



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: The Fidelity and Vanguard portfolios are looking good. See page 5.

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	68.6	60.7	53.1	16.5	12.6	71.60	5.9	134.7	22.7	*****
na	to buy 11/2	Fn	Fidelity China Rgn	FHKCX	EW	E	42.9	47.5	42.6	12.8	10.0	56.67	4.9	93.9	19.2	*****
na		Fn C	Fidelity Grow th Company	FDFRX	ELC	E	65.2	63.3	39.5	6.3	13.2	34.27	7.3	110.8	15.2	*****
na		Fn	Fidelity Blue Chip Grow th	FBGRX	ELC	E	59.1	58.1	39.4	6.0	14.0	158.79	7.4	99.8	13.4	*****
na		Fn	Fidelity Nordic	FNORX	EW	E	26.7	43.9	38.9	12.0	13.7	64.25	5.0	56.3	11.2	*****
na		Fn	Fidelity Grth Discvr	FDSVX	ELC	E	35.1	42.5	28.8	4.4	10.4	52.87	5.4	56.2	10.3	****
na		Fn	Fidelity Pacific Basin	FPBFX	EW	E	33.7	37.5	35.0	12.3	9.5	43.98	5.0	51.2	10.3	****
na		Fn	Fidelity Convertible Securities	FCV SX	H	H	37.5	37.9	29.9	9.4	14.0	41.06	5.1	51.9	10.2	****
na		Fn	Fidelity OTC	FOC PX	ELC	E	44.9	45.0	30.4	2.4	11.0	16.74	6.6	56.9	8.7	****
na		Fn	Fidelity Japan	FJPNX	EW	E	24.7	36.2	28.4	17.0	13.4	19.93	4.9	42.9	8.7	****
na		Fn	Fidelity Trend	FTRNX	ELC	E	43.3	44.0	28.2	3.2	11.0	149.09	6.3	52.8	8.4	****
na		Fn	Fidelity Emrg Mkrt	FEMKX	EW	E	34.1	33.6	35.8	9.5	8.7	43.77	5.4	45.0	8.3	****
na	11/30/2020	Fn	Fidelity NASDAQ Crp	FNCMX	ELC	E	32.4	43.3	29.1	3.7	11.9	154.18	5.7	46.6	8.1	****
na		Fn	Fidelity Levrg Co Stk	FLV CX	EMC	E	24.5	33.6	34.9	13.9	18.4	38.85	7.4	48.7	6.6	****
na		Fn	Fidelity Capital Appreciation	FDCA X	ELC	E	33.6	34.8	27.1	5.9	10.5	43.72	5.6	35.0	6.3	****
na		Fn C	Fidelity Small Cap Grth	FPCGX	ESC	E	19.7	34.1	31.6	14.6	15.2	32.52	5.1	31.5	6.2	****
na		Fn C	Fidelity Small Cap Value	FCPVX	ESC	E	9.1	20.5	36.7	22.5	23.6	16.24	6.7	35.7	5.3	****
na		Fn	Fidelity Stock Slctr SmCap	FDSCX	ESC	E	16.2	26.5	29.3	16.7	17.5	29.11	5.9	29.4	5.0	****
na		Fn	Fidelity Worldw ide	FWWFX	EW	E	30.7	33.7	25.1	4.0	11.2	35.55	5.7	27.9	4.9	****
na		Fn	Fidelity Focused Stock	FTQGX	ELC	E	34.3	35.1	23.2	1.1	10.0	33.63	6.0	26.9	4.5	****
na		Fn	Fidelity Value	FDVLX	EV	E	7.7	21.5	36.0	20.8	20.7	11.55	7.6	29.9	3.9	***
na		Fn	Fidelity Contra	FCNTX	ELC	E	32.3	33.9	22.1	-0.1	8.4	17.51	5.9	19.7	3.4	***
na		Fn	Fidelity Intrntl	FIGRX	EW	E	20.7	26.0	25.0	7.9	13.5	52.46	5.5	16.4	3.0	***
