



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: ATM remains bearish, so we remain status quo. 2022 has been a bear market year where fund selecting can still help. See the portfolio results below, especially Fidelity Select.

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

	ytd 2022	12 m	9 m	6 m	3 m	1 m
Fidelity Portfolio	-7.3	-7.3	0.6	3.8	4.3	0.0
Fidelity Select Portfolio	4.2	4.2	1.8	5.2	3.2	-0.1
Vanguard Portfolio	-8.7	-8.7	-4.7	2.3	2.4	0.1
World Growth Index	-22.9	-22.9	-17.4	0.8	6.0	-6.2
World Income Index	-16.8	-16.8	-10.3	-2.0	3.5	-1.0
World Hybrid (60/40) Index	-21.6	-21.6	-15.9	0.1	5.5	-5.1

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
	Fn	Fidelity Short Term Bond	FSHBX	BS	B	-3.6	-1.2	-0.2	1.0	0.2	8.22	0.6	33.2	55.2	*****
	Fn	Fidelity Intermediate Bond	FTHR	BI	B	-8.7	-4.3	-1.6	1.4	-0.2	9.88	1.2	23.7	19.3	*****
	Fn	Fidelity Intrm Gov	FSTGX	BI	B	-8.5	-4.3	-2.4	0.9	-0.3	9.58	1.2	22.4	18.8	*****
	Fn	Fidelity AM Eqty 20%	FASIX	H	H	-10.0	-6.4	-0.2	3.0	-0.8	12.75	1.8	22.6	12.8	*****
	Fn	Fidelity Tlcm/Util	FIUIX	EGI	E	5.6	0.1	4.8	10.4	-1.5	28.42	4.6	56.3	12.3	*****
9/28/2022	Fn	Fidelity Blue Chip Value	FBCVX	EV	E	11.9	0.1	9.2	14.0	-2.5	24.12	4.4	54.2	12.2	****
	Fn	Fidelity Equity Dividend	FEQTX	EGI	E	-0.7	-3.1	5.7	13.3	-2.8	25.70	4.6	49.4	10.7	****
	Fn	Fidelity Low Priced Stock	FLPSX	ESC	E	-5.7	-3.5	9.0	14.2	-2.8	46.22	4.7	48.1	10.2	****
	Fn	Fidelity Value Discvry	FVDFX	ELC	E	7.0	-3.3	6.5	13.0	-3.2	35.20	4.5	44.7	9.9	****
	Fn	Fidelity New Millennium	FMLIX	ELC	E	-1.4	-3.6	8.7	12.8	-4.0	39.63	5.0	49.5	9.8	****
	Fn	Fidelity GNMA	FGMNX	BG	B	-11.1	-7.0	-3.0	2.1	-0.5	10.13	1.8	17.6	9.5	****
	Fn	Fidelity Eqty Income	FEQIX	EV	E	4.7	-3.9	6.4	12.9	-3.5	63.87	4.5	42.8	9.5	****
	Fn	Fidelity Cptl & Incm	FAGIX	BH	B	-10.9	-6.6	3.6	3.9	-1.8	9.02	2.7	25.2	9.4	****
	Fn	Fidelity New Markets Income	FNMIX	BW	B	-15.1	-8.2	3.5	8.9	0.2	11.55	2.8	26.3	9.3	****
	Fn	Fidelity Total Bond	FTBFX	BL	B	-12.9	-7.9	-1.8	2.1	-0.7	9.36	1.8	15.7	8.8	****
	Fn	Fidelity Mortgage Security	FMSFX	BG	B	-12.0	-7.1	-3.2	2.4	-0.2	9.86	2.0	16.9	8.4	****
	Fn	Fidelity Grow th & Income	FGRIX	EGI	E	-4.8	-5.3	8.0	13.5	-4.5	47.68	5.2	43.8	8.4	****
	Fn	Fidelity Govt Securities	FGOVX	BG	B	-12.5	-7.5	-3.6	1.1	-0.4	9.17	1.7	14.0	8.2	****
