



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: There were some trades last month and some for this month. We deleted a closed Vanguard fund VCVLX.

ACTIVITY TO DO NEW ON in left box on Portfolio page 5.

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	8/30/2020	Fn	Fidelity Emrg Asia	FSEAX	EW	E	50.5	43.8	42.8	8.6	2.3	63.61	5.2	119.4	22.9	*****
na		Fn C	Fidelity Grow th Company	FDGRX	ELC	E	56.4	37.9	35.8	5.8	-2.9	30.27	6.5	104.5	16.0	*****
na	to buy 11/2	Fn	Fidelity China Rgn	FHKCX	EW	E	44.1	36.3	32.6	6.4	4.2	51.53	4.7	67.1	14.3	*****
na		Fn	Fidelity Nordic	FNORX	EW	E	33.1	20.7	33.2	6.1	-2.0	56.51	5.2	71.9	13.7	*****
na		Fn	Fidelity Grth Discvr	FDSVX	ELC	E	41.6	22.2	26.0	3.0	-1.6	47.89	5.4	71.9	13.3	*****
na	to sell 11/2	Fn	Fidelity Blue Chip Grow th	FBGRX	ELC	E	47.5	30.7	33.5	5.2	-3.0	139.35	6.7	85.4	12.8	****
na		Fn	Fidelity Pacific Basin	FPBFX	EW	E	23.9	21.1	28.3	7.6	1.3	40.15	4.4	53.7	12.2	****
na	11/30/2020	Fn	Fidelity NASDAQ Cmp	FNCMX	ELC	E	40.5	20.0	23.2	1.7	-2.3	137.78	5.7	65.2	11.4	****
na		Fn	Fidelity Emrg Mrkt	FEMKX	EW	E	24.1	19.1	30.2	5.1	2.1	40.26	5.0	52.1	10.5	****
na		Fn	Fidelity OTC	FOCFX	ELC	E	37.4	22.6	26.0	3.0	-2.6	15.08	5.9	57.9	9.7	****
na		Fn	Fidelity Trend	FTRNX	ELC	E	35.7	21.4	24.1	2.9	-2.8	134.35	5.6	52.8	9.5	****
na		Fn	Fidelity Convertible Securities	FCV SX	H	H	25.2	16.2	20.5	3.0	-1.7	36.01	4.2	34.6	8.3	****
na		Fn	Fidelity Capital Appreciation	FDCAX	ELC	E	24.7	15.7	23.6	3.1	-1.2	39.58	4.9	37.4	7.6	****
na		Fn	Fidelity Japan	FJPNX	EW	E	12.1	11.6	21.8	9.8	-0.8	17.57	4.1	26.0	6.4	****
na		Fn	Fidelity Contra	FCNTX	ELC	E	27.2	16.1	19.9	1.0	-3.2	16.15	5.4	32.6	6.0	****
na		Fn C	Fidelity Small Cap Grth	FCPGX	ESC	E	21.4	8.2	25.6	6.6	-0.1	28.24	5.2	30.8	5.9	****
na		Fn	Fidelity Focused Stock	FTQGX	ELC	E	26.6	15.7	21.2	0.7	-5.1	30.56	5.4	30.5	5.6	****
na		Fn	Fidelity Worldw ide	FWWF X	EW	E	21.1	13.0	21.5	1.2	-4.0	31.97	5.0	24.3	4.8	****
na		Fn	Fidelity Disciplined Equity	FDEQX	ELC	E	21.9	11.4	17.7	0.9	-2.7	45.48	4.9	20.7	4.2	****
na		Fn	Fidelity Grth Strt	FDEGX	ELC	E	19.1	9.9	18.7	0.1	-0.8	55.91	4.5	18.4	4.1	***
na		Fn	Fidelity Magellan	FMAXX	ELC	E	21.8	11.7	17.8	-0.1	-3.5	11.72	4.8	19.3	4.0	***
na		Fn	Fidelity Independence	FDFFX	ELC	E	21.7	11.7	17.7	-0.1	-3.5	42.04	4.8	19.0	3.9	***