na		Fn	Fidelity Stock Slctr AllCap	FDSSX	ELC	E	23.0	28.8	22.9	6.4	12.6	57.09	5.7	16.9	2.9	***
na		Fn	Fidelity Disciplined Equity	FDEQX	ELC	E	28.2	31.2	20.5	3.0	9.7	49.91	5.5	15.8	2.9	***
na		Fn	Fidelity Value Strategies	FSLSX	EV	E	6.0	19.6	31.3	20.0	18.1	40.11	7.0	18.2	2.6	***
na		Fn	Fidelity Grth Strt	FDEGX	ELC	E	24.5	27.8	19.6	7.1	9.6	61.30	5.1	11.8	2.3	***
na		Fn	Fidelity Europe	FIEUX	EW	E	17.3	24.0	26.3	7.3	15.0	40.64	6.0	13.1	2.2	***
na		Fn	Fidelity Intrntl Capital	FIVFX	EW	E	21.4	23.6	24.8	6.7	9.5	26.91	4.5	9.3	2.1	***
na		Fn	Fidelity Mega Cap	FGRTX	ELC	E	12.0	21.8	23.1	9.3	17.7	16.04	5.9	7.1	1.2	***
na		Fn	Fidelity Magellan	FMAGX	ELC	E	26.7	29.5	18.7	0.3	7.8	12.64	5.3	6.3	1.2	***
na		Fn	Fidelity Independence	FDFFX	ELC	E	26.7	29.5	18.7	0.3	7.8	45.34	5.3	6.3	1.2	***
na		Fn	Fidelity Diversified Intrntl	FDV X	EW	E	18.8	23.2	22.9	6.3	11.1	46.23	5.1	5.6	1.1	***
na		Fn	Fidelity Mid Cap Stock	FMCSX	EMC	E	9.4	18.0	25.8	13.6	15.4	37.43	5.7	5.4	0.9	***
na		Fn	Fidelity Low Priced Stock	FLPSX	ESC	E	9.0	20.6	24.2	12.0	15.2	48.89	6.1	4.3	0.7	***
na		Fn	Fidelity Fund	FFIDX	ELC	E	26.0	28.6	17.8	0.2	7.8	61.86	5.2	3.7	0.7	***
na		Fn	Fidelity AM Eqty 85%	FAMRX	H	H	18.1	22.8	21.1	6.6	11.6	22.97	5.0	3.3	0.7	***
na		Fn	Fidelity Balanced	FBALX	H	H	21.2	23.3	19.2	5.5	9.4	27.73	4.3	1.8	0.4	***
na		Fn	Fidelity LrgCap Stock	FLCSX	ELC	E	7.8	18.8	22.2	10.1	17.8	34.55	6.0	0.0	0.0	***
na		Fn	Fidelity Overseas	FOSFX	EW	E	15.3	20.4	20.4	6.1	12.9	57.49	5.2	-1.6	-0.8	***
na		Fn	Fidelity GNMA	FGMNX	BG	B	3.6	2.2	0.2	0.0	0.1	11.79	0.3	-70.7	-2.2	***
na		Fn	Fidelity Mortgage Security	FMSFX	BG	B	4.3	2.4	0.7	0.0	0.1	11.59	0.3	-69.2	-2.2	***
na		Fn	Fidelity Puritan	FPURX	H	H	20.5	21.7	16.5	2.9	7.4	25.96	3.9	-7.9	-3.1	***
na		Fn	Fidelity Short Term Bond	FSHBX	BS	B	3.7	2.0	1.3	0.1	0.1	8.83	0.5	-69.6	-3.4	***
na		Fn	Fidelity AM Eqty 70%	FASGX	H	H	16.2	19.3	17.9	5.7	9.7	25.66	4.2	-8.0	-3.4	***
na		Fn	Fidelity Intrm Gov	FSTGX	BI	B	5.3	2.3	-0.2	-0.3	0.1	10.94	0.5	-69.7	-3.7	***
na		Fn	Fidelity Grow th & Income	FGRIX	EGI	E	7.0	17.6	20.1	8.7	16.9	42.60	5.7	-6.5	-3.7	***
na		Fn	Fidelity New Millennium	FMLX	ELC	E	4.4	13.8	21.7	12.9	17.2	38.42	5.6	-6.9	-3.8	***
na		Fn	Fidelity Intermediate Bond	FTHR X	BI	B	6.6	3.6	2.7	0.4	0.5	11.39	0.9	-63.0	-5.4	***
