



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: Long-term stock trends change from neutral to bullish. Bond trends remain neutral to 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	11.7	18.2	4.4	-0.6	-0.3	-0.9
World Growth Index	21.2	27.6	17.5	9.4	2.1	0.7
World Income Index	-2.3	-1.9	1.8	1.8	-1.4	-0.2
World Hybrid (60/40) Index	15.3	19.9	13.7	7.7	1.4	0.5

	ytd 2020	12 m	9 m	6 m	3 m	1 m
Fidelity Select Portfolio	6.5	9.6	3.9	0.2	0.5	-2.5

	ytd 2020	12 m	9 m	6 m	3 m	1 m
Vanguard Portfolio	7.4	12.3	5.0	2.5	1.3	-0.3

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

Sell Eligible	Legend	Fund Name	Symbol	S	A	12m	9m	6m	3m	1m	NAV	V	CS	C	Fmly Rank
to buy 11/30	Fn	Fidelity Fund	FFDX	ELC	E	34.7	30.4	17.9	3.4	2.0	77.95	4.0	45.3	11.2	*****
to buy 11/30	Fn	Fidelity Magellan	FMAGX	ELC	E	31.3	29.9	19.7	5.5	2.9	15.83	4.2	46.2	11.0	*****
	Fn	Fidelity Focused Stock	FTQGX	ELC	E	33.6	27.7	18.6	5.4	2.8	40.20	4.3	45.0	10.4	*****
	Fn C	Fidelity Growth Company	FDGRX	ELC	E	33.9	24.7	19.7	6.3	3.5	42.41	4.3	45.0	10.4	*****
	Fn	Fidelity Real Estate	FRESX	ERE	E	36.4	29.1	11.7	0.7	1.0	51.15	3.9	35.8	9.1	*****
	Fn	Fidelity Trend	FTRNX	ELC	E	30.4	24.3	19.5	5.0	1.9	182.89	4.3	38.0	8.9	*****
	Fn	Fidelity Blue Chip Growth	FBGRX	ELC	E	33.8	22.0	17.7	5.2	2.3	191.82	4.2	37.9	8.9	*****
	Fn	Fidelity Disciplined Equity	FDEQX	ELC	E	32.0	26.0	15.5	3.8	0.9	65.75	4.1	35.0	8.6	*****
	Fn	Fidelity OTC	FOCPX	ELC	E	33.6	22.7	16.9	2.7	1.4	20.41	4.1	34.2	8.4	*****
	Fn	Fidelity Contra	FCNTX	ELC	E	29.4	24.9	14.1	2.6	2.1	20.56	3.8	30.0	7.8	*****
	Fn	Fidelity MidCap Enhanced	FMEIX	EMC	E	27.8	14.0	4.3	0.1	-0.9	20.81	3.7	24.5	6.6	*****
10/31/2021	Fn	Fidelity Growth Discovery	FDSVX	ELC	E	40.2	21.1	13.9	2.7	1.2	58.35	4.2	27.3	6.5	*****
	Fn	Fidelity Growth Start	FDEGX	ELC	E	28.5	21.4	17.0	1.4	-0.1	72.95	3.9	25.0	6.4	*****
	Fn	Fidelity Stock Select Large Cap	FSLVX	ELC	E	47.4	15.4	0.6	-0.3	-2.1	26.48	4.0	25.6	6.4	*****
	Fn	Fidelity Capital Appreciation	FDCAX	ELC	E	28.7	19.6	11.7	2.9	1.0	51.55	3.4	20.8	6.1	*****
	Fn	Fidelity Equity Income	FEQIX	EV	E	43.7	15.6	2.5	-0.2	-1.5	72.70	3.8	21.8	5.7	*****
	Fn	Fidelity NASDAQ Composite	FNCMX	ELC	E	42.8	20.2	15.2	3.6	1.9	199.26	4.5	25.6	5.7	*****