	Fn	Fidelity Stk Slct Lrg Cap	FSLVX	ELC	E	4.6	-5.8	7.2	14.7	-3.3	23.12	5.1	39.8	7.8	****
	Fn	Fidelity Invst Grade Bond	FBNDX	BF	B	-13.4	-8.0	-2.9	1.8	-0.6	7.09	1.8	14.0	7.8	***
	Fn	Fidelity Mid Cap Stock	FMCSX	EMC	E	-5.9	-6.0	8.2	10.1	-4.0	37.60	5.1	39.3	7.7	***
	Fn	Fidelity High Incm	SPHIX	BH	B	-12.5	-8.8	2.3	3.3	-1.9	7.27	2.6	19.3	7.5	***
	Fn	Fidelity Intrntl Value	FVLX	EW	E	-1.8	-6.0	8.4	21.3	-0.4	8.47	5.2	36.4	7.0	***
	Fn	Fidelity LrgCap Stock	FLCSX	ELC	E	-7.9	-7.9	7.4	12.9	-4.9	37.61	5.4	36.6	6.8	***
	Fn	Fidelity Europe	FIEUX	EW	E	-19.9	-8.4	7.1	19.6	-0.3	31.00	5.6	35.0	6.3	***
	Fn	Fidelity Mega Cap	FGRTX	ELC	E	-8.9	-9.3	7.5	14.1	-5.3	16.91	5.6	35.1	6.3	***
	Fn	Fidelity Value Strategies	FSLSX	EV	E	-7.0	-7.6	6.3	14.4	-4.9	47.18	6.2	38.2	6.2	***
	Fn	Fidelity Dividend Grow th	FDGFX	ELC	E	-11.4	-7.2	5.2	11.0	-3.6	29.16	5.1	31.0	6.0	***
	Fn	Fidelity Value	FDVLX	EV	E	-8.7	-9.3	6.7	13.9	-5.2	12.53	6.3	34.4	5.4	***
	Fn	Fidelity AM Eqty 50%	FASMX	H	H	-14.7	-9.9	1.0	5.8	-2.1	17.77	3.2	17.2	5.4	***
	Fn	Fidelity MidCap Enhncd	FMEIX	EMC	E	-13.9	-9.4	6.9	10.1	-5.3	15.50	5.6	27.7	5.0	***
	Fn	Fidelity Small Cap Value	FCPVX	ESC	E	-12.7	-11.1	4.8	11.3	-4.3	17.85	5.7	25.1	4.4	***
	Fn	Fidelity AM Eqty 60%	FSANX	H	H	-15.9	-10.9	1.4	6.7	-2.5	13.03	3.6	15.8	4.4	***
	Fn	Fidelity Stock Slctr SmCap	FDSCX	ESC	E	-18.0	-10.0	8.4	9.2	-4.9	28.12	5.5	21.7	3.9	***
	Fn	Fidelity AM Eqty 70%	FASGX	H	H	-16.5	-11.5	2.0	7.6	-2.8	22.61	4.0	15.7	3.9	***
	Fn	Fidelity Latin America	FLATX	EW	E	1.7	-16.2	6.0	2.7	-4.8	17.83	6.8	26.3	3.9	***
	Fn	Fidelity Diversified Intrntl	FDIVX	EW	E	-23.1	-12.5	5.8	15.9	-2.4	36.80	5.4	20.6	3.8	***
	Fn	Fidelity Japan	FJPNX	EW	E	-21.7	-10.2	5.2	12.5	-3.5	14.50	5.2	19.3	3.8	***
	Fn	Fidelity Stk Slct MidCap	FSSMX	EMC	E	-4.4	-10.9	5.4	11.0	-4.2	35.58	5.8	21.7	3.7	***
	Fn	Fidelity Convertible Securities	FCV SX	H	H	-15.5	-12.5	5.0	3.6	-3.3	29.71	3.9	14.4	3.7	***
	Fn	Fidelity Overseas	FOSFX	EW	E	-23.9	-12.6	6.5	17.1	-1.9	51.14	6.1	22.2	3.6	***
	Fn	Fidelity Nordic	FNORX	EW	E	-15.9	-4.6	12.0	23.4	0.6	52.38	7.1	25.5	3.6	***
	Fn	Fidelity Pacific Basin	FPBFX	EW	E	-23.0	-10.4	1.9	14.9	-1.9	27.68	5.2	18.4	3.6	***
	Fn	Fidelity AM Eqty 85%	FAMRX	H	H	-18.3	-12.9	2.6	8.8	-3.5	20.76	4.7	13.8	2.9	***
	Fn	Fidelity Intrntl	FIGRX	EW	E	-24.1	-13.3	3.4	14.2	-2.5	40.05	5.3	14.8	2.8	***
