



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: After a good 2020, the momentum continues into January.

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.

Info@SelectionsAndTiming.com

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 Growth | VWIGX | EW | E | 68.8 | 76.9 | 36.1 | 27.9 | 4.2 | 52.49 | 6.7 | 135.7 | 20.1 | ***** |
| VXF | 4/7/2021 | F S T | Vanguard Extended Mrkt Index | VEXMX | EMC | E | 36.6 | 62.9 | 36.2 | 30.4 | 2.9 | 128.40 | 7.3 | 90.9 | 12.4 | ***** |
| VBK | | F S T | Vanguard SmlCap Grwth | VSGAX | ESC | E | 38.9 | 56.8 | 29.9 | 26.4 | 2.3 | 96.17 | 6.7 | 76.2 | 11.4 | ***** |
| VBK | | F S T | Vanguard Explorer | VEXPX | ESC | E | 35.8 | 56.2 | 29.9 | 26.3 | 1.7 | 130.83 | 7.0 | 71.7 | 10.2 | **** |
| MGK | 8/28/2020 | F S T | Vanguard US Growth | VWUSX | ELC | E | 52.2 | 54.3 | 22.4 | 19.3 | 0.2 | 65.78 | 7.2 | 70.3 | 9.8 | **** |
| VB | | F S T | Vanguard SmlCap Index | NAESX | ESC | E | 24.1 | 51.7 | 31.4 | 27.3 | 2.2 | 95.25 | 6.8 | 58.6 | 8.6 | **** |
| MGK | na | F S T C | Vanguard Cap Opprtn | VHCOX | ELC | E | 29.2 | 44.6 | 26.1 | 22.8 | 3.2 | 79.33 | 5.7 | 47.6 | 8.3 | **** |
| VWO | | F S T | Vanguard Emrg Mrkt | VEIEX | EW | E | 24.7 | 43.7 | 20.9 | 17.9 | 2.9 | 32.68 | 5.6 | 32.1 | 5.8 | **** |
| VO | | F S T | Vanguard Strtg Eqty | VSEQX | EMC | E | 16.1 | 45.1 | 26.0 | 24.5 | 3.1 | 37.37 | 6.7 | 36.8 | 5.4 | **** |
| MGK | na | F S T C | Vanguard PRIMECAP | VPMCX | ELC | E | 22.1 | 37.3 | 23.4 | 20.0 | 2.2 | 151.70 | 5.4 | 26.9 | 5.0 | **** |
| NotAvl | | F S T | Vanguard Pacific Index | VPADX | EW | E | 19.9 | 36.7 | 24.8 | 19.0 | -0.6 | 97.69 | 4.6 | 21.7 | 4.7 | **** |
| VWO | | F S T | Vanguard Intl Explorer | VINEX | EW | E | 18.7 | 43.7 | 24.3 | 20.8 | -1.0 | 20.19 | 6.2 | 28.3 | 4.5 | **** |
| VT | | F S T | Vanguard Global Eqty | VHGEX | EW | E | 24.0 | 39.9 | 20.0 | 18.4 | -0.4 | 37.67 | 5.7 | 23.7 | 4.2 | *** |
| MGK | | F S T | Vanguard Index Grth | VIGAX | ELC | E | 34.7 | 39.9 | 15.9 | 14.1 | -0.9 | 129.25 | 6.4 | 25.6 | 4.0 | *** |
| VOE | | F S T | Vanguard Slctd Value | VASVX | EV | E | 8.3 | 44.9 | 28.7 | 24.2 | -1.3 | 25.63 | 7.5 | 26.7 | 3.6 | *** |
| NotAvl | | F S T | Vanguard Prcs Mtls | VGPMX | EG | E | 22.6 | 38.5 | 17.6 | 20.7 | 0.1 | 9.57 | 6.2 | 21.5 | 3.5 | *** |
| VXUS | | F S T | Vanguard Intl Equity | VFSAX | EW | E | 15.4 | 40.1 | 20.6 | 19.8 | -0.8 | 29.91 | 6.5 | 17.1 | 2.6 | *** |
| VO | | F S T | Vanguard MidCap Index | VIMAX | EMC | E | 17.9 | 38.4 | 19.0 | 17.5 | -0.5 | 255.06 | 5.7 | 14.2 | 2.5 | *** |
| NotAvl | | F S T | Vanguard Intl Value | VTRIX | EW | E | 10.8 | 35.1 | 22.6 | 23.5 | -2.0 | 39.46 | 5.8 | 11.9 | 2.1 | *** |
| MGV | | F S T | Vanguard Windsor II | VWNFX | ELC | E | 15.9 | 34.3 | 20.4 | 18.4 | -0.3 | 38.62 | 5.6 | 10.7 | 1.9 | *** |
| MGV | | F S T | Vanguard Windsor | VWNDX | ELC | E | 10.6 | 33.0 | 22.9 | 21.9 | -0.8 | 21.02 | 5.9 | 9.5 | 1.6 | *** |
