

### February 2018 Newsletter



#### The Bulls Continue the Momentum

The bulls have taken January by storm. We continue to see record numbers in equities with the Dow Jones up 7.7%, the Nasdaq up 8.7% and the S&P up 7.5% year-to-date. Corporate earnings have been mostly positive, with two-thirds of the S&P 500 beating consensus estimates, and not even a government shutdown can stop this train. This is all good news for EZTracker portfolios but we must continue to keep our eye on the ball.

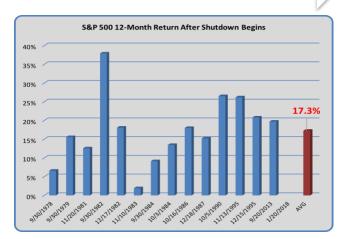
After much thought and analysis, we have concluded that the portfolios are well diversified and in the right place for the current environment. For the coming month, there are no changes in the Aggressive, Moderate, Conservative or Brokerage portfolios.



#### Shutdown? What shutdown?

We started last week with worries about a prolonged government shutdown. However, an agreement was reached keeping the government open until February 8<sup>th</sup>, with Congress "kicking the can" down the road for further discussion on the budget and immigration policies. Since the shutdown only lasted three days, the economic effects should be limited, but we need to review this again after February 8<sup>th</sup> in case of another shutdown. Our curiosity on the effects of past government shutdowns led us to study historical market returns after each shutdown since 1978. On average, the S&P gained 4.2% three months after a shutdown, and 17.3% one year after. During the 2013 shutdown which lasted 16 days, Standard & Poor's stated that the shutdown had taken \$24 billion out of the economy and shaved at least 0.6% off GDP growth.

Since 1970, there have been fourteen years where the S&P 500's returns for the month of January exceeded 4.0%. In every instance, the S&P ended up with a positive return for the year with an average full-year return of 21%.



Data: Congressional Research Service, Bloomberg

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From a fundamental perspective, times are good: global economies are expanding and investing; unemployment rates are at post-crisis lows in the U.S., Japan, and Germany; and inflation remains low in most developed economies. From a technical perspective, many asset class valuations are at extreme levels (e.g. S&P price-to-EBITDA ratio currently stands at 11.0, the highest level since 1990; RSI-S&P Relative Strength Index is at 83.23, its highest since 1995-1996). Moreover, we have seen a significant crisis taking place once every three to five years, so by that measure we may be overdue for the next market event.

Years	Crisis
1987	Stock Market Crash
1990-1991	US Savings & Loans Crisis
1993-1995	Latin America
1997-1998	Asia Currency, Russia, LTCM
2000-2002	Internet/Tech Bubble, 9/11, Enron, Andersen
2007-2008	Global Financial Crisis
2010-2012	Eurozone Crisis

Source: EZTracker401k

#### **Current Market Valuation**

The current market valuation may seem stretched in isolation, but based on the high levels of corporate profits, it does not appear to be unreasonable. The reduction in corporate tax rates plus the tax break on overseas asset repatriation are favorable events which are expected to lead to investment. The investment community is calling it a market "melt-up", but are we due for a correction? As we have written in past newsletters, the EZTracker strategy is not to guess but to take what the market gives us, thoughtfully changing our model portfolios based not on projections, but on actual market performance and trends. It's why we were largely out of the market in 2008. While market headwinds and market volatility may be increasing, the market has been resilient and the short-term direction remains up. We don't see any evidence yet of a change in direction for the market.

# Delta Model Portfolios – January 28, 2018

*EZTracker* provides four model portfolios for Delta pilots; Aggressive, Moderate, Conservative and Brokerage. Each is designed for different investment needs and styles, as well as level of risk. To update your portfolio is just two steps:

### **STEP 1: Update Current Investments**

Log in to Fidelity NetBenefits https://nb.fidelity.com/public/nb/401k/home

#### **Current Subscribers:**

- Aggressive Portfolio: There are no changes for these portfolios.
- Moderate and Conservative Portfolios: There are no changes for these portfolios.
- Brokerage Portfolio: There are no changes for these portfolios.

#### New Subscribers or haven't made any changes in the past 90 days:

- Scroll down to "Holdings" and click on "View Details/Change Investments".
- Under Current Investments, click on "Exchange multiple investments".
- This will take you through the rebalance process

Which Portfolio is Right for You: Selecting the right portfolio is an individual decision based on your comfort and ability to take risk. Only you can decide. Planning your retirement is more important than ever. Your portfolio choice will vary based on age, income, lifestyle, other investment assets and your tolerance for risk. We believe you can take control of your 401k and plan for the retirement you envision. For help in thinking about your ability and comfort with risk, check out the short risk quiz provided by our friends at Friedenthal Financial: <u>Risk Tolerance Quiz</u>. No personal information (name, email, phone, etc.) is required to take the quiz. Your privacy is protected.