	Fn	Fidelity Blue Chip Value	FBCVX	EV	E	43.3	16.7	1.5	-0.5	-1.6	23.41	3.8	18.9	5.0	*****
	Fn	Fidelity Stock Select MidCap	FSSMX	EMC	E	48.1	11.1	0.1	0.0	-1.4	49.53	4.0	18.7	4.7	*****
	Fn	Fidelity Small Cap Growth	FCPGX	ESC	E	45.7	5.2	6.2	-2.8	-4.0	33.28	4.5	20.1	4.5	****
	Fn	Fidelity Dividend Growth	FDGFX	ELC	E	30.1	18.9	6.5	3.1	0.2	36.24	3.6	15.6	4.4	****
	Fn	Fidelity Value Discovery	FVDFX	ELC	E	42.6	15.3	-0.1	-1.0	-1.3	37.65	3.8	14.2	3.7	****
	Fn	Fidelity Value	FDVLX	EV	E	39.3	18.2	1.0	1.2	-0.8	15.59	4.6	15.7	3.4	****
	Fn	Fidelity Worldwide	FWWFV	EW	E	25.4	17.6	9.7	1.8	0.4	40.93	3.6	11.9	3.3	****
	Fn	Fidelity Leveraged Co Stock	FLVCX	EMC	E	32.5	15.6	6.5	1.3	-0.2	48.47	3.9	12.7	3.3	****
to sell 11/30	Fn	Fidelity Small Cap Value	FCPVX	ESC	E	43.6	15.0	-0.2	1.1	-2.0	21.57	5.2	14.4	2.8	****
	Fn	Fidelity Stock Select AllCap	FDSSX	ELC	E	27.2	17.3	7.3	0.6	-0.9	68.55	3.6	8.4	2.3	****
	Fn	Fidelity International Value	FVLX	EW	E	43.1	5.8	-3.7	-2.6	-4.0	9.27	4.3	9.9	2.3	****
	Fn	Fidelity Value Strategies	FSLSX	EV	E	36.4	16.5	0.6	0.7	-0.9	53.15	4.6	10.1	2.2	****
	Fn	Fidelity Puritan	FPURX	H	H	21.1	14.8	7.6	3.3	1.0	27.45	2.5	4.7	1.9	****
	Fn	Fidelity Stock Select Small Cap	FDSCX	ESC	E	32.5	10.2	5.8	2.2	-1.6	37.49	3.9	5.9	1.5	****
	Fn	Fidelity Nordic	FNORX	EW	E	38.2	9.2	-1.7	-5.4	-4.7	71.97	4.1	5.0	1.2	****
	Fn	Fidelity Mid Cap Stock	FMCSX	EMC	E	30.6	14.4	1.3	1.0	-0.9	42.73	3.7	3.3	0.9	****
	Fn	Fidelity Growth & Income	FGRIX	EGI	E	28.3	15.8	2.0	1.1	-1.3	51.14	4.0	2.8	0.7	****
	Fn	Fidelity Mega Cap	FGRTX	ELC	E	30.3	14.3	2.1	0.9	-1.8	19.13	4.2	2.6	0.6	****
	Fn	Fidelity Large Cap Stock	FLCSX	ELC	E	29.2	15.1	1.9	0.9	-1.8	42.24	4.0	2.2	0.5	****
	Fn	Fidelity Balanced	FBALX	H	H	21.2	14.4	6.8	1.8	0.1	30.27	2.6	1.2	0.4	****
	Fn	Fidelity International Small	FISMX	EW	E	39.8	4.9	-4.4	-5.1	-4.7	33.42	3.5	0.5	0.1	****
	Fn	Fidelity Short Term Bond	FSHBX	BS	B	-0.6	-0.5	-0.7	-0.7	-0.2	8.63	0.2	-45.9	-0.8	****
	Fn	Fidelity GNMA	FGMNX	BG	B	-0.7	-0.7	-0.6	-0.6	-0.1	11.62	0.2	-45.8	-0.8	****
	Fn	Fidelity Small Cap Stock	FSLCX	ESC	E	29.8	10.8	2.1	-1.0	-1.4	22.50	3.6	-2.8	-1.0	****
	Fn	Fidelity Mortgage Security	FMSFX	BG	B	-0.8	-0.6	-0.3	-0.9	-0.2	11.40	0.3	-45.8	-1.3	****