na		Fn	Fidelity AM Eqty 60%	FSANX	H	H	15.2	17.2	15.8	5.2	8.6	14.63	3.7	-14.8	-5.5	***
na		Fn	Fidelity Govt Securities	FGOVX	BG	B	6.4	2.5	-0.3	-0.3	0.4	11.00	0.8	-68.1	-5.5	***
na		Fn	Fidelity Small Cap Stock	FSLCX	ESC	E	7.0	15.9	24.4	8.3	12.7	19.09	6.7	-8.5	-5.7	***
na		Fn	Fidelity Invst Grade Bond	FBNDX	BF	B	9.5	5.8	3.4	0.8	1.3	8.59	1.1	-56.0	-6.0	***
na		Fn	Fidelity Total Bond	FTBFX	BL	B	8.7	5.3	4.4	1.0	1.5	11.28	1.2	-56.0	-6.7	***
na		Fn	Fidelity MidCap Enhncd	FMEIX	EMC	E	12.7	23.0	24.5	12.1	15.2	16.99	5.1	-13.3	-6.8	***
na		Fn	Fidelity AM Eqty 50%	FASMX	H	H	13.8	15.1	13.8	4.7	7.5	20.56	3.2	-21.9	-7.0	**
na		Fn	Fidelity Stk Slct MidCap	FSSMX	EMC	E	-1.6	21.5	29.7	16.0	16.9	40.56	5.7	-13.5	-7.6	**
na		Fn	Fidelity AM Eqty 20%	FASIX	H	H	8.0	7.3	6.8	2.3	3.5	14.41	1.6	-48.9	-8.0	**
na		Fn	Fidelity Equity Dividend	FEQTX	EGI	E	2.4	13.2	17.1	10.7	16.4	25.08	5.6	-16.9	-9.4	**
na		Fn	Fidelity Dividend Grow th	FDGFX	ELC	E	1.0	13.7	20.2	10.5	15.1	30.06	6.0	-16.4	-9.9	**
na		Fn	Fidelity Optl & Incm	FAGIX	BH	B	9.5	10.9	14.7	5.6	7.0	10.57	3.4	-29.2	-10.1	**
na		Fn	Fidelity Value Discvry	FVDFX	ELC	E	-2.7	19.9	22.6	12.1	14.8	31.42	4.7	-23.1	-10.8	**
na		Fn	Fidelity Intrntl Sml	FISMX	EW	E	-3.6	17.7	27.3	13.3	16.2	29.38	5.1	-22.7	-11.5	**
na		Fn	Fidelity High Incm	SPHIX	BH	B	2.4	2.6	7.3	2.0	3.1	8.65	2.2	-59.3	-13.3	**
na		Fn	Fidelity Tlcm/Util	FIUX	EGI	E	4.3	7.5	10.4	9.6	7.5	27.50	4.1	-37.5	-15.2	**
na		Fn	Fidelity Eqty Income	FEQIX	EV	E	-4.3	15.2	17.1	8.8	14.4	61.56	4.1	-38.0	-15.4	**
na		Fn	Fidelity New Markets Income	FNMIX	BW	B	4.4	1.6	8.8	2.0	4.4	14.81	2.9	-55.7	-15.9	**
na		Fn	Fidelity Stk Slct Lrg Cap	FSLVX	ELC	E	-7.7	13.9	20.1	11.6	15.5	21.57	4.8	-40.2	-19.3	**
na		Fn	Fidelity Emrg EA	FEMEX	EW	E	-4.9	5.7	18.6	10.4	15.0	9.04	6.6	-32.0	-21.1	**
na		Fn	Fidelity Blue Chip Value	FBCVX	EV	E	-13.7	8.5	16.9	10.0	14.7	19.25	4.8	-55.0	-26.5	*
na		Fn	Fidelity Intrntl Value	FIVLX	EW	E	-13.7	13.5	24.6	11.9	21.5	8.35	5.1	-56.7	-28.6	*
na		Fn	Fidelity Real Estate	FRESX	ERE	E	-11.1	-3.9	8.0	1.0	7.3	39.31	4.2	-75.6	-31.8	*
na		Fn	Fidelity Export & Multintl	FEXPX	ELC	E	-9.4	2.8	12.2	0.1	7.7	19.14	6.0	-63.4	-37.9	*
na		Fn	Fidelity Latin America	FLATX	EW	E	-17.2	-10.8	26.5	11.8	25.1	21.72	10.2	-41.5	-42.4	*