| NotAvl | | F S T | Vanguard Star | VGSTX | H | H | 21.2 | 28.4 | 14.6 | 13.7 | 0.0 | 31.08 | 3.9 | -0.2 | -0.1 | *** |
| VYM | | F S T | Vanguard Grwth & Incm | VQNPX | EGI | E | 17.6 | 30.3 | 14.9 | 14.8 | -0.6 | 57.10 | 5.6 | -1.0 | -0.6 | *** |
| VGSH | | F S T | Vanguard ST Trsry | VFISX | BS | B | 3.3 | 0.9 | 0.4 | 0.2 | 0.0 | 10.77 | 0.3 | -73.3 | -2.1 | *** |
| VGSH | | F S T | Vanguard ST Federal | VSGBX | BS | B | 3.7 | 1.8 | 0.8 | 0.5 | 0.1 | 11.02 | 0.3 | -71.3 | -2.2 | *** |
| VOO | | F S T | Vanguard 500 Index | VFIAX | ELC | E | 17.2 | 29.2 | 14.5 | 14.0 | -1.0 | 343.06 | 5.5 | -4.2 | -2.3 | *** |
| VMBS | | F S T | Vanguard GNMA | VFIIX | BU | B | 3.1 | 0.1 | 0.3 | 0.4 | -0.1 | 10.73 | 0.3 | -74.3 | -2.4 | *** |
| VGK | | F S T | Vanguard European Index | VEURX | EW | E | 7.5 | 31.3 | 15.5 | 21.1 | -1.6 | 32.06 | 6.0 | -4.3 | -2.6 | *** |
| VGIT | | F S T | Vanguard IT Trsry | VFITX | BI | B | 5.3 | 0.4 | -0.8 | -0.1 | -0.5 | 11.64 | 0.7 | -73.8 | -5.3 | *** |
| BSV | | F S T | Vanguard ST InvstGrd | VFSTX | BS | B | 4.1 | 4.2 | 1.0 | 0.8 | -0.1 | 11.02 | 0.8 | -68.1 | -5.3 | *** |
| VTIP | | F S T | Vanguard FI TIP | VIPSX | BS | B | 9.0 | 6.7 | 2.7 | 2.8 | 0.4 | 14.49 | 1.1 | -56.5 | -6.1 | *** |
| BND | | F S T | Vanguard TTL Bond Index Adm | VBTLX | BI | B | 4.5 | 1.6 | -1.2 | 0.3 | -0.9 | 11.51 | 0.9 | -73.9 | -6.4 | *** |
| NotAvl | | F S T | Vanguard Balanced | VBIAX | H | H | 14.9 | 20.7 | 10.3 | 10.0 | -0.5 | 44.12 | 3.6 | -22.8 | -8.1 | *** |
| BIV | | F S T | Vanguard IT InvstGrd | VFICX | BI | B | 7.3 | 6.3 | 0.7 | 1.3 | -0.8 | 10.39 | 1.3 | -63.3 | -8.3 | ** |
| VTV | | F S T | Vanguard US Value | VUVLX | EV | E | 0.4 | 25.7 | 17.8 | 18.8 | 0.5 | 17.74 | 5.8 | -14.8 | -8.5 | ** |
| MGV | | F S T | Vanguard Value Index | VVIAX | EV | E | 4.1 | 22.2 | 15.8 | 16.0 | -0.8 | 46.04 | 5.1 | -20.8 | -10.7 | ** |
| NotAvl | | F S T | Vanguard High Yld Corp | VWEHX | BH | B | 4.8 | 13.0 | 4.0 | 3.9 | -0.3 | 5.96 | 2.1 | -52.8 | -11.0 | ** |
| NotAvl | | F S T | Vanguard Wellesley Incm | VWINX | H | H | 5.7 | 9.4 | 3.7 | 8.6 | -1.3 | 27.97 | 2.2 | -54.9 | -12.2 | ** |
| NotAvl | na | F S T C | Vanguard Wellington | VWELX | H | H | 9.0 | 17.5 | 8.3 | 8.6 | -1.1 | 43.85 | 3.5 | -36.0 | -12.6 | ** |
| VYM | | F S T | Vanguard Equity Income | VEIPX | EGI | E | 4.0 | 20.5 | 13.7 | 14.3 | -1.0 | 37.48 | 4.8 | -26.6 | -12.7 | ** |
| VIG | | F S T C | Vanguard Div Grth | VDIGX | ELC | E | 7.0 | 19.1 | 9.8 | 8.5 | -4.3 | 31.81 | 4.6 | -38.1 | -17.6 | ** |
| VNQ | | F S T | Vanguard REIT | VGSLX | ERE | E | -5.7 | 15.4 | 6.9 | 12.8 | 0.0 | 120.40 | 4.3 | -48.8 | -21.1 | ** |
| BLV | | F S T | Vanguard LT InvstGrd | VWESX | BI | B | 6.3 | 4.0 | -4.6 | 1.4 | -3.1 | 11.42 | 2.9 | -74.2 | -21.2 | * |
| VGLT | | F S T | Vanguard LT Trsry | VUSTX | BL | B | 6.2 | -7.3 | -9.9 | -3.1 | -3.6 | 13.55 | 3.1 | -95.7 | -29.2 | * |

