



# 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: Stock trends bullish. Bond trends bearish.

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

	ytd 2021	12 m	9 m	6 m	3 m	1 m
Fidelity Portfolio	9.6	44.2	32.6	27.6	5.2	5.6
World Growth Index	10.5	53.7	32.8	30.9	9.7	4.4
World Income Index	-4.3	0.8	-4.4	-1.7	-2.7	1.2
World Hybrid (60/40) Index	6.8	37.3	21.9	21.7	6.6	3.6

	ytd 2020	12 m	9 m	6 m	3 m	1 m
Fidelity Select Portfolio	4.4	21.4	15.7	15.4	3.3	0.8

	ytd 2020	12 m	9 m	6 m	3 m	1 m
Vanguard Portfolio	4.6	32.5	24.1	23.3	3.4	4.7

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

Sell Eligible	Legend	Fund Name	Symbol	S	A	12m	9m	6m	3m	1m	NAV	V	CS	C	Fmly Rank
6/30/2021	F S T	Vanguard Slctd Value	VASVX	EV	E	78.3	58.4	52.8	23.1	4.7	31.54	8.3	126.2	15.1	*****
	F S T	Vanguard Windsor	VWNDX	ELC	E	57.5	45.6	44.4	18.5	4.4	24.90	6.3	79.2	12.6	*****
	F S T	Vanguard Strtg Eqty	VSEQX	EMC	E	68.8	46.6	44.8	16.3	5.1	43.46	7.2	90.4	12.5	*****
4/7/2021	F S T	Vanguard Extended Mrkt Index	VEXMX	EMC	E	77.8	48.7	42.4	9.2	4.2	139.72	7.5	91.1	12.2	****
	F S T	Vanguard SmlCap Index	NAESX	ESC	E	70.2	47.4	42.8	12.2	4.0	106.58	7.1	85.4	12.1	****
5/28/2021	F S T	Vanguard Explorer	VEXPX	ESC	E	71.7	42.8	38.9	9.9	4.8	143.80	7.1	76.9	10.9	****
	F S T	Vanguard Windsor II	VWVFX	ELC	E	56.8	40.6	38.2	16.8	4.6	45.09	6.2	65.9	10.7	****
na	F S T C	Vanguard Cap Opprtn	VHCOX	ELC	E	57.2	37.1	33.5	8.7	3.2	86.26	5.6	48.6	8.6	****
	F S T	Vanguard MidCap Index	VIMAX	EMC	E	56.3	34.4	32.7	12.9	4.8	287.24	6.2	50.1	8.1	****
na	F S T C	Vanguard PRIMECAP	VPMCX	ELC	E	51.9	36.5	32.8	10.6	2.7	167.84	5.4	43.4	8.0	****
	F S T	Vanguard Prcs Mtls	VGPMX	EG	E	56.1	32.5	36.0	12.7	4.5	10.77	6.4	50.6	7.9	****
	F S T	Vanguard Intl Explorer	VINEX	EW	E	56.7	35.5	31.7	9.0	5.1	22.01	6.1	46.8	7.7	****
	F S T	Vanguard Intl Grow th	VWIGX	EW	E	75.3	34.9	26.8	-0.9	4.4	52.03	6.6	49.4	7.4	***
	F S T	Vanguard Intl Value	VTRIX	EW	E	49.1	35.4	36.3	10.4	2.4	43.57	5.8	42.5	7.3	***
	F S T	Vanguard SmlCap Grw th	VSGAX	ESC	E	63.3	35.3	31.6	4.1	3.9	100.07	6.8	47.0	6.9	***
	F S T	Vanguard Value Index	VVIAX	EV	E	41.5	34.2	34.4	15.8	3.5	53.04	5.6	38.3	6.9	***
	F S T	Vanguard Intl Equity	VFSAX	EW	E	54.7	33.2	32.3	10.4	4.7	33.02	6.5	44.0	6.8	***
	F S T	Vanguard Global Eqty	VHGEX	EW	E	53.7	31.8	30.1	9.9	4.2	41.40	5.7	38.6	6.7	***