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
NotAvl	9/29/2020	F S T	Vanguard Intl Grow th	VWIGX	EW	E	60.3	60.0	47.8	14.1	16.7	49.01	6.5	122.0	18.8	*****
MGK	8/28/2020	F S T	Vanguard US Grow th	VWUSX	ELC	E	54.8	53.5	34.6	4.5	13.4	64.98	7.1	84.1	11.9	*****
VXF		F S T	Vanguard Extended Mrkt Index	VEXMX	EMC	E	27.2	36.1	37.3	16.5	19.6	118.26	6.9	59.9	8.6	*****
VBK		F S T	Vanguard SmlCap Grw th	VSGAX	ESC	E	27.5	35.4	28.5	14.0	14.7	87.47	6.2	43.3	7.0	****
VBK		F S T	Vanguard Explorer	VEXPX	ESC	E	24.7	34.2	29.5	14.7	15.7	127.77	6.5	42.0	6.4	****
MGK	11/30/2020	F S T	Vanguard Index Grth	VIGAX	ELC	E	38.5	39.3	26.5	1.8	10.4	125.25	6.2	39.7	6.4	****
MGK	na	F S T C	Vanguard Cap Opprtn	VHCOX	ELC	E	21.7	29.2	28.6	10.9	14.8	80.97	5.7	28.5	5.0	****
VB		F S T	Vanguard SmlCap Index	NAESX	ESC	E	14.9	25.7	30.2	16.8	17.8	88.48	6.5	28.6	4.4	****
VT		F S T	Vanguard Global Eqty	VHGEX	EW	E	21.5	27.5	27.9	8.9	13.8	37.28	5.6	22.9	4.1	****
NotAvl		F S T	Vanguard Pacific Index	VPADX	EW	E	15.0	25.1	25.0	14.0	15.2	95.63	4.8	17.5	3.6	****
VVO		F S T	Vanguard Emrg Mrkt	VEIEX	EW	E	18.7	21.4	31.6	10.8	10.5	30.79	5.5	16.1	2.9	****
VO		F S T	Vanguard MidCap Index	VIMAX	EMC	E	16.8	25.3	25.2	11.9	13.9	248.36	5.7	16.2	2.9	****
VOE		F S T	Vanguard Slctd Value	VASVX	EV	E	4.8	17.5	34.7	19.3	21.2	27.61	7.5	20.8	2.8	***
MGV		F S T	Vanguard Windsor II	VWNFX	ELC	E	13.7	22.9	24.8	10.3	14.6	39.94	5.8	9.5	1.6	***
MGV		F S T	Vanguard Windsor	VWNDX	ELC	E	8.2	19.0	24.2	15.9	19.4	22.16	6.1	9.9	1.6	***
VVO		F S T	Vanguard Intl Explorer	VINEX	EW	E	12.1	22.5	25.6	11.9	14.7	19.38	6.2	10.0	1.6	***
MGK	na	F S T C	Vanguard PRIMECAP	VPMCX	ELC	E	16.2	23.8	24.5	7.6	12.8	156.60	5.3	8.1	1.5	***
NotAvl		F S T	Vanguard Intl Value	VTRIX	EW	E	8.3	16.4	26.3	14.5	20.1	39.00	5.8	8.7	1.5	***
NotAvl		F S T	Vanguard Star	VGSTX	H	H	20.5	22.4	19.7	7.4	10.5	32.05	3.9	3.7	0.9	***
VXUS		F S T	Vanguard Intl Equity	VFSAX	EW	E	11.4	19.7	26.1	9.4	14.3	28.99	6.5	4.0	0.6	***
NotAvl		F S T	Vanguard Prcs Mtls	VGPMX	EG	E	15.0	23.9	23.1	5.6	12.6	9.10	5.9	3.5	0.6	***