After you complete the necessary "Exchange" or "Rebalance", print a copy of your transactions, including your confirmation number. The Buy dates are the dates of the most recent purchase. In some cases, prior purchase may have been made. These dates are the day *after* publication of the monthly newsletter. Your Buy date may be different. *Keep track of your Buy dates to comply with any trading restrictions.* 

Delta Model Portfolios	Aggressive	Moderate	Conservative	Brokerage	Buy date
INS/Contract Stable Value		20%	59%		8/28/17
S&P 500 Index	33%	26%	16%		8/28/17
Small/Mid Cap Index	17%	10%	7%		8/28/17
International Equity Index	17%	12%	6%		8/28/17
Emerging Markets Equity	10%	8%	4%		8/28/17
Large Cap Growth	19%	14%	8%		10/30/17
Diversified Bond	4%	10%			1/2/18
Fidelity 500 Index (FUSVX)*				24%	9/26/16
Fidelity Mid Cap Stock Fund (FMCSX)				12%	9/26/16
Fidelity International Index (FSIVX)				14%	6/26/17
Fidelity Total Emerging Markets (FTEMX)				8%	1/30/17
Fidelity Contrafund (FCNTX)				9%	7/31/17
Fidelity Select Financial Services (FIDSX)				12%	9/25/17
Fidelity Select Industrials (FCYIX)				9%	1/2/18
Fidelity Select Consumer Discretionary (FSCPX)				12%	1/2/18

\*this is the Advantage share class which has a \$10,000 minimum. For those with smaller accounts, FUSEX has a \$2,500 minimum.

#### STEP 2: Update Future Investment Elections

- From the "Summary" page scroll down to "Holdings." Click on "View Details/Change Investments"
- Under "Future Investments", select "Change Investment Elections".
- Select "I'll manage on my own". Complete the process by entering the percentages from the grid above in the Desired % column.
- Complete the procedure and get a confirmation.

# **Model Portfolios**

All the model portfolios consist of core holdings representing major market segments plus top performers based on current market conditions. Some market conditions may cause us to deviate from the following percentages.

EZTracker Aggressive Portfolio: 95-100% invested in equities. This is a high risk/high reward portfolio.

EZTracker Moderate Portfolio: 70% invested in equities and 30% invested in bonds, or the Stable Value Fund.

EZTracker Conservative Portfolio: 40% invested in equities and 60% invested in invested in bonds or the Stable Value Fund. This is our lowest risk portfolio.

EZTracker Brokerage Portfolio: 95-100% invested in equities the Brokerage Link and an expanded list of Fidelity mutual funds. This is a high risk/high reward portfolio.

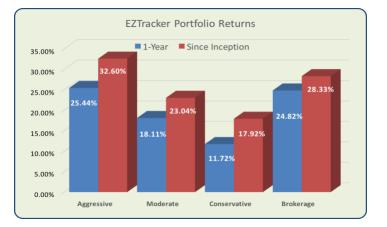
Which Portfolio is Right for You: Selecting the right portfolio is an individual decision based on your comfort and ability to take risk. Only you can decide. Planning your retirement is more important than ever. Your portfolio choice will vary based on age, income, lifestyle, other investment assets and your tolerance for risk. We believe you can take control of your 401k and plan for the retirement you envision. For help in thinking about your ability and comfort with risk, check out the short risk quiz provided by our friends at Friedenthal Financial: <u>Risk Tolerance Quiz</u>. No personal information (name, email, phone, etc.) is required to take the quiz. Your privacy is protected.

## Performance

Current Performance through January 28, 2018	YTD 2018	1-Year
EZTracker Aggressive	7.07%	25.44%
EZTracker Moderate	5.34%	18.11%
EZTracker Conservative	3.18%	11.72%
EZTracker Brokerage	7.54%	24.82%
Morningstar Benchmarks		
Aggressive Target Risk Index	6.49%	25.98%
Moderate Target Risk Index	3.85%	16.83%
Conservative Target Risk Index	0.99%	7.38%
S&P 500	7.45%	25.09%

The Morningstar Target Risk Index series serve as benchmarks to help with investment selections. They cover a global set of stocks, bonds and commodities. While not investable indices, they represent challenging benchmarks for long-term investing plans such as the EZTracker model portfolios.

