSHBXXXX	B	B	4.4	2.9	1.5	1.2	0.3	8.77	0.4	0.3	0.6	***
BSV		Fn	Fidelity ST Bond dplct	FSHBXXXXX	B	B	4.4	2.9	1.5	1.2	0.3	8.77	0.4	0.3	0.6	***
XRT		Fn	Fidelity Retailing	FSRPX	ES	E	8.4	7.8	-0.7	-4.0	-4.4	15.91	3.7	-3.1	-1.1	***
XLP		Fn	Fidelity Consumer Staples	FDFAV	ES	E	8.1	4.9	-0.6	-5.2	-6.3	81.67	3.6	-9.2	-3.3	***
IAK		Fn	Fidelity Insurance	FSPCX	ES	E	9.1	3.9	-0.6	-5.8	-6.8	60.18	3.5	-10.4	-3.6	***
XLY		Fn	Fidelity Consumer Dscrttry	FSCPX	ES	E	6.3	5.1	-1.1	-4.1	-6.6	46.04	3.8	-10.5	-4.0	***
IYG		Fn	Fidelity Financial Svcs	FIDSX	ES	E	6.0	7.0	2.4	-8.6	-8.5	9.69	5.2	-11.8	-6.1	***
		Fn	Fidelity Consumer Finance	FSVLX	ES	E	6.3	4.1	0.6	-5.9	-8.4	16.50	4.7	-13.4	-6.3	***
		Fn	Fidelity Environmental	FSLEX	ES	E	-1.5	3.9	1.3	-7.7	-7.3	24.00	5.1	-21.5	-11.0	**
XLI		Fn	Fidelity Industrials	FCYIX	ES	E	-0.9	0.6	-3.1	-8.0	-9.0	32.21	4.4	-30.4	-13.4	**
PEJ		Fn	Fidelity Leisure	FDLSX	ES	E	2.6	-0.1	-9.8	-6.7	-10.2	14.01	4.4	-34.3	-15.0	**
ITA		Fn	Fidelity Defense & Aero	FSDAX	ES	E	0.5	4.6	-6.1	-9.8	-10.6	16.92	5.2	-31.5	-16.5	**
KBE		Fn	Fidelity Banking	FSRBX	ES	E	-3.8	3.8	1.1	-12.5	-9.6	23.94	7.3	-31.0	-22.7	**
IYM		Fn	Fidelity Materials	FSDPX	ES	E	-12.5	-2.0	-6.5	-10.6	-6.6	60.35	5.0	-48.3	-24.3	**
IYT		Fn	Fidelity Transportation	FSRFX	ES	E	-9.6	-3.8	-6.9	-12.8	-10.2	82.92	5.0	-53.5	-26.9	**
		Fn	Fidelity Communications	FSDCX	ES	E	-18.3	-12.5	-8.8	-8.9	-7.1	31.37	4.7	-65.6	-30.9	**
XLB		Fn	Fidelity Chemicals	FSCHX	ES	E	-16.8	-5.7	-7.1	-12.4	-6.3	10.57	5.7	-58.5	-33.5	**
		Fn	Fidelity Air Transport	FSAX	ES	E	-11.8	-4.2	-12.4	-16.9	-12.9	61.88	5.4	-68.3	-37.0	*
		Fn	Fidelity Natural Rsrvc	FNARX	ES	E	-18.4	-13.8	-15.1	-16.1	-13.8	20.54	6.1	-87.4	-53.6	*
IYE		Fn	Fidelity Energy	FSENX	ES	E	-28.3	-21.2	-18.6	-19.9	-16.1	26.40	7.2	-114.2	-82.2	*
UNG		Fn	Fidelity Natural Gas	FSNGX	ES	E	-33.8	-28.0	-20.0	-16.6	-15.8	13.40	8.3	-124.3	-103.4	*
IEZ		Fn	Fidelity Energy Services	FSESX	ES	E	-43.2	-28.2	-17.6	-20.6	-16.8	17.03	10.7	-136.5	-146.0	*

