



Selections & Timing Fund Family

PO Box 3367 Bella Vista AR 72715

Striving to provide you with the most return and the least risk.

Date: January 2021 (pricing data through 12/31/2020) Publisher: Watercourse Way Holdings, LLC
Volume: 2 Number: 1 SelectionsAndTiming.com 401kSelections.com Editor: Stephen L. McKee

UPDATE: Fidelity Family gained 27.5% and Vanguard Family gained 25% in 2020. Fidelity Sector lagged, gaining only 2.7%. It was underinvested is the main culprit.

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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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	59.6	88.9	42.1	22.2	6.5	50.39	6.7	121.7	18.0	*****
MGK	8/28/2020	F S T	Vanguard US Grow th	VWUSX	ELC	E	58.6	80.2	32.8	14.8	5.0	65.63	7.3	93.8	12.8	*****
VXF	to buy 1/6	F S T	Vanguard Extended Mrkt Index	VEXMX	EMC	E	32.0	83.4	39.9	27.4	7.2	124.83	7.3	92.5	12.7	*****
VBK		F S T	Vanguard SmlCap Grw th	VSGAX	ESC	E	35.3	78.5	34.3	24.6	8.3	94.01	6.6	83.5	12.7	****
VBK		F S T	Vanguard Explorer	VEXPX	ESC	E	31.3	79.3	35.0	26.6	8.2	128.70	7.0	83.0	11.8	****
VB		F S T	Vanguard SmlCap Index	NAESX	ESC	E	19.0	70.2	34.4	27.1	7.4	93.20	6.8	60.4	8.9	****
MGK	to sell 1/6	F S T	Vanguard Index Grth	VIGAX	ELC	E	40.2	62.5	25.9	11.4	4.2	130.46	6.5	46.8	7.2	****
VOE		F S T	Vanguard Slctd Value	VASVX	EV	E	5.8	69.8	35.6	29.0	6.4	25.98	7.5	49.0	6.5	****
VWO		F S T	Vanguard Intl Explorer	VINEX	EW	E	15.1	60.6	30.2	18.8	7.5	20.40	6.5	34.6	5.3	****
VT		F S T	Vanguard Global Eqty	VHGX	EW	E	22.4	55.7	27.6	16.8	5.4	37.81	5.8	30.4	5.2	****
VO		F S T	Vanguard MidCap Index	VIMAX	EMC	E	18.2	59.2	27.4	18.0	4.1	256.40	5.8	29.4	5.1	****
MGK	na	F S T C	Vanguard Cap Oprtrn	VHCOX	ELC	E	22.8	55.0	26.9	17.0	4.6	76.89	5.8	28.8	5.0	****
VO		F S T	Vanguard Strtg Eqty	VSEQX	EMC	E	10.3	62.0	29.6	21.7	6.8	36.23	6.6	32.8	4.9	***
NotAvl		F S T	Vanguard Prcs Mtls	VGPMX	EG	E	17.2	56.9	27.3	16.5	9.0	9.56	6.3	29.4	4.6	***
VXUS		F S T	Vanguard Intl Equity	VFSAX	EW	E	11.9	59.2	28.3	17.8	6.8	30.14	6.7	26.4	3.9	***
VWO		F S T	Vanguard Emrg Mrkt	VEIEX	EW	E	15.1	52.6	27.3	16.8	5.9	31.75	5.6	20.1	3.6	***
NotAvl		F S T	Vanguard Pacific Index	VPADX	EW	E	16.6	47.3	26.2	18.1	6.5	98.32	4.8	17.2	3.6	***
NotAvl		F S T	Vanguard Intl Value	VTRIX	EW	E	9.0	47.8	28.5	23.6	7.4	40.25	5.8	18.8	3.2	***