	Fn	Fidelity Income Gov	FSTGX	BI	B	-2.0	-0.9	-0.7	-1.3	0.0	10.62	0.3	-47.9	-1.6	****
	Fn	Fidelity Intermediate Bond	FTHR	BI	B	-1.0	-0.4	-0.5	-1.3	-0.2	11.05	0.4	-46.4	-2.0	****
	Fn	Fidelity AM Equity 85%	FAMRX	H	H	20.9	12.7	4.4	-0.3	-1.3	27.00	3.0	-6.7	-2.0	****
	Fn	Fidelity Low Priced Stock	FLPSX	ESC	E	26.4	12.5	-1.4	-1.1	-1.1	53.50	3.4	-7.7	-2.6	****
	Fn	Fidelity Government Securities	FGOVX	BG	B	-2.0	0.2	0.8	-0.8	0.2	10.66	0.6	-44.8	-2.6	****
	Fn	Fidelity Total Bond	FTBFX	BL	B	0.1	1.1	0.9	-1.1	-0.4	11.07	0.7	-42.4	-2.9	****
	Fn	Fidelity Investment Grade Bond	FBNDX	BF	B	-0.9	0.8	1.0	-1.0	-0.2	8.37	0.7	-43.5	-3.0	****
	Fn	Fidelity Overseas	FOSFX	EW	E	20.5	15.6	4.2	-2.7	-2.2	68.27	3.9	-7.7	-3.0	****
	Fn	Fidelity AM Equity 20%	FASIX	H	H	5.2	3.7	2.0	-0.4	-0.4	14.83	0.9	-33.0	-3.1	****
	Fn	Fidelity High Income	SPHIX	BH	B	3.4	2.2	0.8	-1.8	-1.4	8.60	0.8	-39.9	-3.3	****
	Fn	Fidelity AM Equity 70%	FASGX	H	H	17.2	10.6	3.8	-0.4	-1.1	29.21	2.5	-13.0	-3.3	****
	Fn	Fidelity Capital & Income	FAGIX	BH	B	12.9	6.1	2.8	-0.6	-1.1	11.29	1.6	-23.0	-3.7	****
	Fn	Fidelity AM Equity 60%	FSANX	H	H	14.6	9.2	3.5	-0.4	-1.0	16.36	2.2	-17.1	-3.8	****
	Fn	Fidelity AM Equity 50%	FASMX	H	H	12.3	7.8	3.2	-0.3	-0.8	22.42	1.9	-21.0	-4.0	****
	Fn	Fidelity International Capital	FVFX	EW	E	15.8	10.0	4.1	-1.5	-1.5	30.48	2.8	-16.3	-4.6	****
	Fn	Fidelity Diversified International	FDIVX	EW	E	16.1	11.4	3.3	-2.0	-1.2	52.70	3.0	-15.5	-4.6	****
	Fn	Fidelity Equity Dividend	FEQTX	EGI	E	21.3	13.8	-1.0	-1.8	-1.8	29.23	3.7	-12.7	-4.7	****
	Fn	Fidelity New Millennium	FMLX	ELC	E	26.1	11.2	-1.9	-2.0	-3.1	43.81	3.9	-12.9	-5.0	****
	Fn	Fidelity Convertible Securities	FCVFX	H	H	18.6	4.1	4.6	1.3	-1.1	43.97	3.3	-15.6	-5.1	****
	Fn	Fidelity Japan	FJPNX	EW	E	8.8	4.7	4.2	0.5	-0.4	20.92	2.3	-25.3	-5.8	****
	Fn	Fidelity New Markets Income	FNMIX	BW	B	-1.0	-0.6	-2.3	-4.0	-2.3	14.14	1.5	-53.3	-8.1	****
	Fn	Fidelity Telecom/Util	FUIX	EGI	E	4.5	8.3	0.4	-1.6	-0.5	27.73	2.8	-31.9	-8.9	****
	Fn	Fidelity Pacific Basin	FPBFX	EW	E	8.8	-0.3	-2.0	-1.1	-2.5	44.97	2.4	-40.2	-9.6	****
	Fn	Fidelity International	FIGRX	EW	E	15.9	6.7	-1.6	-4.0	-2.6	57.78	3.5	-28.6	-9.9	****
	Fn	Fidelity Emerging Market	FEMKX	EW	E	9.8	-2.4	-3.5	-2.3	-2.1	46.58	3.2	-43.7	-14.1	****
