



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.

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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Vanguard Fund Family by C

VANGUARD FUND FAMILY by C

ETF	Sell	Legend	Fund Name	Symbol	S	A	12m	9m	6m	3m	1m	NAV	V	CS	C	Fmly Rank
MGK	to buy 5/29	F S T	Vanguard US Growth	VWUSX	ELC	E	29.1	20.8	13.4	12.5	7.4	47.61	5.3	60.3	11.4	*****
MGK		F S T	Vanguard Index Grth	VIGAX	ELC	E	26.0	16.0	8.5	9.2	6.0	98.53	5.0	42.8	8.6	*****
VGLT	5/29/2020	F S T	Vanguard LT Trsry	VUSTX	BL	B	25.0	11.6	16.3	4.9	-2.5	15.50	3.8	32.4	8.5	*****
NotAM		F S T	Vanguard Intl Growth	VWIGX	EW	E	21.4	17.2	7.1	6.9	7.8	32.75	5.1	37.5	7.3	****
VGIT	7/30/2020	F S T	Vanguard IT Trsry	VFITX	BI	B	9.6	6.1	7.0	2.9	0.2	12.11	1.1	2.8	2.6	****
BLV		F S T	Vanguard LT InvstGrd	VWESX	BI	B	16.7	4.7	6.3	-0.8	-0.3	11.53	2.8	3.7	1.3	****
VBK		F S T	Vanguard SmlCap Grwth	VSGAX	ESC	E	11.1	4.2	-1.8	4.2	9.6	67.48	5.6	4.3	0.8	****
NotAM		F S T	Vanguard Star	VGSTX	H	H	11.0	5.6	0.2	1.8	3.8	26.83	3.2	-0.6	-0.2	****
NotAM		F S T	Vanguard Balanced	VBIAX	H	H	10.9	5.1	0.5	2.4	3.1	38.49	3.0	-0.9	-0.3	****
BIV	to sell 5/29	F S T	Vanguard IT InvstGrd	VFICX	BI	B	9.0	4.6	4.7	1.1	1.6	10.35	1.4	-2.0	-0.3	****
BND		F S T	Vanguard TTL Bond Index Adm	VBTLX	BI	B	9.0	4.5	5.0	1.2	0.1	11.52	1.0	-3.2	-0.3	****
VTIP		F S T	Vanguard FI TIP	VIPSX	BS	B	7.7	4.2	5.3	1.7	0.5	13.82	1.1	-3.5	-0.4	****
VOO		F S T	Vanguard 500 Index	VFIAX	ELC	E	12.2	5.0	-2.6	3.1	4.2	280.57	4.7	-0.9	-0.4	****
VMBS		F S T	Vanguard GNMA	VFIIX	BU	B	6.0	3.8	3.4	1.9	-0.2	10.82	0.6	-8.0	-0.5	***
VGSH		F S T	Vanguard ST Trsry	VFISX	BS	B	4.7	3.3	3.3	1.5	0.2	10.87	0.5	-9.9	-0.5	***
VGSH		F S T	Vanguard ST Federal	VSGBX	BS	B	4.7	3.1	3.1	1.2	0.3	10.97	0.5	-10.5	-0.5	***
VYM		F S T	Vanguard High Yld Dividend	VHDYX	EV	E	12.4	6.8	0.0	0.0	0.0	36.16	1.7	-3.8	-0.7	***
BSV		F S T	Vanguard ST InvstGrd	VFSTX	BS	B	4.3	2.4	2.1	0.2	1.0	10.84	0.8	-12.8	-1.1	***
VXUS		F S T	Vanguard Intl Equity	VFSVX	EW	E	8.4	7.7	0.0	0.0	0.0	41.12	1.7	-6.8	-1.1	***
NotAM		F S T	Vanguard Wellesley Incm	VWINX	H	H	8.2	2.7	0.8	0.5	1.9	27.02	2.0	-8.3	-1.6	***
VBK		F S T	Vanguard Explorer	VEXPX	ESC	E	8.5	3.0	-4.3	3.0	9.8	98.08	6.0	-2.8	-1.7	***
VYM		F S T	Vanguard Grwth & Incm	VQNPX	EGI	E	11.0	4.1	-3.3	3.0	4.4	48.85	4.8	-3.7	-1.8	***