	F S T	Vanguard Grw th & Incm	VQNPX	EGI	E	47.3	29.9	29.9	13.1	5.2	64.58	5.9	34.3	5.8	***
	F S T	Vanguard 500 Index	VFIAX	ELC	E	46.0	29.3	28.9	13.0	5.3	386.25	5.8	31.3	5.4	***
	F S T	Vanguard US Grow th	VWUSX	ELC	E	62.4	28.9	25.7	5.3	7.0	69.27	7.1	38.1	5.4	***
	F S T	Vanguard European Index	VEURX	EW	E	45.6	28.1	34.3	10.9	4.8	35.42	6.2	32.7	5.3	***
	F S T	Vanguard Equity Income	VEIPX	EGI	E	38.4	30.7	31.3	14.9	3.4	42.79	5.2	27.5	5.3	***
	F S T	Vanguard REIT	VGSLX	ERE	E	35.4	25.4	32.3	17.3	8.0	140.45	5.2	27.3	5.2	***
	F S T	Vanguard Index Grth	VIGAX	ELC	E	53.2	27.0	25.0	9.6	6.9	141.40	6.3	30.7	4.9	***
	F S T C	Vanguard Div Grth	VDIGX	ELC	E	36.1	25.4	24.0	14.3	4.9	36.13	5.2	13.6	2.6	***
	F S T	Vanguard Pacific Index	VPADX	EW	E	41.9	29.6	23.6	3.8	0.5	101.26	4.4	8.3	1.9	***
	F S T	Vanguard Emrg Mrkt	VEIEX	EW	E	47.2	23.9	20.9	2.5	1.9	33.46	5.1	5.2	1.0	***
	F S T	Vanguard Star	VGSTX	H	H	35.6	21.1	20.1	5.6	3.2	32.83	4.0	-5.6	-2.2	***
	F S T	Vanguard ST Trsry	VFISX	BS	B	0.9	0.3	0.2	0.0	0.2	10.73	0.3	-89.6	-2.4	***
	F S T	Vanguard ST Federal	VSGBX	BS	B	1.3	0.3	0.0	-0.5	0.2	10.95	0.3	-89.8	-2.8	***
	F S T	Vanguard GNMA	VFIX	BU	B	-0.1	0.1	0.2	-0.2	0.4	10.69	0.3	-90.7	-3.1	***
na	F S T C	Vanguard Wellington	VWELX	H	H	28.1	18.1	18.4	9.1	4.2	47.54	3.8	-13.2	-5.0	***
	F S T	Vanguard ST InvstGrd	VFSTX	BS	B	4.3	1.1	0.9	0.0	0.5	10.97	0.8	-84.4	-6.5	**
	F S T	Vanguard Balanced	VBAX	H	H	28.4	17.4	17.1	6.4	3.5	46.60	3.7	-18.3	-6.7	**
	F S T	Vanguard IT Trsry	VFITX	BI	B	-1.0	-2.2	-1.6	-1.5	0.7	11.42	0.7	-96.8	-6.8	**
	F S T	Vanguard FITIP	VIPSX	BS	B	6.2	2.2	2.3	-0.5	1.3	14.39	1.1	-79.6	-8.8	**
	F S T	Vanguard TTL Bond Index Adm	VBTLX	BI	B	-0.2	-2.9	-1.4	-1.9	1.0	11.23	1.0	-96.7	-9.3	**
	F S T	Vanguard Wellesley Incm	VWINX	H	H	14.2	8.3	10.2	9.1	2.0	29.01	2.3	-52.0	-12.0	**
	F S T	Vanguard IT InvstGrd	VFICX	BI	B	4.6	-0.9	-0.4	-1.8	1.2	10.08	1.4	-88.5	-12.7	**
	F S T	Vanguard High Yld Corp	VWEHX	BH	B	14.6	5.4	5.3	1.1	1.2	5.96	2.0	-63.5	-12.9	**
	F S T	Vanguard US Value	VUVLX	EV	E	22.3	14.6	15.6	-2.8	0.0	17.25	5.4	-41.5	-22.3	**
	F S T	Vanguard LT InvstGrd	VWESX	BI	B	-0.7	-8.9	-3.2	-4.7	2.3	10.75	3.0	-106.5	-32.3	*
	F S T	Vanguard LT Trsry	VUSTX	BL	B	-14.6	-17.0	-10.7	-8.0	2.4	12.06	3.2	-139.1	-44.3	*