MGV		F S T	Vanguard Windsor II	VWNFX	ELC	E	14.5	51.9	27.1	17.9	4.7	38.72	5.8	18.5	3.2	***
MGV		F S T	Vanguard Windsor	VWNDX	ELC	E	7.4	49.5	27.0	23.0	4.7	21.18	6.0	14.2	2.4	***
MGK	na	F S T C	Vanguard PRIMECAP	VPMCX	ELC	E	17.2	46.9	25.3	14.2	5.2	148.48	5.5	11.3	2.0	***
VYM		F S T	Vanguard Grwth & Incm	VQNPX	EGI	E	17.9	48.2	22.0	12.5	4.2	57.42	5.7	7.3	1.3	***
VOO		F S T	Vanguard 500 Index	VFIAX	ELC	E	18.4	47.2	22.1	12.1	3.8	346.57	5.5	6.2	1.1	***
NotAvl		F S T	Vanguard Star	VGSTX	H	H	21.4	39.6	19.6	12.6	3.6	31.08	4.0	-0.6	-0.3	***
VGSH		F S T	Vanguard ST Trsry	VFISX	BS	B	3.9	1.2	0.5	0.1	0.1	10.77	0.3	-91.7	-2.7	***
VGSH		F S T	Vanguard ST Federal	VSGBX	BS	B	4.3	1.8	0.8	0.4	0.2	11.01	0.3	-90.1	-2.8	***
VGK		F S T	Vanguard European Index	VEURX	EW	E	6.3	43.0	21.8	16.3	5.4	32.59	6.2	-4.6	-2.9	***
VMBS		F S T	Vanguard GNMA	VFIIX	BU	B	3.7	0.7	0.2	0.4	0.4	10.74	0.3	-92.0	-3.0	***
VGIT		F S T	Vanguard IT Trsry	VFITX	BI	B	8.1	1.3	0.1	-0.3	0.1	11.70	0.7	-88.1	-6.0	***
BSV		F S T	Vanguard ST InvstGrd	VFSTX	BS	B	5.1	6.8	1.9	1.0	0.3	11.03	0.8	-82.4	-6.6	***
BND		F S T	Vanguard TTL Bond Index Adm	VBTLX	BI	B	7.7	4.3	1.3	0.7	0.2	11.62	0.8	-83.4	-6.9	***
VTIP		F S T	Vanguard FI TIP	VIPSX	BS	B	10.9	9.0	4.6	1.6	1.1	14.43	1.1	-70.3	-7.5	***
NotAvl		F S T	Vanguard Balanced	VBIAX	H	H	16.4	31.7	15.2	9.0	2.7	44.34	3.6	-22.5	-8.2	***
VIG		F S T C	Vanguard Div Grth	VDIGX	ELC	E	12.1	35.5	19.7	9.0	2.5	33.24	4.4	-18.8	-8.2	**
BIV		F S T	Vanguard IT InvstGrd	VFICX	BI	B	10.1	10.6	3.1	1.6	0.4	10.47	1.3	-71.7	-9.2	**
MGV		F S T	Vanguard Value Index	VVIAX	EV	E	2.3	36.3	20.9	14.5	3.6	46.41	5.2	-19.8	-10.3	**
VTV		F S T	Vanguard US Value	VUVLX	EV	E	-3.1	39.9	21.8	16.4	4.5	17.65	5.8	-18.1	-10.5	**
NotAvl	na	F S T C	Vanguard Wellington	VWELX	H	H	10.6	28.3	14.6	8.2	2.2	44.36	3.5	-33.6	-11.8	**
VYM		F S T	Vanguard Equity Income	VEIPX	EGI	E	3.0	33.9	18.9	13.1	3.2	37.85	4.8	-25.4	-12.2	**
NotAvl		F S T	Vanguard Wellesley Incm	VWINX	H	H	8.5	17.1	8.0	8.2	1.2	28.33	2.2	-57.1	-12.4	**
NotAvl		F S T	Vanguard High Yld Corp	VWEHX	BH	B	5.3	17.8	9.0	4.6	1.2	5.98	2.1	-59.6	-12.6	**
BLV		F S T	Vanguard LT InvstGrd	VWESX	BI	B	15.1	12.8	4.1	2.9	-0.4	11.79	2.7	-63.1	-16.8	**
VNQ		F S T	Vanguard REIT	VGSLX	ERE	E	-4.7	25.6	10.7	9.3	2.8	120.38	4.4	-53.8	-23.7	*
VGLT		F S T	Vanguard LT Trsry	VUSTX	BL	B	18.0	-2.3	-2.8	-2.9	-1.2	14.05	2.9	-88.7	-25.7	*