# PORTFOLIO PAGE and UPDATES

## FIDELITY SELECT PORTFOLIO, selected and timed (at least 31-day hold)

To Do On (or) Past Activity	Activity	Fund	Action Price	Number of Shares	Action Value
<b>PAST</b>					
31-Jan	sell	FSELX	12.24	926.8986	11,345
31-Jan	buy	FSCSX	20.97	1,049.1178	22,000
<b>TO DO ON</b>					
28-Feb	sell	FDCPX		all	
28-Feb	buy	FSTCX			20,000
28-Feb	sell	FSCSX		all	
28-Feb	buy	FSAGX			20,000

buys are each about 19% of total portfolio

Fund Name	Starting NAV	Symbol	Ending NAV	Number of Shares	Current Value	Percent of Total
These funds were held at month's end.						
		FDCPX	78.73	258.7018	20,368	18%
		FSPTX	19.41	575.8823	11,178	10%
		FSCSX	19.70	1,049.1178	20,668	19%
		FWRLX	10.79	1,021.6718	11,024	10%
		FPHAX	22.05	940.9752	20,749	19%
						0%
cash	mm	Money Market	1.00	27,102.78	27,103	24%
Total Valuation=					111,088	100%

	ytd 2020	12 m	9 m	6 m	3 m	1 m
Fidelity Select Portfolio	-4.3	-2.0	-1.4	-2.4	-3.8	-5.8

## VANGUARD, 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
<b>ACTIVITY PAST</b>					
2-Jan	sell	VWESX	11.03	3,352.7222	36,981
2-Jan	buy	VIGRX	95.10	389.0641	37,000
<b>ACTIVITY TO DO NEW ON</b>					
no changes					

buys are each about 32% of total portfolio

Month End Positions	Fund Style	At month end Symbol	Ending NAV	Number of Shares	Current Value	Percent of Total
	ELC	VIGRX	98.39	389.0641	38,280	30%
	ELC	VFIAX	303.37	131.1975	39,801	32%
	H	VWINX	27.79	1,375.5731	38,227	30%
	Cash	Money Market	1.00	9,478.20	9,478	8%
Total Valuation=					125,787	100%

	ytd 2020	12 m	9 m	6 m	3 m	1 m
Vanguard Portfolio	-3.9	2.2	-0.6	-2.5	-3.0	-6.1

## FIDELITY, selected & timed (2 month hold at least), style and asset allocated (stock, bond, balanced, cash)

Past & Future Activity	Activity	Fund	Action Price	Number of Shares	Action Value
<b>PAST</b>					
31-Jan	sell	FIVFX	22.90	1,544.652	35,373
31-Jan	buy	FTRNX	111.83	312.975	35,000
<b>ACTIVITY TO DO NEW ON</b>					
28-Feb	sell	FOCPX		all	
28-Feb	buy	FSEAX			33,000
28-Feb	sell	FEMKX		all	
28-Feb	buy	FBNDX			33,000

buys are about 30% of total portfolio

Month End Positions	Fund Style	Symbols	Ending NAV	Number of Shares	Current Value	Percent of Total
Equity	ELC	FOCPX	12.26	2,759.7400	33,834	30%
Equity	ELC	FTRNX	103.24	312.9750	32,312	28%
Equity	EW	FEMKX	32.89	1,013.7990	33,344	29%
	Cash	Money Mrkt	1.00	14,425.63	14,426	13%
Total Valuation=					113,915	100%

	ytd 2020	12 m	9 m	6 m	3 m	1 m
Fidelity Portfolio	-5.1	2.9	4.3	-1.2	-3.6	-6.4
World Growth Index	-7.2	7.4	9.6	4.1	-4.1	-6.8
World Income Index	3.0	13.2	8.6	2.4	3.2	0.6
World Hybrid (60/40) Index	-4.3	9.1	9.3	3.5	-2.0	-4.7

## 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 one, two, or three months, depending on the portfolio. 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 whatever minimum is required.

**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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