	Fn	Fidelity Europe	FIEUX	EW	E	10.2	2.2	-7.7	-7.7	-5.3	43.67	3.9	-51.5	-19.9	****
	Fn	Fidelity Emerging Asia	FSEAX	EW	E	2.3	-13.5	-8.9	-4.9	-3.0	62.74	4.5	-71.1	-31.8	****
	Fn	Fidelity China Region	FHKCX	EW	E	4.0	-19.8	-15.0	-5.5	-3.7	49.14	4.0	-83.6	-33.1	****
	Fn	Fidelity Latin America	FLATX	EW	E	-13.3	-11.6	-19.4	-17.1	-4.4	18.51	6.2	-108.9	-68.0	****

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
to buy 11/30	F S T	Vanguard Index Grth	VIGAX	ELC	E	32.4	27.2	18.8	4.7	2.1	165.13	4.2	42.1	10.0	*****
	F S T	Vanguard REIT	VGSLX	ERE	E	34.3	26.4	10.5	0.9	-0.1	154.33	3.8	28.8	7.5	*****
to buy 11/30	F S T	Vanguard Grw th & Incm	VQNPX	EGI	E	31.1	23.7	10.8	3.3	1.6	71.89	3.8	27.4	7.3	*****
	F S T	Vanguard 500 Index	VFIAX	ELC	E	30.3	23.4	11.5	3.3	1.2	430.62	3.7	26.5	7.1	****
11/30/2021	F S T	Vanguard MidCap Index	VIMAX	EMC	E	28.2	17.6	8.7	2.3	0.1	313.03	3.3	13.8	4.1	****
	F S T	Vanguard Windsor II	VWNFX	ELC	E	31.4	18.3	5.7	1.9	-0.4	48.31	3.6	13.9	3.9	****
to sell 11/30	F S T	Vanguard Strtg Eqty	VSEQX	EMC	E	35.8	15.9	4.3	0.6	-0.4	46.07	3.8	13.0	3.5	****
	F S T	Vanguard US Grow th	VWUSX	ELC	E	23.5	15.7	14.6	1.1	-0.1	77.24	4.4	11.8	2.6	****
na	F S T C	Vanguard Div Grth	VDIGX	ELC	E	21.2	20.7	6.6	1.2	-0.5	38.82	3.6	6.1	1.7	****
na	F S T C	Vanguard Cap Opprtn	VHCOX	ELC	E	27.4	13.7	7.1	0.5	0.1	93.58	3.5	5.6	1.6	****
to sell 11/30	F S T	Vanguard Windsor	VWNDX	ELC	E	29.0	16.2	2.1	1.1	-1.3	25.89	3.9	4.0	1.0	****
	F S T	Vanguard Equity Income	VEIPX	EGI	E	24.4	17.2	3.1	0.9	-0.5	44.86	3.3	2.1	0.6	****
	F S T	Vanguard Value Index	VVIAX	EV	E	25.6	16.4	2.6	0.7	-0.6	55.35	3.6	1.5	0.4	***
na	F S T C	Vanguard PRIMECAP	VPMCX	ELC	E	26.6	12.0	5.1	0.8	-0.1	178.64	3.4	1.3	0.4	***
na	F S T C	Vanguard Wellington	VWELX	H	H	18.5	15.6	6.7	1.0	0.2	50.74	2.5	-1.2	-0.3	***
	F S T	Vanguard ST Trsry	VFISX	BS	B	-0.6	-0.4	-0.8	-0.5	0.0	10.65	0.1	-45.4	-0.6	***
	F S T	Vanguard ST Federal	VSGBX	BS	B	-0.2	-0.5	-0.6	-0.6	0.0	10.88	0.2	-44.9	-0.7	***
	F S T	Vanguard GNMA	VFIX	BU	B	-0.6	-0.6	-0.4	-0.6	-0.1	10.57	0.2	-45.4	-1.0	***
	F S T	Vanguard Slctd Value	VASVX	EV	E	30.3	13.0	-2.0	0.7	-1.3	31.83	4.8	-2.5	-1.2	***