na		Fn	Fidelity Fund	FFIDX	ELC	E	21.0	10.9	16.2	-0.3	-2.8	57.36	4.7	16.5	3.5	***
na		Fn	Fidelity Intrntl Capital	FVFX	EW	E	13.4	7.3	20.6	1.4	-2.2	24.57	3.8	12.0	3.1	***
na		Fn	Fidelity Puritan	FPURX	H	H	15.0	8.6	13.4	0.9	-1.9	24.18	3.4	7.4	2.2	***
na		Fn	Fidelity Levrg Co Stk	FLVCX	EMC	E	10.0	2.7	24.1	6.3	-3.2	32.80	6.4	11.4	1.8	***
na		Fn	Fidelity Balanced	FBALX	H	H	13.8	7.2	13.8	1.3	-1.5	25.35	3.7	6.1	1.6	***
na		Fn	Fidelity Stock Slctr AllCap	FDS SX	ELC	E	14.0	5.7	16.2	0.8	-1.9	50.68	5.0	6.4	1.3	***
na		Fn	Fidelity Intrntl	FIGRX	EW	E	8.4	4.0	17.3	0.2	-3.1	46.20	4.6	-1.6	-0.7	***
na		Fn	Fidelity GNMA	FGMNX	BG	B	3.5	2.8	0.5	0.0	-0.1	11.78	0.3	-21.8	-0.8	***
na		Fn	Fidelity Mortgage Security	FMSFX	BG	B	4.3	3.3	0.8	0.2	-0.1	11.58	0.4	-20.0	-0.8	***
na		Fn	Fidelity Diversified Intrntl	FDIVX	EW	E	9.1	4.0	17.2	0.0	-3.5	41.61	4.4	-1.8	-0.8	***
na		Fn	Fidelity Short Term Bond	FSHBX	BS	B	3.4	2.5	1.8	0.0	-0.1	8.82	0.5	-21.0	-1.1	***
na		Fn	Fidelity Intrm Gov	FSTGX	BI	B	4.8	3.7	-0.2	-0.8	-0.5	10.93	0.6	-21.4	-1.4	***
na		Fn	Fidelity AM Eqty 85%	FAMRX	H	H	9.1	3.1	14.4	0.2	-1.8	20.59	4.3	-3.5	-1.5	***
na		Fn	Fidelity Intermediate Bond	FTHR X	BI	B	5.7	4.1	3.2	-0.3	-0.3	11.33	0.9	-16.1	-1.5	***
na		Fn	Fidelity Invst Grade Bond	FBNDX	BF	B	7.9	5.9	3.3	-1.4	-0.5	8.48	1.1	-13.3	-1.5	***
na		Fn	Fidelity Stock Slctr SmCap	FDSCX	ESC	E	3.4	-1.5	18.8	3.9	0.7	24.77	4.9	-3.1	-1.5	***
na		Fn	Fidelity Total Bond	FTBFX	BL	B	6.8	4.6	4.2	-1.0	-0.6	11.11	1.2	-14.4	-1.8	***
na		Fn	Fidelity AM Eqty 70%	FASGX	H	H	8.5	3.2	12.6	0.2	-1.5	23.39	3.6	-5.5	-2.0	***
na		Fn	Fidelity Govt Securities	FGOVX	BG	B	5.7	4.2	-0.9	-1.7	-0.9	10.96	1.0	-22.1	-2.1	***
na		Fn	Fidelity AM Eqty 60%	FSANX	H	H	8.2	3.4	11.2	0.1	-1.3	13.47	3.2	-6.9	-2.2	***
na		Fn	Fidelity AM Eqty 50%	FASMX	H	H	7.8	3.4	9.8	0.1	-1.1	19.13	2.7	-8.5	-2.3	***
na		Fn	Fidelity AM Eqty 20%	FASIX	H	H	5.0	2.5	5.1	-0.4	-0.5	13.93	1.5	-16.8	-2.5	***
na		Fn	Fidelity Cptl & Incm	FAGIX	BH	B	3.2	-0.1	12.9	0.9	-0.9	9.88	3.0	-12.6	-3.8	***
na		Fn	Fidelity High Incm	SPHIX	BH	B	-0.7	-2.4	7.8	-0.7	-0.4	8.39	2.1	-24.8	-5.2	***
na		Fn	Fidelity Europe	FIEUX	EW	E	5.0	0.5	16.2	-1.5	-4.4	35.35	5.2	-12.8	-6.6	***
na		Fn	Fidelity New Markets Income	FNMX	BW	B	-0.2	-4.2	11.1	-1.4	-0.9	14.18	2.8	-24.1	-6.7	***
na		Fn	Fidelity Overseas	FOSFX	EW	E	4.3	-0.3	13.6	-1.9	-4.7	50.91	4.4	-17.6	-7.7	***