Fidelity Select Fund Family by C

Fidelity Select Fund Family by C																
ETF	Sell	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	62.4	122.1	64.6	31.3	7.4	52.32	8.9	156.8	17.6	*****
	to buy 1/6	Fn	Fidelity Computers	FDCPX	ES	E	45.9	71.5	45.2	27.3	11.7	109.71	6.2	70.6	11.4	*****
XLK	6/29/2020	Fn	Fidelity Technology	FSPTX	ES	E	63.7	84.9	35.5	16.0	6.9	26.87	7.6	76.1	10.0	*****
SOXX	10/31/2020	Fn	Fidelity Semiconductors	FSELX	ES	E	44.0	80.3	37.7	23.3	4.3	16.22	6.9	58.6	8.5	*****
XRT	10/1/2020	Fn	Fidelity Retailing	FSRPX	ES	E	44.3	75.3	30.0	14.9	4.0	22.75	6.3	37.6	6.0	*****
XLY		Fn	Fidelity Consumer Dscrttry	FSCPX	ES	E	35.7	73.1	31.2	14.5	5.9	66.20	6.4	29.5	4.6	****
PEJ		Fn	Fidelity Leisure	FDLSX	ES	E	18.4	75.9	42.1	20.2	5.7	17.87	7.6	31.3	4.1	****
		Fn	Fidelity Environmental	FSLEX	ES	E	21.2	64.3	38.3	22.7	5.9	29.58	6.6	21.4	3.3	****
		Fn	Fidelity Multimedia	FBMPX	ES	E	35.4	62.6	28.6	18.6	4.7	82.94	6.1	18.8	3.1	****
		Fn	Fidelity Consumer Finance	FSVLX	ES	E	2.2	73.5	39.4	27.9	10.1	17.73	7.5	22.2	3.0	****
IGV		Fn	Fidelity Software & Comptr	FSCSX	ES	E	45.4	62.0	22.6	12.6	5.7	27.12	6.8	17.3	2.6	****
IBB		Fn	Fidelity Biotechnology	FBIOX	ES	E	38.3	62.2	21.4	20.4	5.3	25.18	6.6	16.6	2.5	****
IYM		Fn	Fidelity Materials	FSDPX	ES	E	21.8	65.2	33.0	19.9	5.4	83.60	5.8	14.3	2.5	****
IEZ		Fn	Fidelity Energy Services	FSESX	ES	E	-36.0	90.1	33.7	57.4	12.6	15.45	15.0	26.7	1.8	****
XLB		Fn	Fidelity Chemicals	FSCHX	ES	E	17.5	65.7	31.7	18.8	3.5	14.39	6.2	6.2	1.0	***
XHB		Fn	Fidelity Constrctn & Housing	FSHOX	ES	E	25.6	69.1	27.2	9.8	2.0	72.77	6.4	2.7	0.4	***
		Fn	Fidelity IT Services	FBSOX	ES	E	31.4	56.8	25.0	13.2	5.4	93.68	6.9	0.9	0.1	***
IAI		Fn	Fidelity Broker & Inv.	FSLBX	ES	E	22.6	54.9	25.4	22.0	6.5	95.45	6.3	0.5	0.1	***
		Fn	Fidelity Wireless	FWRLX	ES	E	33.1	53.0	23.0	13.4	4.2	13.68	5.7	-4.2	-2.4	***
IYG		Fn	Fidelity Financial Svcs	FIDSX	ES	E	0.9	55.3	30.6	30.8	8.2	10.17	6.8	-5.2	-3.5	***
KBE		Fn	Fidelity Banking	FSRBX	ES	E	-12.2	55.5	34.3	39.3	9.5	22.26	8.3	-4.6	-3.8	***
IHI	to sell 1/6	Fn	Fidelity Med Equipment	FSMEX	ES	E	30.0	51.3	23.6	10.1	3.7	72.83	4.6	-12.3	-5.7	***
BSV		Fn	Fidelity ST Bond	FSHBX	B	B	3.6	3.8	0.8	0.3	0.0	8.78	0.5	-122.5	-6.1	***
BSV		Fn	Fidelity ST Bond dplct	FSHBXX	B	B	3.6	3.8	0.8	0.3	0.0	8.78	0.5	-122.5	-6.1	***
BSV		Fn	Fidelity ST Bond dplct	FSHBXXX	B	B	3.6	3.8	0.8	0.3	0.0	8.78	0.5	-122.5	-6.1	***
BSV		Fn	Fidelity ST Bond dplct	FSHBXXXX	B	B	3.6	3.8	0.8	0.3	0.0	8.78	0.5	-122.5	-6.1	***
BSV		Fn	Fidelity ST Bond dplct	FSHBXXXXX	B	B	3.6	3.8	0.8	0.3	0.0	8.78	0.5	-122.5	-6.1	***
XLI		Fn	Fidelity Industrials	FCYX	ES	E	11.7	56.6	30.5	17.5	3.1	37.78	6.1	-11.6	-7.0	***
IYT		Fn	Fidelity Transportation	FSRFX	ES	E	12.4	58.4	32.8	10.9	1.0	95.86	6.0	-15.5	-9.4	***
		Fn	Fidelity Air Transport	FSAIX	ES	E	-10.6	55.2	36.1	24.6	1.3	63.30	7.2	-24.4	-17.4	**
XLE		Fn	Fidelity Health Care	FSPHX	ES	E	24.4	39.9	14.6	9.3	3.6	31.74	4.7	-39.2	-18.5	**
IYZ		Fn	Fidelity Telecommunications	FSTCX	ES	E	20.6	31.3	13.7	9.1	1.4	68.13	3.8	-54.9	-20.7	**
IHF		Fn	Fidelity Health Care Svcs	FSHCX	ES	E	18.5	36.7	18.0	14.0	5.1	123.12	5.4	-38.8	-21.0	**
XLP		Fn	Fidelity Consumer Staples	FDFAIX	ES	E	11.6	33.7	20.3	9.0	3.0	95.12	4.2	-53.4	-22.5	**
IAK		Fn	Fidelity Insurance	FSPCX	ES	E	-0.2	40.9	21.9	19.2	4.9	58.46	5.3	-44.3	-23.6	**
		Fn	Fidelity Communications	FSDCX	ES	E	8.4	35.1	15.9	18.9	5.1	37.83	5.4	-47.6	-25.8	**
XLU		Fn	Fidelity Utilities	FSUTX	ES	E	0.6	22.2	16.3	12.7	2.6	91.74	4.4	-76.6	-34.0	**
IHE		Fn	Fidelity Pharma	FPHAX	ES	E	11.1	23.4	6.2	3.3	2.0	23.68	4.2	-85.0	-35.5	**
ITA		Fn	Fidelity Defense & Aero	FSDAX	ES	E	-8.0	36.9	22.6	22.0	5.1	16.43	7.3	-52.4	-38.3	*
GLD		Fn	Fidelity Gold	FSAGX	ES	E	26.8	56.7	0.8	-5.4	5.6	29.52	8.6	-46.5	-39.8	*
		Fn	Fidelity Natural Rsrcs	FNARX	ES	E	-20.8	53.0	13.5	20.9	5.9	20.58	9.5	-58.5	-55.6	*
IYE		Fn	Fidelity Energy	FSENX	ES	E	-32.5	41.3	8.5	30.4	5.8	23.28	10.7	-77.5	-83.4	*
UNG		Fn	Fidelity Natural Gas	FSNGX	ES	E	-40.6	33.5	8.6	24.5	4.0	10.58	11.0	-101.0	-111.5	*