	F S T	Vanguard ST InvstGrd	VFSTX	BS	B	-0.2	-0.4	-0.9	-1.1	-0.4	10.82	0.3	-46.2	-1.2	***
	F S T	Vanguard Explorer	VEXPX	ESC	E	25.8	8.7	5.8	-0.1	-1.3	149.54	3.8	-4.2	-1.6	***
	F S T	Vanguard Balanced	VBIAX	H	H	16.1	12.1	6.3	1.1	0.3	49.37	2.2	-7.2	-1.6	***
	F S T	Vanguard FI TIP	VIPSX	BS	B	6.4	6.7	4.3	1.2	0.8	14.74	0.9	-23.7	-2.2	***
	F S T	Vanguard IT Trsry	VFITX	BI	B	-2.1	-0.4	-0.8	-1.5	0.2	11.34	0.6	-47.7	-2.6	***
	F S T	Vanguard High Yld Corp	VWEHX	BH	B	3.0	1.7	0.5	-1.5	-1.0	5.88	0.7	-40.4	-2.8	***
	F S T	Vanguard TTL Bond Index Adm	VBTLX	BI	B	-1.6	0.5	0.7	-1.1	-0.2	11.23	0.7	-44.8	-3.0	***
	F S T	Vanguard Prcs Mtls	VGPMX	EG	E	25.5	8.4	-1.5	1.1	-0.7	11.00	3.7	-10.4	-3.8	***
	F S T	Vanguard IT InvstGrd	VFICX	BI	B	-1.4	0.0	-0.3	-2.1	-0.6	10.01	0.8	-47.5	-3.9	***
	F S T	Vanguard Wellesley Incm	VWINX	H	H	8.0	7.5	2.2	1.0	-0.5	29.72	1.5	-26.5	-4.1	***
	F S T	Vanguard SmlCap Index	NAESX	ESC	E	25.0	7.3	1.5	-0.4	-2.0	107.74	3.8	-11.8	-4.5	***
	F S T	Vanguard Star	VGSTX	H	H	13.3	7.3	2.9	-0.7	-1.0	33.84	2.2	-21.3	-4.7	***
	F S T	Vanguard Global Eqty	VHGEX	EW	E	18.8	8.6	1.5	-1.6	-2.7	42.59	3.3	-18.6	-6.1	**
	F S T	Vanguard Extended Mrkt Index	VEXMX	EMC	E	22.7	5.8	2.6	-1.5	-2.7	141.96	4.1	-16.3	-6.7	**
	F S T	Vanguard LT InvstGrd	VWESX	BI	B	-2.8	4.1	4.6	-1.1	-0.4	11.14	2.0	-38.9	-7.7	**
	F S T	Vanguard LT Trsry	VUSTX	BL	B	-5.3	4.9	7.5	0.1	1.0	12.86	2.4	-35.0	-8.5	**
	F S T	Vanguard Intl Equity	VFSAX	EW	E	16.6	6.3	-2.5	-4.9	-3.9	32.65	3.4	-31.5	-10.6	**
	F S T	Vanguard Intl Explorer	VINEX	EW	E	15.0	5.5	-2.1	-6.8	-3.8	21.83	3.3	-35.4	-11.9	**
	F S T	Vanguard Pacific Index	VPADX	EW	E	6.0	-1.7	-5.3	-4.5	-3.3	96.65	2.3	-52.0	-12.0	**
	F S T	Vanguard European Index	VEURX	EW	E	16.8	9.8	-2.9	-4.9	-4.0	35.40	4.5	-28.3	-12.7	**
	F S T	Vanguard SmlCap Grw th	VSGAX	ESC	E	14.8	0.5	2.3	-3.0	-4.3	99.43	4.1	-32.8	-13.3	**
	F S T	Vanguard Emrg Mrkt	VEIEX	EW	E	5.4	-4.9	-7.2	-4.9	-2.7	31.16	3.0	-57.4	-17.0	*
	F S T	Vanguard Intl Grow th	VWIGX	EW	E	8.6	-0.3	-0.7	-5.7	-3.6	51.41	4.0	-44.7	-17.7	*
	F S T	Vanguard Intl Value	VTRIX	EW	E	11.9	1.3	-7.4	-4.6	-4.1	41.97	4.0	-46.0	-18.2	*

Fidelity Select Fund Family by C

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Sell Eligible	Legend	Fund Name	Symbol	S	A	12m	9m	6m	3m	1m	NAV	V	CS	C	Fmly Rank