> Delta Portfolios started September 8, 2014 All data for the model portfolios and the market indices are based on total returns which include reinvestment of

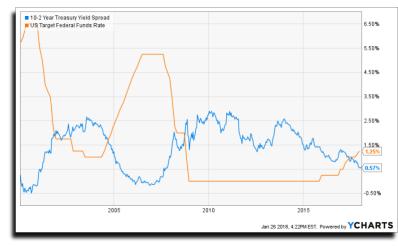


#### **Historical Performance**

Any investment strategy should be measured one way: Results over time. Not one-week, one-month, not even one-year. While past performance is not a guarantee of future performance, our record has been excellent in delivering long-term returns. As with any long-term investing strategy, you should not expect dramatic short-term results to offset past losses.

#### What We're Watching

- Davos 2018 At the World Economic Forum's annual meeting, President Trump spoke about being in favor of free but fair trade, stating: "The United States will no longer turn a blind eye to unfair trade practices...We cannot have free and open trade if some countries exploit the system at the expense of others." Michael Corbat, Citigroup CEO said during a Davos panel "There is an ambivalence out there that's concerning. When the next turn comes-and it will come-it's likely to be more violent than it would otherwise be if we let some pressure off along the way." The International Monetary Fund raised its global growth forecast for 2018 and 2019 to 3.9%, expecting the global economy to continue to recover on the back of buoyant trade and investment, as well as recent US tax reforms.
- Treasury Yield Curve. The spread between the 2-year and the 10-year Treasury bond is currently 0.57% which is very low historically. Each of the past seven recessions has been preceded by an inverted yield curve (shorter-term bonds paying more than longer bonds). We will be watching this bearish indicator closely, because if the spread were to continue to fall we will be sure to note it in future newsletters and take this into consideration when planning our portfolios.



- Inflation. Economists are seeing the potential for an increased level of inflation. The annual inflation rate has been below the Federal Reserve's 2% target for 5 ½ years but with improved economic growth and higher commodity prices, there is belief that overall prices could soon begin to rise. There is also the belief that wage growth will lead to higher inflation. While many companies are beginning to raise wages and offer bonuses, we look at some key data to measure the slack in the system: the unemployment rate held steady at 4.1% in December and the employment-to-population ratio among workers 25-54 is now 79%. In 2007, the last time hiring was so strong, the unemployment rate stood at 4.5%, and the employment-to-population ratio was 80%. Although current unemployment is below 2007's rate (an inflation indicator), it is offset by the lower current employment-to-population ratio, suggesting that the labor markets may not be as tight as implied by the unemployment rate alone, and there is more room to run.
- **The Dollar.** Despite President Trump's dollar-supportive comments at Davos this week, 2018 has seen a continued bearish trend for the dollar. A weak dollar has not only helped the performance of the international and emerging market funds in the EZTracker model portfolios, it has stimulated demand from overseas investment in the U.S. Markets. On average, the 10 highest-weighted stocks in the S&P 500 reported that overseas revenue accounted for 40% of their top line. Repatriation of overseas non-dollar money is assisted by a weak dollar. For example, 1 year ago, 1 GBP (British Pound) was worth 1.25 USD. Today, 1 GBP is worth 1.42 USD.
- **GDP Growth.** Q4 2017 GDP was released on Friday, January 26th and came at a reading of 2.6% annualized q/q growth. Personal consumption was extremely strong (3.8%), and weakness came in net exports (-1.13%) and inventories (-0.67%). Despite the lower than expected headline number, this was a standout report led by the consumer showing the economy had strong momentum going into 2018. We will keep a close watch on GDP growth in Q1 and Q2 to see if this trend continues. Healthy GDP growth usually translates into strong corporate earnings, which bodes well for the stock market.
- **Consumer/Business Confidence:** Consumer Confidence declined in December after reaching a 17-year high in November, which was attributed to Americans feeling slightly less optimistic about future job prospects. We will be looking at the next reading very closely (January 30<sup>th</sup>) to see if this bearish indicator continues or was a temporary blip. We are also looking at the NFIB Small Business Optimism Index which declined as well in December after reaching a 25-year high the previous month. Small businesses are responsible for a majority of new job creation so their health is often a leading market indicator, signifying changes in the stock market, especially small caps. Next release is February 14<sup>th</sup>.

Help a Friend: Tell your friends about how EZTracker can help them with their 401k. Send us their email address and we'll send him or her a copy of this month's newsletter. When they subscribe, we'll add a month to your subscription.

Help for your IRA: The EZTracker ETF newsletter is a great tool for your non-401k investments. With e commission-free portfolios for Vanguard, Fidelity, Schwab and Ameritrade, it's a great way to manage your IRA with the EZTracker strategy. Request a free copy of the February issue.

contact@eztracker401k.com

or 201-503-6445

# Monthly Fund Data

The following are the funds in the Delta pilots' 401k plan. The "Tracker Average" is a weighted average of performance over the past year and is a key factor in selecting funds for inclusion in the Aggressive, Moderate and Conservative model portfolios. (See the data for the Brokerage model portfolio on the next page.)