	Fn	Fidelity Puritan	FPURX	H	H	-17.1	-12.4	0.3	5.6	-3.3	20.54	4.0	10.2	2.6	***
	Fn	Fidelity Intrntl Capital	FVFX	EW	E	-25.5	-14.4	5.5	14.5	-4.2	21.14	6.7	12.9	1.9	***
	Fn	Fidelity Balanced	FBALX	H	H	-17.9	-13.7	0.2	5.4	-3.9	22.99	4.2	7.0	1.7	***
	Fn	Fidelity Stock Slctr AllCap	FDSSX	ELC	E	-19.4	-14.5	3.3	6.9	-5.4	55.73	5.4	7.9	1.5	***
	Fn	Fidelity Grth Strt	FDEGX	ELC	E	-26.1	-12.8	8.2	7.5	-5.9	46.93	6.3	7.8	1.2	***
	Fn	Fidelity Intrntl Sml	FISMX	EW	E	-12.8	-10.2	2.8	17.2	0.0	26.82	4.8	5.3	1.1	***
	Fn	Fidelity Small Cap Stock	FSLCX	ESC	E	-22.3	-12.7	2.2	6.0	-4.7	14.43	5.3	5.5	1.0	***
	Fn	Fidelity Capital Appreciation	FDCAX	ELC	E	-21.0	-16.1	0.9	6.2	-5.2	31.97	5.5	1.8	0.3	**
	Fn	Fidelity Emrg Mrkt	FEMKX	EW	E	-26.6	-14.9	-2.3	10.3	-2.5	31.82	4.9	1.2	0.2	**
	Fn	Fidelity Small Cap Grth	FCPGX	ESC	E	-20.5	-15.6	5.8	5.3	-5.5	23.65	5.6	-0.5	-0.3	**
	Fn	Fidelity Levrg Co Stk	FLVCX	EMC	E	-22.9	-16.6	3.0	5.8	-7.1	31.31	6.0	-0.8	-0.5	**
	Fn	Fidelity Worldwide	FWWFX	EW	E	-25.4	-16.3	-0.6	8.1	-3.9	25.24	5.4	-1.0	-0.6	**
	Fn	Fidelity China Rgn	FHKCX	EW	E	-25.0	-8.5	-6.7	15.6	2.1	33.25	7.0	-0.9	-0.6	**
	Fn	Fidelity Emrg Asia	FSEAX	EW	E	-30.6	-12.3	-6.9	12.2	-2.2	35.56	6.1	-2.8	-1.7	**
	Fn	Fidelity Grth Discvr	FDSVX	ELC	E	-18.6	-18.8	-0.9	3.7	-5.9	40.93	5.6	-3.8	-2.1	**
	Fn	Fidelity Fund	FFIDX	ELC	E	-25.7	-17.5	1.4	5.3	-5.9	58.48	5.9	-5.5	-3.2	**
	Fn	Fidelity Magellan	FMAGX	ELC	E	-26.7	-17.3	-0.3	5.7	-6.1	10.75	6.4	-7.6	-4.9	**
	Fn	Fidelity Focused Stock	FTQGX	ELC	E	-26.4	-18.3	-2.4	4.8	-5.2	23.70	5.5	-10.5	-5.8	**
	Fn	Fidelity Disciplined Equity	FDEQX	ELC	E	-27.8	-18.7	-0.1	5.5	-6.0	45.84	6.1	-10.1	-6.2	**
	Fn	Fidelity Real Estate	FRESX	ERE	E	-23.7	-18.9	-6.2	5.1	-4.5	37.64	6.2	-11.1	-6.9	**
	Fn	Fidelity Contra	FCNTX	ELC	E	-28.2	-20.4	0.0	4.0	-5.6	12.10	5.5	-13.2	-7.3	**
	Fn	Fidelity NASDAQ Cmp	FNCMX	ELC	E	-25.4	-25.7	-4.4	-0.7	-8.6	132.04	5.9	-23.0	-13.7	*
	Fn	Fidelity OTC	FOCPX	ELC	E	-32.0	-23.3	-1.4	3.1	-7.8	12.85	6.0	-24.4	-14.5	*
	Fn	Fidelity Trend	FTRNX	ELC	E	-33.4	-24.3	0.5	3.2	-7.2	108.93	6.8	-24.3	-16.5	*
	Fn C	Fidelity Grow th Company	FDGRX	ELC	E	-33.8	-25.7	-0.9	1.9	-8.8	22.50	7.0	-30.3	-21.1	*
	Fn	Fidelity Blue Chip Grow th	FBGRX	ELC	E	-38.5	-29.5	-3.1	-1.5	-9.5	112.47	6.9	-45.0	-31.0	*