to buy	Fn	Fidelity Semiconductors	FSELX	ES	E	66.5	47.2	39.5	23.7	18.0	24.92	5.5	137.7	24.9	*****
to buy	Fn	Fidelity Constrctn & Housing	FSHOX	ES	E	52.8	40.5	18.0	12.0	5.9	106.58	4.4	71.9	16.3	*****
	Fn	Fidelity Automotive	FSAVX	ES	E	38.9	25.0	15.4	14.3	2.6	67.51	4.5	38.9	8.7	*****
buy/hold	Fn	Fidelity Broker & Inv.	FSLBX	ES	E	50.3	33.3	14.8	4.7	-2.3	133.42	5.3	43.5	8.2	*****
	Fn	Fidelity Environmental	FSLEX	ES	E	39.5	29.2	14.5	8.1	0.8	38.94	4.7	34.8	7.4	*****
buy/hold	Fn	Fidelity Energy	FSENX	ES	E	64.4	23.7	13.3	18.9	-2.7	35.65	8.2	60.2	7.3	****
buy/hold	Fn	Fidelity Natural Gas	FSENGX	ES	E	56.8	27.8	10.7	14.9	-6.3	15.52	7.9	46.6	5.9	****
	Fn	Fidelity Communications	FSDCX	ES	E	38.1	22.5	9.7	5.6	6.4	45.07	4.4	25.0	5.6	****
	Fn	Fidelity Technology	FSPTX	ES	E	31.1	19.8	18.3	5.3	2.0	31.15	4.1	19.3	4.7	****
	Fn	Fidelity Natural Rsrcs	FNARX	ES	E	45.7	22.0	3.1	10.8	-3.1	28.31	6.0	21.1	3.5	****
	Fn	Fidelity Consumer Dscrtnrly	FSCPX	ES	E	28.1	17.7	10.5	6.2	2.8	76.85	3.8	8.0	2.1	****
to sell	Fn	Fidelity Banking	FSRBX	ES	E	50.7	16.5	0.4	4.5	-2.6	30.63	6.5	12.2	1.9	****
	Fn	Fidelity Chemicals	FSCHX	ES	E	30.0	23.2	2.1	5.4	1.9	18.07	4.3	5.3	1.2	****
	Fn	Fidelity Retailing	FSRPX	ES	E	26.1	17.4	9.2	3.8	3.3	26.19	4.2	2.6	0.6	****
	Fn	Fidelity Materials	FSDPX	ES	E	32.3	19.9	1.5	3.7	1.7	104.86	4.6	1.7	0.4	***
to sell	Fn	Fidelity Financial Svcs	FIDSX	ES	E	42.2	18.7	0.9	0.5	-4.0	13.35	5.5	0.9	0.2	***
	Fn	Fidelity Computers	FDCPX	ES	E	30.1	11.4	6.5	3.1	3.9	108.07	3.4	-2.2	-0.8	***
	Fn	Fidelity ST Bond	FSHBX	B	B	-0.6	-0.5	-0.7	-0.7	-0.2	8.63	0.2	-60.0	-1.0	***
	Fn	Fidelity ST Bond dplct	FSHBXX	B	B	-0.6	-0.5	-0.7	-0.7	-0.2	8.63	0.2	-60.0	-1.0	***
	Fn	Fidelity ST Bond dplct	FSHBXXX	B	B	-0.6	-0.5	-0.7	-0.7	-0.2	8.63	0.2	-60.0	-1.0	***
	Fn	Fidelity ST Bond dplct	FSHBXXXX	B	B	-0.6	-0.5	-0.7	-0.7	-0.2	8.63	0.2	-60.0	-1.0	***
	Fn	Fidelity ST Bond dplct	FSHBXXXXX	B	B	-0.6	-0.5	-0.7	-0.7	-0.2	8.63	0.2	-60.0	-1.0	***
	Fn	Fidelity Softw are & Comptr	FSCSX	ES	E	25.8	18.2	11.6	-0.5	-2.4	31.78	4.3	-4.7	-2.0	***
	Fn	Fidelity Med Equipment	FSMEX	ES	E	26.2	18.2	13.5	-3.4	-4.2	84.50	3.9	-7.0	-2.7	***
	Fn	Fidelity Insurance	FSPCX	ES	E	30.8	19.1	3.2	0.8	-4.0	69.48	4.9	-7.3	-3.6	***