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					
2-Nov	sell	FSCSX	23.76	452.000	10,740
2-Nov	buy	FSMEX	70.70	185.000	13,080
TO DO ON					
6-Jan	sell	FSMEX		all	
6-Jan	buy	FDCPX			14,000

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	22.75	505.337	11,496	10%
	21.18	FSPTX	26.87	571.207	15,348	13%
	70.70	FSMEX	72.83	194.041	14,132	12%
	13.64	FSELX	16.22	957.491	15,531	13%
	42.31	FSAVX	52.32	250.635	13,113	11%
						0%
cash	mm	Money Market	1.00	49,638.09	49,638	42%
Total Valuation=					119,259	100%

	ytd 2020	12 m	9 m	6 m	3 m	1 m
Fidelity Select Portfolio	2.7	2.7	13.3	14.7	9.9	3.0

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
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					
6-Jan	sell	VIGAX			
6-Jan	buy	VEXMX			40,000

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
	EW	VWIGX	50.39	1,043.0987	52,562	34%
	ELC	VWUSX	65.63	796.3816	52,267	34%
	ELC	VIGAX	130.46	301.3356	39,312	26%
	Cash	Money Market	1.00	9,516.58	9,517	6%
Total Valuation=					153,657	100%

	ytd 2020	12 m	9 m	6 m	3 m	1 m
Vanguard Portfolio	25.0	25.0	33.1	24.6	15.9	4.6

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					
2-Nov	sell	FBGRX	139.95	265.376	37,139
2-Nov	buy	FHKCX	52.23	765.843	40,000
ACTIVITY TO DO NEW ON					
6-Jan	sell	FNCMX		all	
6-Jan	buy	FBGRX			45,000

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	68.31	736.5729	50,315	33%
Equity	EW	FHKCX	55.66	804.0431	44,753	29%
Equity	ELC	FNCMX	161.79	285.6383	46,213	30%
	Cash	Money Mrkt	1.00	11,850.14	11,850	8%
Total Valuation=					153,132	100%

	ytd 2020	12 m	9 m	6 m	3 m	1 m
Fidelity Portfolio	27.5	27.5	42.3	30.6	16.5	5.7
World Growth Index	25.7	25.7	56.8	26.9	16.3	5.3
World Income Index	8.9	8.9	8.1	2.9	1.7	0.3
World Hybrid (60/40) Index	20.9	20.9	40.6	19.8	12.2	4.0

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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Email SMcKee@SelectionsAndTiming.com or call 1-800-800-6563 with any questions or comments.

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