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
	Fn	Fidelity ST Bond	FSHBX	B	B	-3.6	-1.2	-0.2	1.0	0.2	8.22	0.6	35.9	59.6	*****
	Fn	Fidelity ST Bond dplct	FSHBXX	B	B	-3.6	-1.2	-0.2	1.0	0.2	8.22	0.6	35.9	59.6	*****
	Fn	Fidelity ST Bond dplct	FSHBXXX	B	B	-3.6	-1.2	-0.2	1.0	0.2	8.22	0.6	35.9	59.6	*****
	Fn	Fidelity ST Bond dplct	FSHBXXXX	B	B	-3.6	-1.2	-0.2	1.0	0.2	8.22	0.6	35.9	59.6	*****
	Fn	Fidelity ST Bond dplct	FSHBXXXXX	B	B	-3.6	-1.2	-0.2	1.0	0.2	8.22	0.6	35.9	59.6	*****
buy/hold	Fn	Fidelity Insurance	FSPCX	ES	E	8.5	1.6	14.4	18.5	-1.6	74.57	4.8	81.2	16.9	****
buy/hold	Fn	Fidelity Energy	FSENX	ES	E	61.9	15.4	21.1	19.9	-4.9	55.71	9.3	153.1	16.5	****
	Fn	Fidelity Defense & Aero	FSDAX	ES	E	6.5	-0.6	13.6	25.1	1.5	15.49	5.5	85.8	15.7	****
	Fn	Fidelity Consumer Staples	FDFAV	ES	E	0.1	2.6	6.8	15.2	-2.2	94.66	4.3	62.1	14.5	****
	Fn	Fidelity Natural Rsrcs	FNAFX	ES	E	40.7	6.4	20.0	23.1	-4.2	38.77	8.7	125.6	14.5	****
	Fn	Fidelity Pharma	FPHAX	ES	E	1.2	1.3	3.8	10.4	-1.7	22.82	3.8	54.6	14.4	****
	Fn	Fidelity Utilities	FSUTX	ES	E	6.1	0.2	7.2	10.0	0.2	106.50	4.9	63.4	12.8	****
	Fn	Fidelity Industrials	FCYIX	ES	E	-10.3	-4.4	14.2	16.7	-2.1	29.53	5.8	53.8	9.3	***
	Fn	Fidelity Health Care Svcs	FSHCX	ES	E	0.8	-1.1	6.8	3.4	-3.3	131.99	5.5	46.3	8.4	***
	Fn	Fidelity Biotechnology	FBIOX	ES	E	-16.3	0.1	11.8	4.6	-2.0	16.20	5.0	37.9	7.5	***
	Fn	Fidelity Health Care	FSPHX	ES	E	-12.8	-4.4	8.9	6.3	-2.5	27.63	5.0	35.2	7.1	***
	Fn	Fidelity Financial Svcs	FIDSX	ES	E	-7.8	-6.8	8.9	10.6	-5.6	10.78	5.7	38.9	6.8	***
	Fn	Fidelity Materials	FSDPX	ES	E	-9.1	-9.5	11.1	16.7	-4.6	96.15	6.6	44.3	6.7	***
	Fn	Fidelity Constrctn & Housing	FSHOX	ES	E	-22.0	-2.9	13.4	11.9	-2.9	83.64	6.5	37.2	5.7	***
	Fn	Fidelity Leisure	FDLSX	ES	E	-14.9	-10.2	12.5	12.5	-6.8	14.42	6.2	32.8	5.3	***
	Fn	Fidelity Chemicals	FSCHX	ES	E	-13.3	-8.0	6.2	13.6	-5.2	14.66	6.5	33.0	5.1	***
	Fn	Fidelity Broker & Inv.	FSLBX	ES	E	-17.0	-10.1	12.1	13.1	-5.6	107.46	6.8	32.2	4.7	***
	Fn	Fidelity Gold	FSAGX	ES	E	-12.9	-25.0	5.7	20.7	1.8	22.59	7.0	29.9	4.3	***
	Fn	Fidelity Transportation	FSRFV	ES	E	-9.6	-12.5	5.3	10.9	-6.5	90.57	6.7	27.2	4.0	***
	Fn	Fidelity Med Equipment	FSMEX	ES	E	-24.5	-13.4	7.7	10.1	-0.8	61.87	5.7	18.8	3.3	***
	Fn	Fidelity Banking	FSRBX	ES	E	-12.5	-10.6	5.2	5.0	-7.5	24.54	5.9	19.2	3.2	***
	Fn	Fidelity Telecommunications	FSTCX	ES	E	-16.8	-13.7	-10.9	10.0	-3.4	44.48	4.9	4.7	1.0	***
	Fn	Fidelity IT Services	FBSOX	ES	E	-28.5	-16.5	4.0	8.4	-5.3	52.77	6.6	1.8	0.3	**
	Fn	Fidelity Retailing	FSRPX	ES	E	-29.1	-17.5	7.3	4.7	-6.7	15.97	6.0	-1.7	-1.0	**
	Fn	Fidelity Computers	FDCPX	ES	E	-28.3	-19.7	0.3	9.4	-7.6	71.63	6.4	-6.1	-3.9	**
	Fn	Fidelity Environmental	FSLEX	ES	E	-25.7	-19.2	0.5	3.1	-7.1	26.32	6.7	-8.8	-5.9	**
	Fn	Fidelity Fincl Tech	FSVLX	ES	E	-29.7	-20.8	0.5	5.4	-5.3	12.76	6.1	-10.3	-6.3	**
	Fn	Fidelity Software & Compnr	FSCSX	ES	E	-28.9	-21.1	-2.3	5.7	-5.5	19.72	6.0	-12.4	-7.5	**
	Fn	Fidelity Wireless	FWRLX	ES	E	-27.6	-21.9	-7.6	1.9	-7.5	9.52	5.2	-23.0	-12.0	**
	Fn	Fidelity Consumer Dscrtnry	FSCPX	ES	E	-34.7	-25.9	0.5	-3.5	-9.6	42.53	6.5	-33.5	-21.8	*
	Fn	Fidelity Semiconductors	FSELX	ES	E	-35.1	-26.3	4.2	9.5	-11.6	14.62	11.1	-19.6	-21.9	*
	Fn	Fidelity Multimedia	FBMPX	ES	E	-38.4	-29.5	-9.3	0.0	-7.4	55.90	5.5	-45.0	-24.7	*
	Fn	Fidelity Technology	FSPTX	ES	E	-36.8	-28.2	-3.3	2.6	-8.6	17.86	7.2	-34.5	-24.8	*
	Fn	Fidelity Automotive	FSAVX	ES	E	-37.3	-25.1	-9.2	-1.6	-12.7	40.32	6.8	-46.2	-31.2	*