Delta						
Fund		Total Returns				
	1 MO	3 MO	6 MO	12 MO	Average	
Emerging Markets Equity Index	9.85%	15.22%	19.91%	41.75%	47.31%	
Emerging Markets Equity	9.75%	16.65%	19.75%	38.01%	45.90%	
Fidelity Contrafund	10.09%	14.77%	19.51%	38.22%	45.06%	
Large Cap Growth	8.53%	14.51%	18.74%	31.23%	39.82%	
S&P 500 Index	7.54%	12.73%	17.16%	27.65%	35.50%	
International Equity	7.72%	10.78%	14.59%	31.03%	34.98%	
International Equity Index	6.53%	10.01%	13.85%	29.32%	32.58%	
Lifecycle 2055	5.88%	10.51%	13.87%	24.48%	29.85%	
Lifecycle 2050	5.89%	10.47%	13.85%	24.45%	29.81%	
Lifecycle 2060	5.86%	10.44%	13.78%	24.33%	29.68%	
Large Cap Value	6.91%	10.78%	14.74%	21.40%	29.36%	
Lifecycle 2045	5.74%	10.25%	13.59%	23.98%	29.21%	
Small/Mid Cap Growth	5.75%	9.71%	12.74%	24.12%	28.54%	
Lifecycle 2040	5.32%	9.62%	12.75%	22.59%	27.43%	
Small/Mid Cap Index	5.35%	9.43%	14.25%	20.93%	27.26%	
Lifecycle 2035	4.73%	8.60%	11.51%	20.47%	24.72%	
Lifecycle 2030	4.09%	7.54%	10.11%	18.11%	21.73%	
Small/Mid Cap Value	4.33%	7.54%	12.16%	13.76%	20.61%	
Lifecycle 2025	3.36%	6.40%	8.68%	15.70%	18.62%	
Lifecycle 2020	2.56%	5.13%	7.04%	13.00%	15.12%	
Lifecycle Retirement	2.08%	4.31%	6.01%	11.16%	12.85%	
Legg Mason Global Opptys. Bond	4.63%	3.19%	0.53%	10.67%	10.37%	
Diversified Bond	-0.59%	0.15%	0.52%	4.11%	2.28%	
Stable Value Fund	0.14%	0.40%	0.79%	1.53%	1.56%	
Bond Index	-1.01%	-0.24%	0.00%	2.74%	0.82%	
Deutsche Real Estate Securities	-2.90%	-2.80%	-4.90%	-2.32%	-7.05%	

**Brokerage Portfolio Monthly Fund Data** These Fidelity funds are used in the EZTracker Brokerage Portfolio. These make use of the brokerage link in the Delta 401k plan.