VOO		F S T	Vanguard 500 Index	VFIAX	ELC	E	17.9	24.8	20.5	4.3	11.4	336.58	5.4	2.2	0.4	***
VYM		F S T	Vanguard Grw th & Incm	VQNPX	EGI	E	17.0	24.6	20.2	4.0	11.3	58.67	5.5	0.2	0.0	***
VO		F S T	Vanguard Strtg Eqty	VSEQX	EMC	E	6.8	18.6	24.6	11.9	14.5	34.97	6.4	-0.4	-0.3	***
VGSH		F S T	Vanguard ST Trsry	VFISX	BS	B	3.9	2.1	0.5	0.0	0.0	10.91	0.3	-70.4	-2.1	***
VGSH		F S T	Vanguard ST Federal	VSGBX	BS	B	4.2	2.3	0.9	0.2	0.1	11.03	0.3	-69.1	-2.1	***
VMBS		F S T	Vanguard GNMA	VFIX	BU	B	3.1	1.6	-0.5	-0.2	-0.1	10.71	0.3	-72.8	-2.2	***
VIG		F S T C	Vanguard Div Grth	VDIGX	ELC	E	12.8	19.6	17.0	6.3	11.2	33.29	4.3	-9.8	-4.2	***
VGIT		F S T	Vanguard IT Trsry	VFITX	BI	B	7.6	3.5	0.3	-0.4	0.2	12.12	0.7	-65.6	-4.7	***
VGK		F S T	Vanguard European Index	VEURX	EW	E	6.5	14.1	21.4	8.3	18.4	31.52	6.1	-8.2	-5.0	***
BSV		F S T	Vanguard ST InvstGrd	VFSTX	BS	B	4.8	2.8	2.3	0.3	0.3	11.00	0.8	-66.3	-5.1	***
BND		F S T	Vanguard TTL Bond Index Adm	VBTLX	BI	B	7.2	3.4	1.7	0.4	1.0	11.64	0.8	-63.2	-5.3	***
VTIP		F S T	Vanguard FI TIP	VIPSX	BS	B	9.9	6.2	4.4	0.0	1.1	14.40	1.0	-55.2	-5.8	***
NotAvl		F S T	Vanguard Balanced	VBIAX	H	H	15.6	17.7	14.5	4.2	8.0	43.85	3.5	-16.9	-5.9	**
BIV		F S T	Vanguard IT InvstGrd	VFICX	BI	B	9.5	5.7	4.0	0.8	1.1	10.69	1.3	-55.7	-7.1	**
NotAvl		F S T	Vanguard Wellesley Incm	VWINX	H	H	8.8	8.9	7.7	4.3	6.1	28.77	2.2	-41.2	-8.9	**
NotAvl	na	F S T C	Vanguard Wellington	VWELX	H	H	11.0	14.5	13.6	4.3	8.0	46.33	3.5	-25.4	-8.9	**
MGV		F S T	Vanguard Value Index	VVIAX	EV	E	2.6	13.6	16.9	9.3	14.1	45.60	5.3	-20.3	-10.7	**
VYM		F S T	Vanguard Equity Income	VEIPX	EGI	E	4.1	13.7	15.3	8.7	13.1	37.41	4.9	-22.0	-10.7	**
NotAvl		F S T	Vanguard High Yld Corp	VWEHX	BH	B	5.0	4.4	7.6	2.1	2.6	5.93	2.0	-55.1	-11.2	**
BLV		F S T	Vanguard LT InvstGrd	VWESX	BI	B	14.1	6.6	6.5	2.7	4.4	12.19	2.7	-42.5	-11.7	**
VGLT		F S T	Vanguard LT Trsry	VUSTX	BL	B	15.8	4.4	-1.3	-0.9	1.5	15.30	3.0	-57.2	-17.1	**
VTV		F S T	Vanguard US Value	VUVLX	EV	E	-3.5	8.2	17.4	8.9	14.6	17.55	5.8	-31.2	-18.2	*
VNQ		F S T	Vanguard REIT	VGSLX	ERE	E	-5.5	-0.3	11.5	4.6	10.9	120.29	4.4	-55.5	-24.5	*