na		Fn	Fidelity MidCap Enhncd	FMEIX	EMC	E	1.9	-2.4	15.2	0.8	-0.3	14.75	5.1	-16.3	-8.4	***
na		Fn	Fidelity Small Cap Stock	FSLCX	ESC	E	-1.3	-6.3	21.0	1.7	-1.0	16.94	6.0	-14.3	-8.6	***
na		Fn	Fidelity Mid Cap Stock	FMCSX	EMC	E	-2.2	-5.8	15.2	1.9	0.6	32.44	4.9	-18.8	-9.2	***
na		Fn	Fidelity Value Strategies	FSLSX	EV	E	-5.7	-9.2	16.7	6.9	3.7	33.96	6.1	-16.0	-9.7	***
na		Fn	Fidelity Tlcm/Util	FIUX	EGI	E	-4.3	-7.9	7.8	1.9	2.9	25.58	3.8	-28.2	-10.6	***
na		Fn	Fidelity Low Priced Stock	FLPSX	ESC	E	-0.8	-4.8	12.3	1.8	-1.6	42.45	5.4	-21.6	-11.7	***
na		Fn	Fidelity Value	FDVLX	EV	E	-6.5	-9.6	18.4	6.1	2.4	9.57	6.6	-17.8	-11.8	**
na		Fn	Fidelity Intrntl Sml	FISMX	EW	E	0.9	-6.4	14.3	2.8	-1.3	25.28	5.0	-27.1	-13.6	**
na		Fn	Fidelity Stk Slctr MidCap	FSSMX	EMC	E	-2.2	-6.0	17.3	3.5	1.9	34.71	5.6	-27.6	-15.4	**
na		Fn	Fidelity Mega Cap	FGRTX	ELC	E	-0.8	-5.9	8.6	-1.5	-3.1	13.63	4.9	-31.3	-15.4	**
na		Fn	Fidelity Eqty Income	FEQIX	EV	E	-0.6	-7.8	6.2	-1.3	-2.3	53.82	3.9	-39.1	-15.5	**
na		Fn C	Fidelity Small Cap Value	FCPVX	ESC	E	-10.5	-11.4	14.1	4.0	2.8	13.14	5.5	-29.5	-16.1	**
na		Fn	Fidelity Value Discvry	FVDFX	ELC	E	-1.0	-4.6	10.3	2.4	0.0	27.37	4.8	-34.7	-16.6	**
na		Fn	Fidelity LrgCap Stock	FLCSX	ELC	E	-3.9	-8.5	7.5	-1.0	-2.7	29.32	5.1	-37.1	-18.8	**
na		Fn	Fidelity New Millennium	FMLX	ELC	E	-7.9	-11.0	8.8	-0.8	-1.4	32.79	4.6	-40.7	-18.9	**
na		Fn	Fidelity Grow th & Income	FGRIX	EGI	E	-4.2	-8.5	6.1	-2.4	-3.1	36.43	4.8	-40.6	-19.5	**
na		Fn	Fidelity Stk Slctr Lrg Cap	FSLVX	ELC	E	-5.8	-11.1	7.2	1.0	-1.1	18.67	4.8	-44.4	-21.2	**
na		Fn	Fidelity Dividend Grow th	FDGFX	ELC	E	-8.1	-11.5	7.6	0.3	-1.4	26.11	5.4	-41.6	-22.4	**
na		Fn	Fidelity Equity Dividend	FEQTX	EGI	E	-8.5	-11.4	4.0	-2.2	-1.8	21.54	4.6	-48.5	-22.5	**
na		Fn	Fidelity Intrntl Value	FVLX	EW	E	-6.6	-14.6	8.2	-3.6	-4.5	6.87	4.9	-53.9	-26.5	**
na		Fn	Fidelity Real Estate	FRESX	ERE	E	-18.0	-17.7	1.7	-6.6	-3.2	36.65	3.9	-72.2	-28.5	*
na		Fn	Fidelity Export & Multintl	FEXPX	ELC	E	-11.7	-14.7	6.7	-0.1	-2.9	17.77	5.8	-51.3	-29.9	*
na		Fn	Fidelity Blue Chip Value	FBCVX	EV	E	-9.8	-14.8	4.5	-0.7	-1.8	16.78	4.8	-62.5	-30.0	*
na		Fn	Fidelity Emrg EA	FEMEX	EW	E	-17.8	-18.2	9.8	-1.8	-1.9	7.86	5.9	-58.4	-34.7	*
na		Fn	Fidelity Latin America	FLATX	EW	E	-37.1	-38.7	6.4	-13.2	-5.7	17.36	8.9	-116.8	-103.7	*