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 | FDFAQ | 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) | | Action | | Number | | Action | | Fund | | Ending | | |
| Past Activity | Activity | Fund | Price | of Shares | Value | Name | NAV | Symbol | NAV | of Shares | Current Value | Percent of Total |
| PAST | | | | | | These funds were held at month's end. | | | | | | |
| 2-Nov | sell | FSCSX | 23.76 | 452.000 | 10,740 | | 21.81 | FSRPX | 22.74 | 505.337 | 11,491 | 10% |
| 2-Nov | buy | FSMEX | 70.70 | 185.000 | 13,080 | | 21.18 | FSPTX | 27.01 | 571.207 | 15,428 | 13% |
| 6-Jan | sell | FSMEX | 74.85 | 194.041 | 14,524 | | 109.60 | FDCPX | 110.26 | 127.737 | 14,084 | 12% |
| 6-Jan | buy | FDCPX | 109.60 | 127.737 | 14,000 | | 13.64 | FSELX | 16.56 | 957.491 | 15,856 | 13% |
| | | | | | | | 42.31 | FSAVX | 53.81 | 250.635 | 13,487 | 11% |
| TO DO ON | | | | | | cash mm Money Market 1.00 50,162.09 50,162 42% | | | | | | |
| no changes | | | | | | Total Valuation= 120,509 100% | | | | | | |

buys are each about 12% of total portfolio

| | ytd 2020 | 12 m | 9 m | 6 m | 3 m | 1 m |
|---------------------------|----------|------|------|------|------|-----|
| Fidelity Select Portfolio | 1.0 | 2.2 | 17.5 | 12.0 | 11.7 | 1.0 |