NotAM	na	F S T C	Vanguard Wellington	VWELX	H	H	8.1	2.0	-2.6	0.5	2.5	41.07	3.0	-12.5	-3.7	***
NotAM		F S T	Vanguard High Yld Corp	VWEHX	BH	B	2.9	-1.3	-2.9	-3.4	3.3	5.62	1.9	-24.3	-4.6	***
VIG		F S T C	Vanguard Div Grth	VDIGX	ELC	E	7.7	-1.4	-3.5	2.4	4.5	28.72	3.7	-13.3	-4.9	***
MGK	na	F S T C	Vanguard Cap Opprt	VHCOX	ELC	E	9.8	4.5	-6.1	-0.3	4.3	62.44	5.1	-10.9	-5.6	***
VT		F S T	Vanguard Global Eqty	VHGEX	EW	E	6.1	1.5	-5.4	-0.8	4.7	29.02	4.6	-16.8	-7.7	***
MGK	na	F S T C	Vanguard PRIMECAP	VPMCX	ELC	E	8.7	1.8	-7.5	-1.5	2.7	124.64	4.8	-18.8	-9.0	***
NotAM		F S T	Vanguard Pacific Index	VPADX	EW	E	1.2	0.2	-7.8	0.2	6.0	77.25	4.2	-23.2	-9.7	***
VOE		F S T	Vanguard Cap Value	VCVLX	EV	E	7.9	1.3	-8.6	-1.4	5.3	12.79	5.6	-18.5	-10.3	***
VO		F S T	Vanguard MidCap Index	VIMAX	EMC	E	4.2	-1.2	-7.3	-0.5	6.6	198.81	5.3	-21.1	-11.2	***
VXF		F S T	Vanguard Extended Mrkt Index	VEXMX	EMC	E	3.4	-0.6	-7.7	-1.2	8.4	86.35	5.9	-20.6	-12.1	***
MGV		F S T	Vanguard Windsor II	VWNFX	ELC	E	5.3	-0.2	-9.0	-1.6	4.2	32.24	5.3	-24.1	-12.8	***
NotAM		F S T	Vanguard Prcs Mtlis	VGPMX	EG	E	2.9	-4.7	-7.0	0.2	4.5	7.36	4.8	-27.0	-12.9	**
VYM		F S T	Vanguard Equity Income	VEIPX	EGI	E	1.2	-3.4	-9.8	-1.5	3.3	32.90	4.4	-33.2	-14.6	**
VVO		F S T	Vanguard Intl Explorer	VINEX	EW	E	-1.8	-2.0	-11.4	-3.2	7.9	15.32	5.8	-33.4	-19.2	**
MGV		F S T	Vanguard Value Index	VVIAX	EV	E	0.1	-4.6	-12.4	-3.0	2.7	39.54	4.9	-40.1	-19.5	**
MGV		F S T	Vanguard Windsor	VWNDX	ELC	E	2.6	-2.8	-12.4	-3.6	5.5	18.13	5.8	-33.7	-19.6	**
VGK		F S T	Vanguard European Index	VEURX	EW	E	-3.8	-5.4	-12.3	-6.1	5.6	26.25	4.9	-44.9	-22.0	**
VB		F S T	Vanguard SmlCap Index	NAESX	ESC	E	-1.6	-5.4	-11.8	-3.5	7.7	68.27	5.9	-37.6	-22.1	**
VNQ		F S T	Vanguard REIT	VGSLX	ERE	E	-6.6	-12.9	-14.4	-9.6	2.8	110.91	3.7	-63.7	-23.6	**
VVO		F S T	Vanguard Emrg Mrkt	VEIEX	EW	E	-6.1	-6.3	-11.1	-9.1	0.8	23.36	4.6	-54.8	-25.4	**
NotAM		F S T	Vanguard Intl Value	VTRIX	EW	E	-6.5	-6.9	-14.1	-7.6	4.2	30.95	4.8	-53.8	-25.9	**
VO		F S T	Vanguard Strtg Eqty	VSEQX	EMC	E	-3.6	-8.0	-14.4	-4.9	7.0	28.04	5.9	-46.9	-27.8	*
VTV		F S T	Vanguard US Value	VUVLX	EV	E	-7.8	-11.3	-17.7	-7.6	3.5	14.98	5.5	-63.8	-35.0	*
VOE		F S T	Vanguard Slctd Value	VASVX	EV	E	-9.9	-15.6	-21.5	-11.9	6.0	20.69	6.6	-75.8	-50.0	*