	Fn	Fidelity Utilities	FSUTX	ES	E	14.3	18.1	8.1	2.5	1.3	102.24	3.6	-13.0	-4.7	***
	Fn	Fidelity Industrials	FCYIX	ES	E	18.1	16.5	4.7	2.8	-0.4	39.44	4.1	-15.6	-6.3	***
	Fn	Fidelity Transportation	FSRFX	ES	E	22.0	16.9	0.3	2.5	-1.8	103.11	4.5	-17.4	-7.8	***
	Fn	Fidelity Wireless	FWRLX	ES	E	11.7	9.9	1.6	-3.8	0.9	14.23	3.2	-36.9	-11.7	***
	Fn	Fidelity Leisure	FDSLX	ES	E	20.5	7.6	1.2	0.4	-2.6	19.46	4.0	-30.2	-12.2	**
	Fn	Fidelity Consumer Staples	DFFAX	ES	E	8.8	11.2	-1.6	-2.7	-0.6	96.37	2.9	-42.2	-12.4	**
	Fn	Fidelity Fincl Tech	FVLX	ES	E	35.7	12.8	-5.5	-8.7	-6.9	21.83	4.9	-30.0	-14.7	**
	Fn	Fidelity Health Care	FSPHX	ES	E	10.4	5.3	1.2	-5.3	-5.7	32.71	3.0	-51.4	-15.5	**
	Fn	Fidelity Health Care Svcs	FSHCX	ES	E	14.4	10.7	-5.1	-1.4	-4.3	130.66	3.8	-43.1	-16.3	**
	Fn	Fidelity Pharma	FPHAX	ES	E	8.7	5.5	0.2	-6.2	-5.2	24.41	3.0	-54.4	-16.5	**
	Fn	Fidelity Multimedia	FBMPX	ES	E	21.5	9.5	-2.1	-9.3	-4.0	92.51	4.0	-41.8	-16.8	**
	Fn	Fidelity Energy Services	FSESX	ES	E	45.7	0.5	-5.7	6.9	-5.8	19.44	10.7	-15.8	-16.9	**
	Fn	Fidelity Telecommunications	FSTCX	ES	E	-1.7	-1.5	-9.5	-8.7	-2.7	64.21	2.6	-81.3	-21.2	**
	Fn	Fidelity Air Transport	FSAIX	ES	E	11.5	4.9	-6.4	-0.1	1.9	57.59	4.7	-45.3	-21.4	*
	Fn	Fidelity Defense & Aero	FSDAX	ES	E	6.3	2.1	-10.4	-6.5	-4.6	16.62	4.6	-70.4	-32.3	*
	Fn	Fidelity IT Services	FBSOX	ES	E	4.6	-1.1	-4.4	-10.9	-5.6	89.79	5.1	-74.8	-38.5	*
	Fn	Fidelity Biotechnology	FBOIX	ES	E	-6.6	-12.4	-2.7	-11.8	-5.9	20.69	4.1	-96.8	-39.5	*
	Fn	Fidelity Gold	FSAGX	ES	E	-6.8	4.6	-18.6	-3.7	0.0	26.07	6.9	-81.8	-56.5	*

PORTFOLIO PAGE and UPDATES

FIDELITY, selected & timed (2 month hold at least), style and asset allocated (stock, bond, balanced, cash)												
Past & Future						Month End	Fund	Ending	Number	Current	Percent	
Activity	Activity	Fund	Action Price	Number of Shares	Action Value	Positions	Style	NAV	of Shares	Value	of Total	
PAST												
31-Aug	sell	FSLSX	52.78	946.860	49,975	Equity	ESC	FCPVX	21.57	2,224.2382	47,977	28%
31-Aug	buy	FDEGX	71.94	695.024	50,000	Equity	ELC	FDEGX	72.95	695.0240	50,702	30%
						Equity	EV	FDVLX	15.59	3,239.4370	50,503	30%
ACTIVITY TO DO NEW ON												
30-Nov	sell	FCPVX		all								