# Fidelity Select Fund Family by C

Fidelity Select Fund Family by C															
Sell Eligible	Legend	Fund Name	Symbol	S	A	12m	9m	6m	3m	1m	NAV	V	CS	C	Fmly Rank
3/29/2021 5/1/2021 to buy 5/3 10/1/2020	Fn	Fidelity Banking	FSRBX	ES	E	82.0	82.5	71.1	30.5	5.2	29.64	9.1	139.8	15.4	*****
	Fn	Fidelity Consumer Finance	FSVLX	ES	E	91.7	71.8	62.1	28.6	9.3	22.40	8.9	132.1	14.9	*****
	Fn	Fidelity Financial Svcs	FIDSX	ES	E	75.1	63.4	60.4	27.5	6.6	12.81	7.8	101.5	13.0	*****
	Fn	Fidelity Automotive	FSAVX	ES	E	104.3	66.4	41.7	6.4	1.7	57.14	8.7	89.1	10.3	*****
2/6/2021	Fn	Fidelity Constrctn & Housing	FSHOX	ES	E	84.7	48.0	42.0	23.1	5.9	89.79	7.6	72.2	9.4	*****
	Fn	Fidelity Computers	FDCPX	ES	E	79.7	49.3	41.0	10.4	4.2	111.96	5.9	53.1	9.1	****
	Fn	Fidelity Materials	FSDPX	ES	E	70.3	46.4	38.8	20.7	7.1	98.76	6.5	52.0	8.0	****
	Fn	Fidelity Broker & Inv.	FSLBX	ES	E	62.1	44.9	46.3	21.9	7.5	112.82	6.9	51.2	7.5	****
	Fn	Fidelity Environmental	FSLEX	ES	E	69.7	49.0	41.3	13.8	4.6	33.67	6.7	47.0	7.0	****
to sell 5/3	Fn	Fidelity Air Transport	FSAIX	ES	E	68.0	56.1	40.7	22.4	2.4	71.94	8.4	58.1	6.9	****
	Fn	Fidelity Chemicals	FSCHX	ES	E	67.9	44.1	38.3	19.3	5.4	16.79	6.5	43.6	6.7	****
	Fn	Fidelity Leisure	FDSLX	ES	E	68.0	56.6	39.7	19.5	4.7	19.35	8.5	57.2	6.7	****
	Fn	Fidelity Multimedia	FBMPX	ES	E	66.8	40.3	39.1	17.7	7.4	93.67	6.6	39.9	6.0	****
	Fn	Fidelity Energy Services	FSESX	ES	E	73.1	53.4	82.7	13.3	-4.0	17.79	14.6	87.1	6.0	****
	Fn	Fidelity Transportation	FSRFX	ES	E	69.8	44.0	32.9	21.9	4.9	108.70	7.1	42.1	5.9	***
	Fn	Fidelity Semiconductors	FSELX	ES	E	73.4	47.1	35.4	8.0	0.3	17.21	6.1	32.9	5.4	***
	Fn	Fidelity Insurance	FSPCX	ES	E	57.5	38.0	40.2	22.6	7.6	65.87	6.5	34.6	5.3	***
	Fn	Fidelity Retailing	FSRPX	ES	E	68.6	39.4	36.5	15.3	6.4	24.88	6.9	34.8	5.0	***
	Fn	Fidelity Energy	FSENX	ES	E	41.2	44.2	73.8	23.4	0.9	29.68	11.0	52.1	4.7	***
	Fn	Fidelity Consumer Dscrtnry	FSCPX	ES	E	63.8	39.5	34.2	13.7	6.7	72.08	6.9	26.4	3.8	***
	Fn	Fidelity Natural Rsrcs	FNARX	ES	E	42.5	37.0	52.1	23.5	6.0	25.31	9.6	29.6	3.1	***
	Fn	Fidelity Natural Gas	FSNGX	ES	E	32.0	34.5	59.3	20.0	2.0	12.81	10.1	16.5	1.6	***
	Fn	Fidelity Technology	FSPTX	ES	E	69.7	33.2	27.3	5.0	3.2	26.79	6.7	6.8	1.0	***
	Fn	Fidelity Defense & Aero	FSDAX	ES	E	40.3	37.3	38.7	18.2	1.7	18.15	8.1	4.7	0.6	***
	Fn	Fidelity IT Services	FBSOX	ES	E	47.3	26.5	30.2	14.0	7.4	96.48	7.6	-6.1	-4.6	***
	Fn	Fidelity Industrials	FCYIX	ES	E	49.5	32.4	26.1	13.9	2.4	36.82	6.9	-7.1	-4.9	***
	Fn	Fidelity ST Bond	FSHBX	B	B	2.2	0.4	0.2	-0.3	0.1	8.73	0.4	-128.9	-5.8	***
	Fn	Fidelity ST Bond dplct	FSHBXX	B	B	2.2	0.4	0.2	-0.3	0.1	8.73	0.4	-128.9	-5.8	***
	Fn	Fidelity ST Bond dplct	FSHBXXX	B	B	2.2	0.4	0.2	-0.3	0.1	8.73	0.4	-128.9	-5.8	***
	Fn	Fidelity ST Bond dplct	FSHBXXXX	B	B	2.2	0.4	0.2	-0.3	0.1	8.73	0.4	-128.9	-5.8	***
	Fn	Fidelity Software & Compr	FSCSX	ES	E	51.3	26.7	26.6	9.6	6.6	28.65	6.5	-10.7	-7.0	**
	Fn	Fidelity Health Care Svcs	FSHCX	ES	E	36.5	29.7	29.3	12.5	5.5	134.77	4.6	-18.0	-8.2	**
	Fn	Fidelity Med Equipment	FSMEX	ES	E	46.9	23.8	21.2	6.2	7.9	77.15	4.8	-25.5	-12.3	**
	Fn	Fidelity Communications	FSDCX	ES	E	41.1	21.5	37.0	8.1	2.1	43.10	5.8	-21.5	-12.5	**
	Fn	Fidelity Wireless	FWRLX	ES	E	45.3	21.0	22.7	5.4	4.3	13.95	5.6	-32.8	-18.2	**
	Fn	Fidelity Health Care	FSPHX	ES	E	31.4	19.7	19.0	5.0	5.3	32.84	3.8	-51.0	-19.4	**
	Fn	Fidelity Telecommunications	FSTCX	ES	E	30.0	14.6	20.2	7.8	3.7	71.05	4.1	-55.1	-22.4	**
	Fn	Fidelity Consumer Staples	DFFAX	ES	E	30.5	18.1	18.7	9.7	1.8	95.93	4.8	-52.8	-25.4	*
	Fn	Fidelity Pharma	FPHAX	ES	E	13.4	7.7	13.4	1.6	2.3	23.60	3.3	-93.0	-30.9	*
	Fn	Fidelity Utilities	FSUTX	ES	E	24.8	17.7	13.7	7.6	3.9	97.93	5.0	-63.7	-31.9	*
	Fn	Fidelity Biotechnology	FBIOX	ES	E	34.7	20.9	16.1	-4.6	0.4	22.40	5.2	-63.9	-33.1	*
	Fn	Fidelity Gold	FSAGX	ES	E	6.3	-17.9	-7.7	-0.9	7.5	27.81	9.2	-144.1	-132.5	*