Fidelity Select Fund Family by C

Fidelity Select 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
XLE		Fn	Fidelity Health Care	FSPHX	ES	E	33.6	26.1	11.1	14.0	4.4	29.35	4.7	64.8	13.7	*****
XLK		Fn	Fidelity Technology	FSPTX	ES	E	40.4	27.1	14.1	10.8	7.5	20.92	6.0	75.5	12.6	*****
IHE		Fn	Fidelity Pharma	FPHAX	ES	E	30.9	21.2	10.2	10.5	2.1	23.29	4.0	50.6	12.5	*****
IBB		Fn	Fidelity Biotechnology	FBIOX	ES	E	35.3	30.3	12.2	13.9	9.8	22.65	6.3	77.2	12.3	*****
GLD		Fn	Fidelity Gold	FSAGX	ES	E	52.7	15.6	29.3	27.1	3.5	28.17	8.8	103.8	11.9	*****
IGV		Fn	Fidelity Software & Comprtr	FSCSX	ES	E	29.6	21.7	13.5	10.9	8.0	21.41	5.1	59.4	11.7	*****
IHF		Fn	Fidelity Health Care Svcs	FSHCX	ES	E	29.2	25.3	7.4	14.7	6.2	107.74	5.5	58.4	10.7	*****
		Fn	Fidelity Wireless	FWRLX	ES	E	28.4	17.5	6.4	6.8	5.8	10.71	4.7	40.6	8.7	*****
IYZ		Fn	Fidelity Telecommunications	FSTCX	ES	E	18.1	11.2	7.8	5.3	5.3	63.10	2.8	23.4	8.4	*****
XRT		Fn	Fidelity Retailing	FSRPX	ES	E	21.3	11.7	8.0	14.0	7.8	17.89	5.2	38.5	7.4	*****
SOXX		Fn	Fidelity Electronics	FSELX	ES	E	40.3	20.7	2.7	4.5	4.6	11.18	7.9	48.4	6.1	*****
IHI		Fn	Fidelity Med Equipment	FSMEX	ES	E	20.6	11.1	3.9	9.3	3.2	59.62	4.1	23.8	5.8	*****
		Fn	Fidelity Multimedia	FBMPX	ES	E	18.1	11.2	5.3	8.9	8.3	64.56	4.9	27.4	5.6	*****
		Fn	Fidelity IT Services	FBSOX	ES	E	16.0	7.8	4.5	5.6	8.7	77.22	5.4	18.2	3.4	*****
		Fn	Fidelity Computers	FDCPX	ES	E	21.4	13.7	0.1	-0.6	3.5	73.86	5.2	13.7	2.6	***
XLY		Fn	Fidelity Consumer Dscrtiry	FSCPX	ES	E	12.9	6.3	3.0	8.5	6.6	49.46	5.4	12.9	2.4	***
CARZ		Fn	Fidelity Automotive	FSAVX	ES	E	20.8	10.8	-2.1	0.2	9.0	31.45	7.1	14.3	2.0	***
IAI		Fn	Fidelity Broker & Inv.	FSLBX	ES	E	14.7	9.1	-2.7	3.7	6.8	76.32	5.8	7.2	1.2	***
XHB		Fn	Fidelity Constrctn & Housing	FSHOX	ES	E	15.3	1.7	-4.8	1.5	11.7	56.00	6.2	1.1	0.2	***
BSV		Fn	Fidelity ST Bond	FSHBX	B	B	3.8	2.5	2.2	0.5	0.6	8.81	0.6	-14.8	-0.8	***
BSV		Fn	Fidelity ST Bond dplct	FSHBXX	B	B	3.8	2.5	2.2	0.5	0.6	8.81	0.6	-14.8	-0.8	***