Fund     Fund     Total Returns     Tracker       IMO     3 MO     6 MO     12 MO     Average       Fidelity Select Retailing     FSRPX     11.19%     24.74%     27.51%     36.22%     54.37%       Fidelity Select Technology     FSPTX     10.13%     14.53%     28.12%     46.63%     54.18%       Fidelity Latin America     FLATX     15.31%     12.23%     20.26%     38.39%     47.40%       Fidelity Latin America     FLATX     15.31%     12.33%     20.26%     38.39%     47.40%       Fidelity Contrational Small Cap     FSCCX     10.00%     21.75%     22.41%     29.57%     45.69%       Fidelity Acific Basin     FPBEX     7.44%     12.77%     20.37%     42.69%       Fidelity Select Biotechnology     FBIOX     12.58%     16.55%     13.15%     39.48%     44.00%       Fidelity Select Financial Services     FIDSX     7.76%     13.22%     20.00%     33.74%     40.27%       Fidelity Select Financial Services     FIDSX     7.71%     12.60%     37.75%     34		Brokerage	Portfolio				
Fidelity China Region Fund     FHKCX     11.37%     16.71%     25.34%     56.03%     59.71%       Fidelity Select Retailing     FSRX     11.03%     24.74%     27.51%     36.22%     54.37%       Fidelity Select Technology     FSDXX     10.03%     14.35%     28.12%     46.63%     54.13%       Fidelity Ident Technology     FSDXX     10.03%     14.57%     20.26%     38.39%     47.40%       Fidelity Pacific Basin     FPBTX     7.44%     12.77%     20.77%     42.97%     45.80%       Fidelity Vacific Basin     FPBTX     7.44%     12.77%     20.77%     42.97%     45.80%       Fidelity Vacific Basin     FPBTX     7.44%     12.75%     22.41%     45.80%       Fidelity Vacific Basin     FSCX1     10.09%     14.77%     19.51%     33.44%     46.00%       Fidelity Vapan Fund     FSCX2     10.09%     14.77%     19.33%     34.60%     37.75%     40.21%       Fidelity Vapan Fund     FSCX2     10.28%     11.26%     33.75%     40.21%     46.60%     37.75%	Fund	Fund		Total R	leturns		Tracker
Fidelity China Region Fund     FHKCX     11.37%     16.71%     25.34%     56.03%     59.71%       Fidelity Select Retailing     FSRX     10.03%     14.35%     24.74%     27.51%     36.22%     54.37%       Fidelity Select Technology     FSDXX     10.03%     14.35%     22.026%     38.39%     47.40%       Fidelity Ident Technology     FSDXX     10.03%     14.57%     20.26%     38.39%     47.40%       Fidelity Pacific Basin     FPBEX     7.44%     12.77%     20.77%     42.97%     45.80%       Fidelity Select Blotechnology     FSCPX     10.00%     21.75%     22.41%     44.60%       Fidelity Vacht Consumer Discretionary     FSCPX     10.00%     11.75%     23.31%     43.80%       Fidelity Vapan Fund     FCNTX     10.09%     14.77%     19.51%     33.31%     41.38%       Fidelity Vapan Fund     FCNX     10.28%     11.29%     33.75%     40.21%       Fidelity Vapan Fund     FCPX     10.28%     11.54%     19.22%     20.00%     33.75%       Fidelity Vapan Fund		Ticker	1 MO	3 MO	6 MO	12 MO	Average
Fidelity Select Retailing     FSRPX     11.19%     24.74%     27.51%     36.22%     54.37%       Fidelity Select Defense & Aerospace     FSDX     10.03%     14.53%     28.12%     46.63%     54.18%       Fidelity Select Technology     FSPTX     15.31%     12.46%     19.71%     55.07%     50.80%       Fidelity Adrift Basin     FFPX     7.44%     12.77%     20.27%     45.80%       Fidelity Select Consumer Discretionary     FSCPX     10.00%     14.77%     19.51%     33.24%     44.60%       Fidelity Select Biotechnology     FBIOX     12.58%     16.55%     13.15%     39.48%     44.60%       Fidelity Select Biotechnology     FBIOX     12.58%     16.55%     13.15%     39.48%     40.076%       Fidelity Select Financial Services     FIDXX     7.76%     13.22%     20.00%     33.75%     40.21%       Fidelity Select Financial Services     FIDXX     7.71%     12.88%     16.66%     32.68%     37.65%       Fidelity Select Construction & Housing     FSHOX     5.44%     11.14%     11.12%     34.40% <td>Fidelity China Region Fund</td> <td></td> <td></td> <td>16.71%</td> <td></td> <td></td> <td>-</td>	Fidelity China Region Fund			16.71%			-