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
NotAvl	9/29/2020	F S T	Vanguard Intl Grow th	VWIGX	EW	E	42.3	32.0	38.3	6.4	-0.5	42.00	5.5	90.1	16.2	*****
MGK	8/28/2020	F S T	Vanguard US Grow th	VWUSX	ELC	E	43.5	27.6	29.3	2.6	-3.6	57.30	6.3	70.8	11.3	*****
MGK	11/30/2020	F S T	Vanguard Index Grth	VIGAX	ELC	E	30.5	18.0	22.5	1.6	-3.3	113.45	5.5	40.8	7.4	*****
VBK		F S T	Vanguard SmlCap Grw th	VSGAX	ESC	E	18.0	9.9	24.1	2.8	0.9	76.23	5.4	27.1	5.0	****
VBK		F S T	Vanguard Explorer	VEXPX	ESC	E	14.1	7.5	23.6	2.8	1.9	110.44	5.7	21.4	3.7	****
VXF		F S T	Vanguard Extended Mrkt Index	VEXMX	EMC	E	11.2	4.7	24.9	4.4	0.5	98.89	5.9	17.2	2.9	****
VWO		F S T	Vanguard Emrg Mrkt	VEIEX	EW	E	7.6	5.7	21.8	2.5	1.9	27.86	5.0	11.0	2.2	****
MGK	na	F S T C	Vanguard Cap Opprtn	VHCOX	ELC	E	11.5	5.2	17.8	2.7	-1.6	70.52	4.9	7.1	1.4	****
VT		F S T	Vanguard Global Eqty	VHGEX	EW	E	10.3	4.8	18.2	1.4	-1.7	32.75	4.8	4.4	0.9	****
NotAvl		F S T	Vanguard Star	VGSTX	H	H	11.8	6.6	12.9	0.8	-1.0	29.01	3.2	2.6	0.8	****
VGSH		F S T	Vanguard ST Federal	VSGBX	BS	B	4.1	3.2	1.3	0.3	0.1	11.02	0.4	-19.6	-0.7	****
VGSH		F S T	Vanguard ST Trsry	VFISX	BS	B	3.9	3.1	0.7	0.2	-0.1	10.91	0.4	-20.6	-0.7	****
VMBS		F S T	Vanguard GNMA	VFIX	BU	B	3.3	2.7	-0.3	-0.1	-0.1	10.72	0.4	-23.0	-0.8	***
VTIP		F S T	Vanguard FI TIP	VIPSX	BS	B	9.0	6.1	3.9	-0.1	-0.7	14.25	1.1	-10.2	-1.2	***
BSV		F S T	Vanguard ST InvstGrd	VFSTX	BS	B	4.5	3.3	3.4	0.2	0.1	10.97	0.8	-17.0	-1.4	***
BIV		F S T	Vanguard IT InvstGrd	VFICX	BI	B	8.2	5.9	5.0	-0.6	-0.2	10.57	1.4	-10.1	-1.4	***
VGIT		F S T	Vanguard IT Trsry	VFITX	BI	B	7.0	5.5	0.5	-0.7	-0.6	12.10	0.9	-16.7	-1.5	***
VO		F S T	Vanguard MidCap Index	VIMAX	EMC	E	5.8	0.3	17.8	1.3	-0.1	218.04	4.9	-3.3	-1.6	***
BND		F S T	Vanguard TTL Bond Index Adm	VBTLX	BI	B	6.2	4.1	1.3	-1.5	-0.6	11.53	1.0	-19.1	-1.8	***
NotAvl		F S T	Vanguard Balanced	VBIAX	H	H	9.4	4.4	9.7	0.2	-1.5	40.60	3.0	-6.3	-1.9	***
MGK	na	F S T C	Vanguard PRIMECAP	VPMCX	ELC	E	7.5	1.7	14.3	2.8	-2.8	138.82	4.7	-5.0	-2.3	***
VOO		F S T	Vanguard 500 Index	VFIAX	ELC	E	9.7	2.8	13.3	0.4	-2.7	302.03	4.8	-5.1	-2.4	***