BSV		Fn	Fidelity ST Bond dplct	FSHBXXX	B	B	3.8	2.5	2.2	0.5	0.6	8.81	0.6	-14.8	-0.8	***
BSV		Fn	Fidelity ST Bond dplct	FSHBXXXX	B	B	3.8	2.5	2.2	0.5	0.6	8.81	0.6	-14.8	-0.8	***
XLP		Fn	Fidelity Consumer Staples	FDFAV	ES	E	4.5	-1.0	-5.6	1.1	2.5	80.12	3.5	-22.8	-7.9	***
XLU		Fn	Fidelity Utilities	FSUTX	ES	E	1.4	-5.3	-7.5	-5.2	4.6	83.87	4.1	-36.4	-15.0	***
IYM		Fn	Fidelity Materials	FSDPX	ES	E	0.9	-3.8	-8.0	4.1	6.3	62.08	6.2	-24.9	-15.4	***
XLB		Fn	Fidelity Chemicals	FSCHX	ES	E	-2.3	-3.7	-9.1	4.7	8.4	10.96	7.2	-26.4	-19.0	***
		Fn	Fidelity Environmental	FSLEX	ES	E	0.0	-2.5	-11.2	-3.0	6.1	21.18	5.8	-35.0	-20.3	***
		Fn	Fidelity Communications	FSDCX	ES	E	-10.6	-6.8	-6.9	2.8	3.7	32.04	4.9	-42.1	-20.5	**
XLI		Fn	Fidelity Industrials	FCYIX	ES	E	-5.6	-9.0	-13.6	-5.3	7.3	29.03	5.3	-50.6	-26.9	**
IYT		Fn	Fidelity Transportation	FSRFX	ES	E	-8.4	-11.3	-16.9	-3.8	7.3	71.16	5.5	-57.5	-31.4	**
PEJ		Fn	Fidelity Leisure	FDLSX	ES	E	-5.0	-14.1	-11.2	-4.0	6.7	12.91	6.4	-52.0	-33.0	**
IAK		Fn	Fidelity Insurance	FSPCX	ES	E	-9.8	-13.7	-18.2	-10.6	8.0	49.38	4.8	-68.7	-33.1	**
ITA		Fn	Fidelity Defense & Aero	FSDAX	ES	E	-10.0	-19.2	-22.3	-12.3	9.6	14.18	6.1	-78.5	-48.0	**
IYG		Fn	Fidelity Financial Svcs	FIDSX	ES	E	-8.3	-12.2	-21.6	-12.5	5.2	7.84	6.5	-73.7	-48.2	**
		Fn	Fidelity Consumer Finance	FSVLX	ES	E	-18.6	-21.4	-26.4	-20.5	8.0	12.84	6.9	-103.2	-71.1	**
		Fn	Fidelity Air Transport	FSAIX	ES	E	-28.2	-34.3	-37.7	-23.6	5.0	44.97	6.3	-143.2	-89.6	**
		Fn	Fidelity Natural Rsrcs	FNARX	ES	E	-22.2	-23.3	-24.2	-10.1	2.5	18.53	9.1	-101.6	-92.3	*
KBE		Fn	Fidelity Banking	FSRBX	ES	E	-19.2	-21.3	-31.9	-20.2	2.3	17.00	8.4	-114.6	-96.4	*
IYE		Fn	Fidelity Energy	FSENX	ES	E	-32.8	-30.6	-31.8	-16.0	2.7	22.34	9.8	-133.0	-130.8	*
UNG		Fn	Fidelity Natural Gas	FSNGX	ES	E	-44.1	-37.9	-35.3	-23.3	2.3	10.33	10.8	-162.7	-175.8	*
IEZ		Fn	Fidelity Energy Services	FSESX	ES	E	-50.3	-43.0	-45.1	-31.6	10.1	11.71	13.8	-184.3	-254.2	*