Fidelity Select Fund Family by C

Fidelity Select Fund Family by C																
ETF	Sell Eligible	Legend	Fund Name	Symbol	S	A	12m	9m	6m	3m	1m	NAV	V	CS	C	Fmly Rank
CARZ	10/1/2020	Fn	Fidelity Automotive	FSAVX	ES	E	59.4	63.2	63.3	21.1	23.1	51.22	8.9	129.1	14.5	*****
SOXX	10/31/2020	Fn	Fidelity Semiconductors	FSELX	ES	E	46.2	48.9	39.4	17.8	16.3	15.92	6.8	67.7	10.0	*****
XLK	6/29/2020	Fn	Fidelity Technology	FSPTX	ES	E	60.2	55.5	38.7	5.4	13.2	29.37	7.2	72.0	10.0	*****
		Fn	Fidelity Computers	FDCPX	ES	E	41.1	40.1	39.7	12.3	14.4	104.13	5.9	46.8	8.0	*****
XRT	10/1/2020	Fn	Fidelity Retailing	FSRPX	ES	E	41.9	49.7	30.1	7.7	14.5	23.49	6.2	43.0	7.0	*****
XLY		Fn	Fidelity Consumer Dscrtnry	FSCPX	ES	E	33.0	40.1	28.4	7.5	12.8	63.88	6.1	21.0	3.4	****
IBB		Fn	Fidelity Biotechnology	FBIOX	ES	E	35.1	37.1	19.0	15.4	14.1	27.27	6.6	19.7	3.0	****
		Fn	Fidelity Environmental	FSLEX	ES	E	19.5	30.5	35.5	13.4	18.8	28.49	6.5	16.9	2.6	****
		Fn	Fidelity Multimedia	FBMPX	ES	E	32.7	37.2	25.0	6.4	13.8	81.37	5.9	14.3	2.4	****
XLB		Fn	Fidelity Chemicals	FSCPX	ES	E	17.7	35.6	29.4	15.6	15.7	14.20	6.3	13.2	2.1	****
IGV		Fn	Fidelity Software & Comptr	FSCSX	ES	E	40.2	37.1	22.3	1.3	11.7	26.46	6.4	11.7	1.8	****
PEJ		Fn	Fidelity Leisure	FDLSX	ES	E	18.0	27.5	33.5	15.7	17.9	17.15	7.6	11.6	1.5	****
YM		Fn	Fidelity Materials	FSDPX	ES	E	19.0	34.7	29.7	13.8	12.1	80.33	5.7	8.5	1.5	****
		Fn	Fidelity Wireless	FWRLX	ES	E	33.2	33.6	23.7	3.6	11.9	13.40	5.6	5.0	0.9	****
XHB		Fn	Fidelity Constrctn & Housing	FSHOX	ES	E	23.0	31.1	29.4	7.5	10.9	72.36	6.6	1.0	0.2	***
YT		Fn	Fidelity Transportation	FSRFX	ES	E	12.0	29.7	35.1	10.8	13.3	95.96	6.1	0.0	0.0	***
IHI	12/3/2020	Fn	Fidelity Med Equipment	FSMEX	ES	E	27.4	34.0	20.7	6.1	4.3	73.07	4.4	-8.4	-3.7	***
BSV		Fn	Fidelity ST Bond	FSHBX	B	B	3.7	2.0	1.3	0.1	0.1	8.83	0.5	-93.7	-4.5	***
BSV		Fn	Fidelity ST Bond dplct	FSHBXX	B	B	3.7	2.0	1.3	0.1	0.1	8.83	0.5	-93.7	-4.5	***
BSV		Fn	Fidelity ST Bond dplct	FSHBXXX	B	B	3.7	2.0	1.3	0.1	0.1	8.83	0.5	-93.7	-4.5	***