VB		F S T	Vanguard SmlCap Index	NAESX	ESC	E	1.6	-2.5	19.2	3.2	2.0	75.14	5.6	-5.0	-2.8	***
NotAvl		F S T	Vanguard High Yld Corp	VWEHX	BH	B	2.9	0.9	8.8	0.1	0.4	5.78	1.9	-15.3	-2.9	***
VYM		F S T	Vanguard Grw th & Incm	VQNPX	EGI	E	8.9	2.4	13.4	0.0	-2.6	52.73	4.9	-6.4	-3.1	***
NotAvl		F S T	Vanguard Pacific Index	VPADX	EW	E	0.7	0.8	14.8	4.9	-1.4	83.00	4.0	-8.8	-3.5	***
NotAvl		F S T	Vanguard Wellesley Incm	VWINX	H	H	3.2	0.1	3.6	-0.3	-1.3	27.11	1.9	-24.6	-4.6	***
NotAvl	na	F S T C	Vanguard Wellington	VWELX	H	H	4.5	0.4	8.2	-0.3	-1.5	42.90	3.0	-17.2	-5.2	***
BLV		F S T	Vanguard LT InvstGrd	VWESX	BI	B	9.8	4.9	2.6	-5.9	-1.4	11.68	2.9	-18.6	-5.4	***
VWO		F S T	Vanguard Intl Explorer	VINEX	EW	E	0.6	-1.7	19.0	2.9	-2.6	16.90	5.5	-10.3	-5.7	***
MGV		F S T	Vanguard Windsor II	VWVFX	ELC	E	2.9	-2.0	13.5	1.8	-0.7	34.85	5.0	-13.0	-6.5	***
VIG		F S T C	Vanguard Div Grth	VDIGX	ELC	E	3.9	-1.4	9.8	1.1	-3.9	29.93	3.6	-18.9	-6.8	***
VGLT		F S T	Vanguard LT Trsry	VUSTX	BL	B	13.7	9.6	-4.4	-7.0	-3.2	15.07	3.6	-19.8	-7.2	***
NotAvl		F S T	Vanguard Prcs Mtls	VGPMX	EG	E	1.9	1.6	14.8	-2.5	-3.3	8.08	5.1	-16.1	-8.2	**
VXUS		F S T	Vanguard Intl Equity	VFSAX	EW	E	-0.8	-3.7	16.9	0.7	-2.4	25.37	5.7	-17.8	-10.1	**
VO		F S T	Vanguard Strtg Eqty	VSEQX	EMC	E	-2.8	-6.8	16.5	1.2	0.8	30.54	5.6	-19.7	-11.1	**
MGV		F S T	Vanguard Windsor	VWVNDX	ELC	E	-5.6	-9.3	9.1	0.8	0.2	18.56	5.0	-33.4	-16.6	**
VYM		F S T	Vanguard Equity Income	VEIPX	EGI	E	-6.0	-9.0	5.4	-0.5	-2.0	33.08	4.1	-40.5	-16.8	**
VOE		F S T	Vanguard Slctd Value	VASVX	EV	E	-11.2	-12.8	16.7	3.6	2.5	22.78	6.2	-29.7	-18.5	**
NotAvl		F S T	Vanguard Intl Value	VTRIX	EW	E	-8.7	-10.2	9.4	-0.7	-1.8	32.48	4.7	-40.6	-18.9	**
MGV		F S T	Vanguard Value Index	VVIAX	EV	E	-7.0	-10.2	5.3	-0.1	-2.1	39.96	4.5	-42.7	-19.3	**
VGK		F S T	Vanguard European Index	VEURX	EW	E	-8.7	-11.2	8.4	-4.6	-5.5	26.63	5.0	-50.1	-24.9	**
VNQ		F S T	Vanguard REIT	VGSLX	ERE	E	-15.8	-16.4	2.4	-5.2	-3.1	108.50	3.9	-66.6	-26.3	*
VTV		F S T	Vanguard US Value	VUVLX	EV	E	-13.5	-15.6	5.8	-0.8	-1.5	15.31	5.1	-54.2	-27.9	*