Fidelity Select Defense & Aerospace     FSDAX     10.03%     14.53%     28.12%     46.63%     54.18%       Fidelity Latin America     FIATX     15.31%     12.39%     20.26%     38.39%     47.40%       Fidelity Linternational Small Cap     FSCOX     9.03%     15.72%     18.94%     41.16%     46.29%       Fidelity Select Consumer Discretionary     FSCPX     10.009%     11.75%     22.41%     29.57%     45.69%       Fidelity Select Biotechnology     FBIOX     12.75%     12.31%     39.48%     44.60%       Fidelity Vacintafund     FCNTX     10.09%     11.75%     12.17%     39.48%     44.60%       Fidelity Vandruk     FORX     13.28%     12.00%     18.27%     33.11%     41.38%       Fidelity Salect Biotechnology     FBIOX     7.71%     13.23%     40.60%     39.71%       Fidelity Salect Inancial Services     FIDSX     7.71%     12.33%     21.63%     33.75%       Fidelity Select Financial Services     FIDSX     7.71%     12.33%     21.66%     33.75%       Fidelity Select Financial Services							
Fidelity Select Technology     FSPTX     9.18%     12.46%     19.71%     51.77%     50.80%       Fidelity Itarin America     FLATX     15.31%     12.93%     20.26%     38.39%     47.40%       Fidelity Itarin America     FSCDX     90.30%     15.72%     18.94%     44.16%     46.29%       Fidelity Ontrafund     FSCDX     10.00%     21.75%     22.11%     29.57%     45.69%       Fidelity Ontrafund     FCNTX     10.09%     14.77%     19.51%     30.28%     44.00%       Fidelity Mardaq Composite Index     FNWKX     3.28%     12.90%     18.27%     33.74%     40.21%       Fidelity Masdaq Composite Index     FNCMX     8.208     11.54%     19.12%     34.06%     39.71%       Fidelity Select Financial Services     FIDSX     77.1%     12.98%     21.63%     28.02%     38.37%       Fidelity Select Construction & Housing     FSHOX     8.57%     11.10%     32.68%     37.37%       Fidelity Select Health Care     FSHVX     6.24%     12.06%     27.56%     32.68%       Fidelity	· · · · · · · · · · · · · · · · · · ·	FSDAX		14.53%			54.18%
Fidelity Latin America     FLATX     15.31%     12.93%     20.26%     38.39%     47.40%       Fidelity International Small Cap     FSCOX     9.03%     15.72%     18.94%     41.16%     46.29%       Fidelity Select Consumer Discretionary     FSCX     10.00%     21.75%     22.41%     29.57%     45.69%       Fidelity Select Consumer Discretionary     FSCX     10.00%     21.75%     22.41%     29.57%     45.69%       Fidelity Voordwide     FWWK     9.38%     16.55%     33.13%     44.50%       Fidelity Macada Composite Index     FNCMX     8.20%     14.55%     17.20%     33.74%     40.76%       Fidelity Sanal Cap Growth     FCCX     8.03%     11.54%     19.12%     34.06%     36.60%       Fidelity Sole Construction & Housing     FSHX     10.34%     11.81%     11.06%     35.27%     35.27%       Fidelity Sole Construction & Housing     FSHX     10.34%     11.81%     32.95%     36.45%       Fidelity Sole Construction & Housing     FSHX     10.34%     11.60%     35.27%     11.60%     35.27%		FSPTX			19.71%	51.77%	50.80%
Fidelity International Small Cap     FSC0X     9.03%     15.72%     18.94%     41.16%     46.29%       Fidelity Select Consumer Discretionary     FSCPX     10.00%     21.77%     20.77%     42.97%     45.80%       Fidelity Select Biotechnology     FBIOX     10.09%     14.77%     19.51%     38.22%     45.06%       Fidelity Vacht Biotechnology     FBIOX     12.86%     16.55%     13.15%     34.44%     44.60%       Fidelity Vacht Biotechnology     FBIOX     7.76%     13.22%     20.00%     33.74%     40.76%       Fidelity Vashaq Composite Index     FNCMX     8.00%     14.56%     17.20%     33.73%     40.21%       Fidelity Select Financial Services     FIDSX     7.71%     12.98%     21.63%     28.00%     33.76%       Fidelity Select Industrials     FEIVX     8.11%     10.34%     14.23%     34.40%     36.60%       Fidelity Select Industrials     FCVIX     6.26%     12.46%     20.78%     35.27%       Fidelity Select Industrials     FCVIX     6.26%     12.46%     20.78%     33.76% <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
Fidelity Select Consumer Discretionary     FSCPX     10.00%     21.75%     22.41%     29.57%     45.69%       Fidelity Select Biotechnology     FBIOX     10.09%     14.77%     19.51%     38.22%     45.06%       Fidelity Vorlavide     FWWFX     9.38%     12.90%     18.27%     35.31%     41.38%       Fidelity Japan Fund     FIPNX     7.76%     13.22%     20.00%     33.73%     40.21%       Fidelity Agada Composite Index     FNCMK     8.20%     14.56%     17.20%     33.73%     40.21%       Fidelity Select Financial Services     FIDSX     7.71%     12.98%     21.63%     83.27%       Fidelity Select Financial Services     FIDSX     7.71%     12.08%     32.69%     33.75%       Fidelity Select Industrials     FEUXX     8.11%     10.34%     14.23%     34.06%     32.65%       Fidelity Select Industrials     FCVIX     6.26%     12.46%     20.78%     32.77%     34.51%       Fidelity Select Industrials     FCVIX     6.21%     13.70%     20.00%     33.6%     7.54%     13.76%	Fidelity International Small Cap	FSCOX	9.03%	15.72%	18.94%	41.16%	46.29%