# PORTFOLIO PAGE and UPDATES

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

Past & Future						Month End Positions	Fund Style	Symbols	Ending NAV	Number of Shares	Current Value	Percent of Total		
Activity	Activity	Fund	Action Price	Number of Shares	Action Value									
<b>PAST</b>														
31-Mar	sell	FSEAX	68.13	736.573	50,183	Equity	ESC	FCPVX	21.98	2,221.1490	48,821	29%		
31-Mar	buy	FCPVX	20.71	2,221.149	46,000	Equity	EW	FNORX	71.20	685.4530	48,804	29%		
31-Mar	sell	FBGRX	168.14	278.569	46,839	Equity	EV	FDVLX	14.97	3,239.4370	48,494	29%		
31-Mar	buy	FDVLX	14.20	3,239.437	46,000									
<b>ACTIVITY TO DO NEW ON</b>														
3-May	sell	FNORX		all										
3-May	buy	FSLSX			49,000									
buys are about 30% of total portfolio														
									Cash	Money Mkt	1.00	21,711.14	21,711	13%
									Total Valuation=			167,831	100%	

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

To Do On (or)						Fund Name	Starting NAV	Ending NAV	Number of Shares	Current Value	Percent of Total				
Past Activity	Activity	Fund	Action Price	Number of Shares	Action Value										
<b>PAST</b>						These funds were held at month's end.									
31-Mar	sell	FSELX	17.16	957.491	16,431		109.60	FDCPX	111.96	127.737	14,301	11%			
31-Mar	buy	FSVLX	20.50	731.707	15,000		42.31	FSAVX	57.14	250.635	14,321	12%			
							20.50	FSVLX	22.40	731.707	16,390	13%			
							26.31	FSRBX	29.64	532.117	15,772	13%			
							19.90	FSEX	17.79	703.518	12,516	10%			
<b>TO DO ON</b>															
3-May	sell	FSEX		all											
3-May	buy	FIDSX			15,000										
buys are each about 12% of total portfolio															
									cash	mm	Money Market	1.00	51,182.09	51,182	41%
									Total Valuation=			124,483	100%		

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

Past & Future						Month End Positions	Fund Style	At month end Symbol	Ending NAV	Number of Shares	Current Value	Percent of Total		
Activity	Activity	Fund	Action Price	Number of Shares	Action Value									
<b>ACTIVITY PAST</b>														
31-Mar	sell	VWIGX	49.86	1,043.0987	52,009									
31-Mar	buy	VASVX	30.12	1,328.0212	40,000		EV	VASVX	31.54	1,328.0212	41,886	26%		
							ESC	VEXPX	143.80	290.8456	41,824	26%		
							EMC	VEXMX	139.72	313.7501	43,837	27%		
<b>ACTIVITY TO DO NEW ON</b>														
no changes														
buys are each about 31% of total portfolio														
									Cash	Money Market	1.00	33,242.58	33,243	21%
									Total Valuation=			160,789	100%	

# 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 pages 2-4.

**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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