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
XLK	6/29/2020	Fn	Fidelity Technology	FSPTX	ES	E	50.0	30.0	33.4	4.6	-3.8	25.95	6.4	76.9	12.0	*****
CARZ	10/1/2020	Fn	Fidelity Automotive	FAVAX	ES	E	33.5	24.0	44.2	17.4	1.4	41.60	7.5	83.3	11.0	*****
SOXX	10/31/2020	Fn	Fidelity Semiconductors	FSELX	ES	E	32.9	20.0	28.1	8.7	0.4	13.69	5.9	52.7	8.9	*****
IHI	to buy 11/2	Fn	Fidelity Med Equipment	FSMEX	ES	E	29.8	19.0	21.3	2.1	1.0	70.07	4.2	35.9	8.6	*****
		Fn	Fidelity Computers	FDCPX	ES	E	27.3	13.6	27.5	5.9	0.2	91.00	5.1	37.2	7.3	*****
IBB		Fn	Fidelity Biotechnology	FBIOX	ES	E	34.7	19.7	16.0	4.1	-0.5	23.91	5.8	36.7	6.3	****
XRT	10/1/2020	Fn	Fidelity Retailing	FSRPX	ES	E	24.2	23.3	23.6	2.1	-3.0	20.51	5.2	32.9	6.3	****
IGV	to sell 11/2	Fn	Fidelity Software & Comptr	FSCSX	ES	E	32.4	16.4	19.5	0.1	-4.6	23.68	5.7	26.5	4.7	****
XLY		Fn	Fidelity Consumer Dscrtnty	FSCPX	ES	E	20.2	14.9	22.1	4.0	-3.2	56.63	5.3	20.7	3.9	****
		Fn	Fidelity Multimedia	FBMPX	ES	E	21.4	14.4	19.9	0.9	0.2	71.51	5.0	19.4	3.9	****
GLD		Fn	Fidelity Gold	FSAGX	ES	E	38.6	29.1	15.1	-11.0	-3.5	31.32	9.1	30.9	3.4	****
XLE		Fn	Fidelity Health Care	FSPHX	ES	E	28.1	13.3	10.4	0.6	-1.7	31.05	4.3	13.4	3.1	****
		Fn	Fidelity Wireless	FWRLX	ES	E	22.7	13.9	18.4	-1.4	-2.8	11.98	4.8	13.4	2.8	****
XHB		Fn	Fidelity Constrctn & Housing	FSHOX	ES	E	11.7	9.6	30.1	4.2	-2.4	65.22	6.1	15.9	2.6	****
IYM		Fn	Fidelity Materials	FSDPX	ES	E	8.5	10.9	22.7	5.5	2.0	71.63	5.1	12.3	2.4	***
XLB		Fn	Fidelity Chemicals	FSCHX	ES	E	5.4	8.8	21.4	4.2	0.2	12.27	5.7	2.6	0.5	***
IYT		Fn	Fidelity Transportation	FSRFX	ES	E	3.1	1.8	27.8	8.4	-2.6	84.71	5.6	1.1	0.2	***
BSV		Fn	Fidelity ST Bond	FSHBX	B	B	3.4	2.5	1.8	0.0	-0.1	8.82	0.5	-29.8	-1.6	***
BSV		Fn	Fidelity ST Bond dplct	FSHBXX	B	B	3.4	2.5	1.8	0.0	-0.1	8.82	0.5	-29.8	-1.6	***
BSV		Fn	Fidelity ST Bond dplct	FSHBXXX	B	B	3.4	2.5	1.8	0.0	-0.1	8.82	0.5	-29.8	-1.6	***
BSV		Fn	Fidelity ST Bond dplct	FSHBXXXX	B	B	3.4	2.5	1.8	0.0	-0.1	8.82	0.5	-29.8	-1.6	***