Fidelity Contrafund     FCNTX     10.09%     14.77%     19.51%     38.22%     45.06%       Fidelity Vorthy Select Biotechnology     FBIOX     12.58%     16.55%     13.15%     39.48%     44.60%       Fidelity Vandau Composite Index     FWWK     9.38%     12.20%     18.27%     35.31%     41.38%       Fidelity Vasdag Composite Index     FNCMX     8.00%     14.56%     17.20%     33.74%     40.07%       Fidelity Vasdag Composite Index     FNCMX     8.00%     11.54%     19.12%     34.06%     39.71%       Fidelity Total Emerging Markets     FTEMX     8.57%     11.60%     15.66%     32.68%     37.37%       Fidelity Select Construction & Housing     FSHX     10.34%     14.23%     34.40%     36.65%       Fidelity Select Industrials     FCYUX     7.36%     12.73%     17.06%     22.95%     36.45%       Fidelity Select Industrials     FCYUX     6.26%     12.46%     20.78%     33.74%       Fidelity Select Industrials     FCYUX     6.26%     12.46%     20.78%     33.74%       Fideli	Fidelity Pacific Basin	FPBFX	7.44%	12.77%	20.77%	42.97%	45.80%
Fidelity Select Biotechnology   FBIOX   12.58%   16.55%   13.15%   39.48%   44.60%     Fidelity Worldwide   FWWFX   9.38%   12.90%   18.27%   35.31%   41.38%     Fidelity Nasdaq Composite Index   FINCMX   8.20%   14.56%   17.20%   33.75%   40.21%     Fidelity Sand Composite Index   FNCMX   8.20%   14.56%   17.20%   33.75%   40.21%     Fidelity Select Financial Services   FIDSX   7.71%   12.98%   21.63%   28.02%   38.37%     Fidelity Select Inancial Services   FIDSX   7.71%   12.98%   21.63%   28.02%   38.37%     Fidelity Select Inancial Services   FIDSX   7.71%   12.98%   21.66%   32.68%   37.37%     Fidelity Larope   FIEUX   8.11%   10.34%   14.23%   34.40%   36.60%     Fidelity Sol Index   FUSX   7.30%   12.73%   17.06%   27.56%   35.27%     Fidelity Select Industrials   FCVIX   6.26%   12.46%   20.78%   33.76%     Fidelity International Index   FSIVX   7.50%   10.28%   13.76%	Fidelity Select Consumer Discretionary	FSCPX	10.00%	21.75%	22.41%	29.57%	45.69%
Fidelity Worldwide     FWWFX     9.38%     12.90%     18.27%     35.31%     41.38%       Fidelity Japan Fund     FIPNX     7.76%     13.22%     20.00%     33.74%     40.76%       Fidelity Masdaq Composite Index     FINCMX     8.20%     14.56%     17.20%     33.75%     40.21%       Fidelity Select Financial Services     FIDSX     7.71%     12.98%     21.63%     28.02%     38.37%       Fidelity Select Construction & Housing     FSHOX     5.74%     13.27%     21.17%     28.04%     37.05%       Fidelity Select Construction & Housing     FSHOX     0.54%     13.27%     21.07%     36.65%       Fidelity Select Industrials     FCVIX     6.26%     12.46%     20.7%     33.76%       Fidelity Large Cap Stock     FLCSX     7.54%     13.54%     17.04%     23.30%     33.46%       Fidelity Large Cap Stock     FLCSX     7.54%     13.54%     17.04%     23.37%     34.51%       Fidelity Cap Enhanced Index     FSDYX     6.63%     3.13%     17.83%     25.32%     31.70%       Fi	Fidelity Contrafund	FCNTX	10.09%	14.77%	19.51%	38.22%	45.06%
Fidelity Japan Fund   FJPNX   7.76%   13.22%   20.00%   33.74%   40.76%     Fidelity Nasdaq Composite Index   FNCMX   8.20%   14.56%   17.20%   33.75%   40.21%     Fidelity Select Financial Services   FIDSX   7.71%   11.64%   19.12%   34.06%   39.71%     Fidelity Select Construction & Housing   FSHOX   5.44%   13.27%   21.17%   28.04%   37.37%     Fidelity Select Construction & Housing   FSHOX   5.44%   13.27%   21.17%   28.04%   37.37%     Fidelity Select Health Care   FSPHX   10.94%   11.81%   11.10%   32.95%   36.45%     Fidelity Sol Index   FUSXX   7.30%   12.73%   17.06%   27.56%   35.27%     Fidelity Sol Index   FUSX   7.54%   13.54%   17.04%   23.90%   33.84%     Fidelity International Index   FSIVX   6.65%   12.46%   20.37%   34.51%     Fidelity International Index   FNEX   6.59%   13.17%   12.30%   33.76%     Fidelity Select Materials   FSDPX   6.65%   3.31%   17.37%   12.9%	Fidelity Select Biotechnology	FBIOX	12.58%	16.55%	13.15%	39.48%	44.60%