Vanguard 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
	F S T	Vanguard ST Trsry	VFISX	BS	B	-4.9	-2.5	-1.7	0.4	-0.2	9.94	0.6	28.1	44.4	*****
	F S T	Vanguard ST Federal	VSGBX	BS	B	-5.4	-2.6	-1.7	0.3	-0.2	10.06	0.7	27.3	37.8	*****
	F S T	Vanguard ST InvstGrd	VFSTX	BS	B	-5.9	-2.2	-0.3	1.6	0.0	9.96	1.0	30.1	30.0	*****
	F S T	Vanguard Prcs Mtls	VGPMX	EG	E	7.9	-4.1	11.2	19.7	0.4	11.55	4.8	72.2	14.9	****
buy/hold	F S T	Vanguard Equity Income	VEIPX	EGI	E	0.2	-0.9	8.1	14.2	-3.4	40.49	4.6	55.1	11.9	****
	F S T	Vanguard IT Trsry	VFITX	BI	B	-10.4	-5.7	-3.3	1.0	-0.7	9.97	1.5	17.9	11.9	****
	F S T	Vanguard High Yld Corp	VWEHX	BH	B	-9.5	-5.5	3.5	4.4	-1.0	5.15	2.5	28.9	11.6	****
na	F S T	Vanguard Wellesley Incm	VWINX	H	H	-8.8	-5.4	1.4	7.7	-1.3	24.53	2.7	29.9	11.0	****
	F S T C	Vanguard Div Grth	VDIGX	ELC	E	-4.5	-2.5	7.3	13.6	-2.1	35.38	4.5	48.8	10.8	****
	F S T	Vanguard Value Index	VVIAX	EV	E	-1.9	-2.8	8.3	14.9	-3.2	54.88	4.9	52.4	10.8	****
	F S T	Vanguard GNMA	VFIX	BU	B	-10.8	-6.8	-3.0	2.2	-0.6	9.22	1.8	18.0	9.8	****
	F S T	Vanguard Windsor	VWNDX	ELC	E	-2.9	-4.7	6.8	13.9	-3.5	20.30	5.0	46.6	9.3	****
	F S T	Vanguard Intl Value	VTRIX	EW	E	-10.9	-6.2	5.9	16.7	-0.8	36.03	4.6	41.7	9.0	***
	F S T	Vanguard Scltd Value	VASVX	EV	E	-7.1	-6.8	8.4	16.6	-3.0	25.08	5.4	45.2	8.3	***
	F S T	Vanguard TTL Bond Index Adm	VBTLX	BI	B	-13.1	-7.6	-3.0	1.7	-0.5	9.51	1.8	14.6	7.9	***
	F S T	Vanguard IT InvstGrd	VFICX	BI	B	-13.8	-7.4	-1.3	3.5	-0.6	8.35	2.2	17.4	7.8	***
	F S T	Vanguard European Index	VEURX	EW	E	-15.3	-7.2	7.5	22.2	-0.6	30.14	5.8	43.5	7.5	***
	F S T	Vanguard FI TIP	VIPSX	BS	B	-11.7	-9.2	-3.4	2.1	-1.0	11.83	2.0	13.8	6.9	***
	F S T	Vanguard Pacific Index	VPADX	EW	E	-14.9	-10.3	4.3	14.7	-1.7	80.09	4.6	29.0	6.3	***
na	F S T C	Vanguard Wellington	VWELX	H	H	-14.1	-8.2	2.4	7.7	-2.6	38.53	3.9	22.3	5.7	***
	F S T	Vanguard Strtg Eqty	VSEQX	EMC	E	-11.6	-8.6	8.7	11.6	-4.9	30.66	5.7	32.3	5.7	***