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	Fund Name	Starting NAV	Ending NAV	Number of Shares	Current Value	Percent of Total	
PAST						These funds were held at month's end.						
31-Mar	sell	FSTCX	55.26	327.9226	18,121					-	0%	
31-Mar	sell	FSPTX	16.93	575.8823	9,750					-	0%	
31-Mar	sell	FSAGX	19.85	895.6561	17,779					-	0%	
31-Mar	sell	FWRLX	9.14	1,021.6718	9,338					-	0%	
31-Mar	sell	FPHAX	20.37	940.9752	19,168					-	0%	
31-Mar	buy	Money Market	with all proceeds									
TO DO ON												
29-May	buy	FSPHX		350								
29-May	buy	FSPTX		490								
29-May	buy	FPHAX		440								
29-May	buy	FBIOX		453								
29-May	buy	FSAGX		364								
buys are each about 10% of total portfolio												
						cash	mm	Money Market	1.00	102,589.09	102,589	100%
Total Valuation=										102,589	100%	

	ytd 2020	12 m	9 m	6 m	3 m	1 m
Fidelity Select Portfolio	-11.6	-8.9	-9.9	-11.2	-7.7	0.0

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	Month End Positions	Fund Style	At month end Symbol	Ending NAV	Number of Shares	Current Value	Percent of Total
ACTIVITY PAST												
2-Jan	sell	VWESX	11.03	3,352.7222	36,981		ELC	VIGRX	98.39	389.0641	38,280	30%
2-Jan	buy	VIGRX	95.10	389.0641	37,000		ELC	VFIAX	303.37	131.1975	39,801	32%
							H	VWINX	27.79	1,375.5731	38,227	30%
ACTIVITY TO DO NEW ON												
no changes												
buys are each about 32% of total portfolio												
							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	-1.7	1.6	-0.3	-0.9	2.2	-0.5

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	Month End Positions	Fund Style	Symbols	Ending NAV	Number of Shares	Current Value	Percent of Total	
PAST													
30-Apr	sell	FTRNX	108.23	313.155	33,893		Bond	BG	FGOVX	11.15	3,033.0060	33,818	29%
30-Apr	sell	FSEAX	44.55	742.407	33,074		Bond	BI	FSTGX	11.15	3,046.5950	33,970	29%
30-Apr	buy	FGOVX	11.21	3,033.006	34,000		Bond	BF	FBNDX	8.58	3,924.2552	33,670	29%
30-Apr	buy	FSTGX	11.16	3,046.595	34,000								
ACTIVITY TO DO NEW ON													
29-May	sell	FBNDX		all									
29-May	buy	FTRNX			34,000								
buys are about 30% of total portfolio													
							Cash	Money Mkt	1.00	14,592.14	14,592	13%	
Total Valuation=										116,050	100%		

	ytd 2020	12 m	9 m	6 m	3 m	1 m
Fidelity Portfolio	-3.4	6.2	0.6	-1.8	1.9	-0.3
World Growth Index	-5.1	12.0	6.4	-1.9	2.8	5.0
World Income Index	4.5	10.1	3.8	4.7	0.5	1.1
World Hybrid (60/40) Index	-2.4	11.4	5.6	0.0	2.1	3.8

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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