BSV		Fn	Fidelity ST Bond dplct	FSHBXXXX	B	B	3.7	2.0	1.3	0.1	0.1	8.83	0.5	-93.7	-4.5	***
BSV		Fn	Fidelity ST Bond dplct	FSHBXXXXX	B	B	3.7	2.0	1.3	0.1	0.1	8.83	0.5	-93.7	-4.5	***
		Fn	Fidelity IT Services	FBSOX	ES	E	26.3	27.6	19.9	4.0	16.1	93.31	6.7	-7.1	-4.8	***
IAI		Fn	Fidelity Broker & Inv.	FSLBX	ES	E	17.4	25.2	20.3	10.8	16.3	92.10	6.0	-10.9	-6.6	***
XLI		Fn	Fidelity Industrials	FCYK	ES	E	10.2	20.8	27.3	12.9	15.4	37.02	6.0	-14.4	-8.6	***
XLE		Fn	Fidelity Health Care	FSPHX	ES	E	26.4	29.7	12.5	6.0	7.5	33.39	4.6	-18.8	-8.7	***
YZ		Fn	Fidelity Telecommunications	FSTCX	ES	E	23.1	20.3	13.5	4.0	11.3	72.08	3.8	-28.7	-10.9	***
		Fn	Fidelity Air Transport	FSAIX	ES	E	-12.1	7.7	42.5	22.6	24.0	63.42	7.2	-16.3	-11.8	***
IHF		Fn	Fidelity Health Care Srvcs	FSHCX	ES	E	18.2	26.3	10.0	8.5	10.7	118.62	5.4	-27.2	-14.8	***
XLP		Fn	Fidelity Consumer Staples	FDFAI	ES	E	11.4	19.3	17.9	4.4	10.0	94.54	4.2	-37.9	-15.8	**
YIG		Fn	Fidelity Financial Svcs	FIDSX	ES	E	-1.8	9.6	27.2	19.2	20.8	9.82	6.8	-25.9	-17.7	**
IHE		Fn	Fidelity Pharma	FPHAX	ES	E	17.0	17.3	5.1	0.9	8.3	24.72	4.1	-52.2	-21.4	**
		Fn	Fidelity Consumer Finance	FSVLX	ES	E	-4.0	3.6	32.9	18.4	19.1	16.74	7.1	-31.0	-22.1	**
IAK		Fn	Fidelity Insurance	FSPCX	ES	E	-1.6	7.5	21.3	12.7	15.6	59.40	5.4	-45.4	-24.5	**
		Fn	Fidelity Communications	FSDCX	ES	E	5.9	16.9	11.4	3.9	14.5	36.43	5.3	-48.4	-25.8	**
XLU		Fn	Fidelity Utilities	FSUTX	ES	E	2.5	5.1	10.8	12.0	5.6	92.96	4.7	-64.9	-30.5	**
KBE		Fn	Fidelity Banking	FSRBX	ES	E	-14.1	0.6	29.6	24.7	21.3	21.44	8.4	-38.8	-32.4	**
ITA		Fn	Fidelity Defense & Aero	FSDAX	ES	E	-12.3	-1.0	14.4	13.6	22.2	16.00	7.2	-64.1	-46.1	**
GLD		Fn	Fidelity Gold	FSAGX	ES	E	32.1	29.9	0.7	-17.3	-8.1	28.78	8.9	-63.8	-56.8	*
IEZ		Fn	Fidelity Energy Services	FSEX	ES	E	-30.6	-13.6	28.7	20.9	46.7	14.79	15.0	-48.7	-73.0	*
		Fn	Fidelity Natural Rsrcs	FNARX	ES	E	-16.1	-0.4	11.8	6.4	21.3	20.53	9.5	-77.9	-74.4	*
YE		Fn	Fidelity Energy	FSENX	ES	E	-26.9	-10.0	7.8	11.9	35.5	23.95	11.1	-82.6	-91.5	*
UNG		Fn	Fidelity Natural Gas	FSNGX	ES	E	-32.1	-19.6	5.5	9.3	29.4	10.83	11.3	-108.5	-123.0	*