	F S T	Vanguard Windsor II	VWNFX	ELC	E	-12.9	-9.5	5.1	11.2	-4.7	37.41	5.3	26.2	4.9	***
na	F S T	Vanguard Emrg Mrkt	VEIEX	EW	E	-17.1	-11.6	-2.6	9.2	-1.2	24.93	3.6	13.7	3.8	***
	F S T C	Vanguard PRIMECAP	VPMCX	ELC	E	-14.9	-10.8	3.2	10.2	-5.4	126.68	5.4	19.3	3.6	***
	F S T	Vanguard Star	VGSTX	H	H	-17.6	-11.5	1.3	7.5	-3.0	24.27	3.9	13.6	3.5	***
na	F S T	Vanguard Intl Equity	VFSAX	EW	E	-21.0	-14.7	2.3	13.5	-1.4	25.54	5.0	15.6	3.1	***
	F S T C	Vanguard Cap Opprtn	VHCOX	ELC	E	-17.3	-11.6	2.8	9.2	-5.0	63.47	5.1	15.2	3.0	***
	F S T	Vanguard Balanced	VBIAX	H	H	-16.6	-11.7	0.5	5.2	-3.6	39.77	3.8	10.8	2.9	***
	F S T	Vanguard Intl Explorer	VINEX	EW	E	-27.1	-14.3	4.8	16.4	-1.0	15.24	5.6	15.8	2.8	***
	F S T	Vanguard MidCap Index	VIMAX	EMC	E	-18.3	-12.8	5.0	9.5	-4.9	253.67	5.6	15.5	2.8	***
	F S T	Vanguard SmlCap Index	NAESX	ESC	E	-17.5	-12.4	5.4	8.3	-5.7	88.20	5.6	15.2	2.7	***
	F S T	Vanguard Grw th & Incm	VQNPX	EGI	E	-17.0	-13.6	2.6	7.4	-6.0	48.30	5.5	10.3	1.9	**
	F S T	Vanguard 500 Index	VFIAX	ELC	E	-17.9	-14.0	2.5	7.8	-5.5	355.01	5.5	9.9	1.8	**
	F S T	Vanguard Global Eqty	VHGEX	EW	E	-22.2	-14.3	1.1	10.6	-4.3	26.90	5.3	7.9	1.5	**
	F S T	Vanguard Explorer	VEXPX	ESC	E	-23.1	-15.0	4.3	7.1	-5.0	93.69	5.5	5.4	1.0	**
	F S T	Vanguard Intl Grow th	VWIGX	EW	E	-30.1	-16.3	2.3	13.9	-3.8	28.76	6.2	3.0	0.5	**
	F S T	Vanguard LT InvstGrd	VWESX	BI	B	-25.3	-16.4	-4.9	4.4	-1.1	7.86	3.9	-6.4	-2.5	**
	F S T	Vanguard Extended Mrkt Index	VEXMX	EMC	E	-26.4	-18.8	2.4	5.3	-6.4	101.13	5.7	-6.9	-3.9	**
	F S T	Vanguard SmlCap Grw th	VSGAX	ESC	E	-28.3	-18.6	2.3	3.2	-6.2	70.60	5.9	-10.6	-6.2	**
	F S T	Vanguard RET	VGSLX	ERE	E	-25.6	-20.9	-6.4	5.1	-4.4	117.78	6.3	-15.2	-9.6	**
	F S T	Vanguard LT Trsry	VUSTX	BL	B	-29.1	-21.1	-10.3	-0.6	-1.6	8.85	3.9	-25.6	-10.0	*
	F S T	Vanguard Index Grth	VIGAX	ELC	E	-33.0	-25.3	-3.7	0.1	-8.2	110.02	6.5	-33.0	-21.6	*
	F S T	Vanguard US Grow th	VWUSX	ELC	E	-39.5	-28.8	-2.2	-0.5	-7.9	39.19	6.9	-41.9	-29.0	*