30-Nov	sell	FDVLX		all								
30-Nov	buy	FFIDX			50,000							
30-Nov	buy	FMAGX			50,000							
buys are about 30% of total portfolio												
						Cash	Money Mkt	1.00	21,929.14	21,929	13%	
									Total Valuation=	171,111	100%	

FIDELITY SELECT PORTFOLIO, selected and timed (at least 31-day hold)												
To Do On (or)						Fund	Starting	Ending	Number	Current	Percent	
Past Activity	Activity	Fund	Action Price	Number of Shares	Action Value	Name	NAV	Symbol	NAV	of Shares	Value of Total	
PAST						These funds were held at month's end.						
29-Oct	sell	FSVLX	23.46	732.173	17,177		12.89	FIDSX	13.35	1,163.693	15,535	12%
29-Oct	buy	FSNGX	16.56	966.184	16,000		127.39	FSLBX	133.42	117.749	15,710	12%
							33.67	FSENX	35.65	449.012	16,007	13%
							26.31	FSRBX	30.63	532.117	16,299	13%
							16.56	FSNGX	15.52	966.184	14,995	12%
TO DO ON												
30-Nov	sell	FIDSX		all								
30-Nov	buy	FSELX			16,000							
30-Nov	sell	FSRBX		all								
30-Nov	buy	FSHOX			16,000							
buys are each about 12% of total portfolio												
						cash	mm	Money Market	1.00	48,443.09	48,443	38%
									Total Valuation=	126,990	100%	

VANGUARD, selected & timed (3-month hold at least), style and asset allocated (stock, bond, balanced, cash)												
Past & Future						Month End	Fund	At month end	Ending	Number	Current	Percent
Activity	Activity	Fund	Action Price	Number of Shares	Action Value	Positions	Style	Symbol	NAV	of Shares	Value	of Total
ACTIVITY PAST												
30-Jun	sell	VEXPX	145.47	290.8456	42,309							
30-Jun	buy	VSEQX	44.42	990.5448	44,000		EMC	VIMAX	313.03	144.1684	45,129	27%
31-Aug	sell	VASVX	31.61	1,328.0212	41,979		EMC	VSEQX	46.07	990.5448	45,634	28%
31-Aug	buy	VIMAX	305.94	143.8190	44,000		ELC	VWNDX	25.89	1,748.8135	45,277	27%
ACTIVITY TO DO NEW ON												
30-Nov	sell	VWNDX		all								
30-Nov	buy	VIGAX			45,000							
30-Nov	sell	VSEQX		all								
30-Nov	buy	VQNPX			45,000							
buys are each about 31% of total portfolio												
						Cash	Money Market	1.00	28,988.58	28,989	18%	
									Total Valuation=	165,029	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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