PORTFOLIO PAGE and UPDATES

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

To Do On (or)		Action	Number	Action	Fund	Starting	Ending	Number	Current	Percent					
Past Activity	Activity	Price	of Shares	Value	Name	NAV	Symbol	of Shares	Value	of Total					
PAST															
2-Nov	sell	23.76	452.000	10,740	FSCSX	21.81	FSRPX	472.260	11,093	10%					
2-Nov	buy	70.70	185.000	13,080	FSMEX	21.18	FSPTX	490.388	14,403	12%					
						70.70	FSMEX	185.000	13,518	12%					
						13.64	FSELX	923.754	14,706	13%					
						42.31	FSAVX	243.441	12,469	11%					
TO DO ON															
no changes															
buys are each about 12% of total portfolio										0%					
									cash	mm	Money Market	1.00	49,638.09	49,638	43%
									Total Valuation=		115,827	100%			

	ytd 2020	12 m	9 m	6 m	3 m	1 m
Fidelity Select Portfolio	-0.2	0.3	4.3	12.9	4.9	7.4

VANGUARD, selected & timed (3-month hold at least), style and asset allocated (stock, bond, balanced, cash)

Past & Future		Action	Number	Action	Month End	Fund	At month end	Ending	Number	Current	Percent				
Activity	Activity	Price	of Shares	Value	Positions	Style	Symbol	NAV	of Shares	Value	of Total				
ACTIVITY PAST															
31-Aug	sell	12.18	3,072.4635	37,423		EW	VWIGX	49.01	1,019.2837	49,955	34%				
31-Aug	buy	123.01	300.7886	37,000		ELC	VWUSX	64.98	766.2042	49,788	34%				
						ELC	VIGAX	125.25	300.7886	37,674	26%				
ACTIVITY TO DO NEW ON															
no changes															
buys are each about 31% of total portfolio										Cash	Money Market	1.00	9,516.58	9,517	6%
									Total Valuation=		146,933	100%			

	ytd 2020	12 m	9 m	6 m	3 m	1 m
Vanguard Portfolio	19.6	20.6	24.4	21.7	6.9	12.7

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

Past & Future		Action	Number	Action	Month End	Fund	Ending	Number	Current	Percent					
Activity	Activity	Price	of Shares	Value	Positions	Style	NAV	of Shares	Value	of Total					
PAST															
2-Nov	sell	139.95	265.376	37,139	Equity	EW	FSEAX	71.60	639.9400	45,820	32%				
2-Nov	buy	52.23	765.843	40,000	Equity	EW	FHKCX	56.67	765.8430	43,400	30%				
					Equity	ELC	FNCMX	154.18	283.7280	43,745	30%				
ACTIVITY TO DO NEW ON															
no changes															
buys are about 30% of total portfolio										Cash	Money Mrkt	1.00	11,850.14	11,850	8%
									Total Valuation=		144,815	100%			

	ytd 2020	12 m	9 m	6 m	3 m	1 m
Fidelity Portfolio	20.6	22.5	27.1	24.8	5.5	10.1
World Growth Index	20.3	24.3	30.4	26.0	6.8	13.3
World Income Index	8.6	8.8	4.4	3.4	1.1	2.4
World Hybrid (60/40) Index	16.9	19.8	22.4	19.2	5.3	10.2

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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