PORTFOLIO PAGE and UPDATES

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

Past & Future Activity						Month End Positions	Fund Style	At month end Symbol	Ending NAV	Number of Shares	Current Value	Percent of Total
ACTIVITY PAST												
28-Feb	sell	FFIDX	69.29	661.402	45,829	Equity					-	0%
31-Mar	sell	FRESX	50.85	925.583	47,066	Equity					-	0%
29-Jul	sell	FEQTX	27.32	1,787.037	48,822	Equity	EV	FBCVX	24.12	2,075.2559	50,055	31%
29-Jul	buy	FBCVX	23.79	2,017.654	48,000							
ACTIVITY TO DO NEW ON no changes												
buys are about 30% of total portfolio												
							Cash	Money Mrkt	1.00	113,192.00	113,192	69%
										Total Valuation=	163,247	100%

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

Past and Future Activity						Month end Positions	Starting NAV	Ending NAV	Number of Shares	Current Value	Percent of Total		
ACTIVITY PAST						These funds were held at month's end.							
30-Sep	sell	FSUTX	98.24	124.515	12,232	Insurance	75.09	FSPCX	74.57	174.416	13,006	10%	
30-Sep	buy	FSHCX	128.52	101.152	13,000	Energy	33.67	FSENX	55.71	305.698	17,030	13%	
30-Nov	sell	FSHCX	136.44	101.152	13,801	Equity					-	0%	
30-Nov	buy	FSPCX	75.09	173.137	13,000	Equity					-	0%	
ACTIVITY TO DO NEW ON no changes													
buys are each about 10% of total portfolio													
							cash	mm	Money Market	1.00	105,057.52	105,058	78%
										Total Valuation=	135,094	100%	

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

Past & Future Activity						Month End Positions	Fund Style	At month end Symbol	Ending NAV	Number of Shares	Current Value	Percent of Total
ACTIVITY PAST												
29-Apr	sell	VFIAX	381.68	104.9482	40,057							
29-Apr	buy	VVIAX	54.91	746.6220	41,000							
30-Jun	sell	VVIAX	51.38	751.3146	38,603	EGI	VEIPX	40.49	561.5781	22,738	-	14%
31-Aug	sell	VEIPX	40.91	524.0000	21,438						-	0%
ACTIVITY TO DO NEW ON no changes												
buys are each about 31% of total portfolio												
							Cash	Money Market	1.00	137,706.00	137,706	86%
										Total Valuation=	160,444	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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