BSV		Fn	Fidelity ST Bond dplct	FSHBXXXXX	B	B	3.4	2.5	1.8	0.0	-0.1	8.82	0.5	-29.8	-1.6	***
IHF		Fn	Fidelity Health Care Svcs	FSHCX	ES	E	18.6	7.1	5.6	0.3	-1.0	107.13	5.1	-6.6	-3.4	***
		Fn	Fidelity Environmental	FSLEX	ES	E	4.6	1.0	20.1	5.5	-1.1	23.98	5.6	-7.2	-4.1	***
PEJ		Fn	Fidelity Leisure	FDLSX	ES	E	3.1	-3.7	20.2	12.1	-2.4	14.55	6.4	-7.9	-5.1	***
IYZ		Fn	Fidelity Telecommunications	FSTCX	ES	E	10.6	8.7	8.1	-4.7	-2.7	64.74	3.1	-17.3	-5.3	***
XLP		Fn	Fidelity Consumer Staples	FDFAK	ES	E	3.7	0.1	10.0	-0.5	-3.3	85.98	3.5	-27.3	-9.6	***
XLI		Fn	Fidelity Industrials	FCYIX	ES	E	0.5	-5.7	18.5	5.0	-0.3	32.07	5.1	-19.3	-9.8	***
		Fn	Fidelity IT Services	FBSOX	ES	E	14.6	2.4	13.1	-2.9	-7.3	80.35	5.7	-17.4	-9.9	***
IAI		Fn	Fidelity Broker & Inv.	FSLBX	ES	E	8.9	-2.6	10.8	-1.0	-0.5	79.18	5.1	-21.7	-11.0	**
IHE		Fn	Fidelity Pharma	FPHAX	ES	E	12.3	1.5	0.0	-5.0	-6.2	22.83	3.6	-34.7	-12.5	**
XLU		Fn	Fidelity Utilities	FSUTX	ES	E	-3.5	-10.2	9.7	3.5	5.8	87.99	4.6	-32.0	-14.6	**
IAK		Fn	Fidelity Insurance	FSPCX	ES	E	-11.7	-15.8	12.4	-1.6	0.4	51.39	4.5	-53.5	-24.1	**
		Fn	Fidelity Communications	FSDCX	ES	E	-7.6	-5.7	3.0	-11.3	-0.3	31.82	5.0	-59.2	-29.6	**
		Fn	Fidelity Consumer Finance	FSVLX	ES	E	-16.6	-21.6	18.3	6.0	-0.3	14.06	6.2	-51.6	-31.9	**
IYG		Fn	Fidelity Financial Svcs	FIDSX	ES	E	-14.5	-18.7	9.1	1.9	2.8	8.13	5.7	-56.7	-32.2	**
		Fn	Fidelity Air Transport	FSAIX	ES	E	-26.3	-25.8	19.4	10.9	0.7	51.13	5.7	-58.4	-33.4	**
KBE		Fn	Fidelity Banking	FSRBX	ES	E	-25.5	-26.8	6.4	6.7	8.5	17.68	7.4	-68.0	-50.5	**
ITA		Fn	Fidelity Defense & Aero	FSDAX	ES	E	-24.7	-28.9	1.2	-1.0	-2.8	13.09	5.9	-93.6	-55.3	*
		Fn	Fidelity Natural Rsrcs	FNARX	ES	E	-29.8	-28.9	-6.3	-9.9	-2.3	16.93	8.4	-114.5	-96.3	*
IYE		Fn	Fidelity Energy	FSENX	ES	E	-45.6	-43.4	-18.8	-17.1	-3.7	17.68	9.3	-165.8	-153.9	*
UNG		Fn	Fidelity Natural Gas	FSNGX	ES	E	-46.5	-47.0	-17.1	-15.5	-3.1	8.37	10.0	-166.6	-167.1	*
IEZ		Fn	Fidelity Energy Services	FSESX	ES	E	-50.1	-50.4	-5.3	-16.1	1.3	10.08	13.1	-157.8	-206.6	*