| VANGUARD, selected & timed (3-month hold at least), style and asset allocated (stock, bond, balanced, cash) | | | | | | | | | | | | |
|---|----------|--------|--------|------------|--------|-------------------------------|-------|--------------|--------|------------|---------------|------------------|
| Past & Future | | Action | | Number | | Action | | Fund | | Ending | | |
| Activity | Activity | Fund | Price | of Shares | Value | Month End Positions | Style | Symbol | NAV | of Shares | Current Value | Percent of Total |
| ACTIVITY PAST | | | | | | | | | | | | |
| 31-Aug | sell | VFITX | 12.18 | 3,072.4635 | 37,423 | | | | | | | |
| 31-Aug | buy | VIGAX | 123.01 | 300.7886 | 37,000 | | EW | VWIGX | 52.49 | 1,043.0987 | 54,752 | 35% |
| 6-Jan | sell | VIGAX | 127.96 | 301.3356 | 38,559 | | ELC | VWUSX | 65.78 | 796.3816 | 52,386 | 34% |
| 6-Jan | buy | VEXMX | 127.49 | 313.7501 | 40,000 | | EMC | VEXMX | 128.40 | 313.7501 | 40,286 | 26% |
| ACTIVITY TO DO NEW ON | | | | | | | | | | | | |
| no changes | | | | | | | Cash | Money Market | 1.00 | 8,075.58 | 8,076 | 5% |
| buys are each about 31% of total portfolio | | | | | | Total Valuation= 155,499 100% | | | | | | |

| | ytd 2020 | 12 m | 9 m | 6 m | 3 m | 1 m |
|--------------------|----------|------|------|------|------|-----|
| Vanguard Portfolio | 1.2 | 23.6 | 28.1 | 20.0 | 19.3 | 1.2 |

| FIDELITY, selected & timed (2 month hold at least), style and asset allocated (stock, bond, balanced, cash) | | | | | | | | | | | | |
|---|----------|--------|--------|-----------|--------|-------------------------------|-------|------------|--------|-----------|---------------|------------------|
| Past & Future | | Action | | Number | | Action | | Fund | | Ending | | |
| Activity | Activity | Fund | Price | of Shares | Value | Month End Positions | Style | Symbols | NAV | of Shares | Current Value | Percent of Total |
| PAST | | | | | | | | | | | | |
| 6-Jan | sell | FNCMX | 159.95 | 285.638 | 45,688 | Equity | EW | FSEAX | 72.30 | 736.5729 | 53,254 | 33% |
| 6-Jan | buy | FBGRX | 161.54 | 278.569 | 45,000 | Equity | EW | FHKCX | 59.43 | 804.0431 | 47,784 | 30% |
| | | | | | | Equity | ELC | FBGRX | 164.99 | 278.5690 | 45,961 | 29% |
| ACTIVITY TO DO NEW ON | | | | | | | | | | | | |
| 1-Feb | sell | FHKCX | | all | | | | | | | | |
| 1-Feb | buy | FNDRX | | | 45,000 | | | | | | | |
| buys are about 30% of total portfolio | | | | | | | Cash | Money Mrkt | 1.00 | 12,538.14 | 12,538 | 8% |
| | | | | | | Total Valuation= 159,538 100% | | | | | | |

| | ytd 2021 | 12 m | 9 m | 6 m | 3 m | 1 m |
|----------------------------|----------|------|------|------|------|------|
| Fidelity Portfolio | 4.2 | 31.1 | 37.0 | 26.0 | 21.3 | 4.2 |
| World Growth Index | 0.8 | 27.2 | 40.1 | 21.0 | 19.3 | 0.8 |
| World Income Index | -1.6 | 4.6 | 3.7 | -1.7 | 1.1 | -1.6 |
| World Hybrid (60/40) Index | 0.2 | 20.7 | 28.8 | 14.4 | 14.1 | 0.2 |

Legend

| ETF Altrntv | Sell Eligible | Legend | Fund Name | Symbol | S | A | 12m | 9m | 6m | 3m | 1m | NAV | V | CS | C | Fmly Rank |
|----------------|------------------|--------|-----------|--------|---|---|-----|----|----|----|----|-----|---|----|---|--------------|
|----------------|------------------|--------|-----------|--------|---|---|-----|----|----|----|----|-----|---|----|---|--------------|

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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