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
PAST					
30-Sep	sell	FSMEX	69.37	149.000	10,336
30-Sep	buy	FSELX	13.64	923.754	12,600
TO DO ON					
2-Nov	sell	FSCSX		all	
2-Nov	buy	FSMEX		185.000	

buys are each about 12% 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.						
	21.81	FSRPX	20.51	472.260	9,686	9%
	21.18	FSPTX	25.95	490.388	12,726	12%
	22.79	FSCSX	23.68	452.000	10,703	10%
	13.64	FSELX	13.69	923.754	12,646	12%
	42.31	FSAVX	41.60	243.441	10,127	9%
						0%
cash	mm	Money Market	1.00	51,978.09	51,978	48%
Total Valuation=					107,866	100%

	ytd 2020	12 m	9 m	6 m	3 m	1 m
Fidelity Select Portfolio	-7.1	-5.5	-8.6	5.2	0.3	-0.6

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
ACTIVITY PAST					
31-Aug	sell	VFITX	12.18	3,072.4635	37,423
31-Aug	buy	VIGAX	123.01	300.7886	37,000
ACTIVITY TO DO NEW ON					

buys are each about 31% of total portfolio

Month End Positions	Fund Style	At month end Symbol	Ending NAV	Number of Shares	Current Value	Percent of Total
	E	VWIGX	42.00	1,019.2837	42,810	33%
	E	VWUSX	57.30	766.2042	43,904	34%
	E	VIGAX	113.45	300.7886	34,124	26%
	Cash	Money Market	1.00	9,516.58	9,517	7%
Total Valuation=					130,354	100%

	ytd 2020	12 m	9 m	6 m	3 m	1 m
Vanguard Portfolio	6.1	8.2	3.6	7.4	0.6	-1.7

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
PAST					
30-Sep	sell	FTRNX	138.22	292.448	40,422
30-Sep	buy	FNCMX	140.98	283.728	40,000
ACTIVITY TO DO NEW ON					
2-Nov	sell	FBGRX		all	
2-Nov	buy	FHKCX			40,000

buys are about 30% of total portfolio

Month End Positions	Fund Style	Symbols	Ending NAV	Number of Shares	Current Value	Percent of Total
Equity	EW	FSEAX	63.61	639.9400	40,707	31%
Equity	ELC	FBGRX	139.32	265.3760	36,972	28%
Equity	ELC	FNCMX	137.78	283.7280	39,092	30%
	Cash	Money Mrkt	1.00	14,711.14	14,711	11%
Total Valuation=					131,482	100%

	ytd 2020	12 m	9 m	6 m	3 m	1 m
Fidelity Portfolio	9.5	13.5	8.0	12.9	3.9	0.0
World Growth Index	6.1	13.5	6.6	17.5	1.5	-1.7
World Income Index	6.0	6.2	3.5	2.5	-2.8	-1.0
World Hybrid (60/40) Index	6.1	11.3	5.7	12.8	0.2	-1.5

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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