Fidelity Nasdaq Composite Index     FNCMX     8.20%     14.56%     17.20%     33.75%     40.21%       Fidelity Small Cap Growth     FCPGX     8.08%     11.54%     19.12%     34.06%     39.71%       Fidelity Select Financial Services     FIDSX     7.71%     12.98%     21.63%     28.02%     38.37%       Fidelity Select Construction & Housing     FSHDX     5.44%     13.27%     21.17%     28.04%     37.05%       Fidelity Select Health Care     FSPHX     10.94%     11.81%     10.34%     14.23%     34.40%     36.60%       Fidelity Solo Index     FUSVX     7.30%     12.73%     17.06%     27.56%     35.27%       Fidelity Solo Index     FUSVX     7.30%     12.73%     17.04%     23.90%     33.84%       Fidelity Large Cap Stock     FSITVX     6.91%     12.16%     16.45%     25.35%     33.70%       Fidelity International Index     FSIVX     7.50%     10.28%     13.70%     29.00%     32.99%       Fidelity Select Matrials     FSDPX     6.65%     8.31%     17.36%     21.35%	Fidelity Worldwide	FWWFX	9.38%	12.90%	18.27%	35.31%	41.38%
Fidelity Select Financial Services   FICPGX   8.08%   11.54%   19.12%   34.06%   39.71%     Fidelity Select Financial Services   FIDSX   7.71%   12.98%   21.63%   28.02%   38.37%     Fidelity Select Construction & Housing   FFHMX   8.57%   11.60%   15.66%   32.68%   37.37%     Fidelity Select Construction & Housing   FFHMX   8.11%   10.34%   14.23%   34.40%   36.60%     Fidelity Select Health Care   FSPHX   10.94%   11.81%   11.00%   27.56%   35.27%     Fidelity Solendex   FICXX   7.54%   13.54%   17.04%   23.90%   33.84%     Fidelity Total Market Index   FSTVX   6.91%   12.16%   16.45%   23.76%     Fidelity Select Materials   FSDPX   6.65%   8.31%   17.83%   25.32%   31.70%     Fidelity Select Air Transportation   FSADX   3.23%   10.56%   17.46%   22.85%   31.21%     Fidelity Select Air Transportation   FSRX   3.23%   10.56%   17.36%   21.98%   31.51%     Fidelity Select Air Transportation   FSRX   3.23% <td>Fidelity Japan Fund</td> <td>FJPNX</td> <td>7.76%</td> <td>13.22%</td> <td>20.00%</td> <td>33.74%</td> <td>40.76%</td>	Fidelity Japan Fund	FJPNX	7.76%	13.22%	20.00%	33.74%	40.76%
Fidelity Select Financial Services     FIDSX     7.71%     12.98%     21.63%     28.02%     38.37%       Fidelity Total Emerging Markets     FTEMX     8.57%     11.60%     15.66%     32.68%     37.37%       Fidelity Select Construction & Housing     FSHOX     5.44%     13.27%     21.17%     28.04%     37.05%       Fidelity Select Health Care     FSPHX     10.94%     11.81%     11.00%     32.65%     36.45%       Fidelity Sol Index     FSVX     6.26%     12.46%     23.57%     34.51%       Fidelity Select Industrials     FCVIX     6.26%     12.46%     23.05%     33.84%       Fidelity International Index     FSIVX     7.54%     13.54%     17.04%     23.90%     32.99%       Fidelity International Index     FSIVX     7.50%     10.28%     13.70%     22.85%     31.12%       Fidelity Select Materials     FSDPX     6.63%     13.37%     22.85%     31.21%       Fidelity Select Materials     FSDPX     3.23%     10.56%     17.49%     22.98%     30.87%       Fidelity Mid Cap Enhance	Fidelity Nasdaq Composite Index	FNCMX	8.20%	14.56%	17.20%	33.75%	40.21%
Fidelity Total Emerging Markets     FTEMX     8.57%     11.60%     15.66%     32.68%     37.37%       Fidelity Select Construction & Housing     FSHOX     5.44%     13.27%     21.17%     28.04%     37.05%       Fidelity Europe     FIEUX     8.11%     10.34%     14.13%     34.40%     36.60%       Fidelity Select Health Care     FSPHX     0.94%     11.81%     11.00%     32.95%     36.45%       Fidelity Solect Industrials     FUSVX     7.30%     12.73%     17.06%     27.56%     35.27%       Fidelity Large Cap Stock     FLCSX     7.54%     13.54%     17.04%     23.90%     33.84%       Fidelity International Index     FSIVX     7.50%     10.28%     13.70%     29.00%     32.99%       Fidelity Select Materials     FSDPX     6.65%     8.31%     17.33%     25.32%     31.51%       Fidelity Select Antriansportation     FSAIX     3.23%     10.56%     17.49%     25.29%     30.87%       Fidelity Select Transportation     FSAIX     3.23%     10.56%     17.49%     25.29% <td< td=""><td>Fidelity Small Cap Growth</td><td>FCPGX</td><td>8.08%</td><td>11.54%</td><td>19.12%</td><td>34.06%</td><td>39.71%</td></td<>	Fidelity Small Cap Growth	FCPGX	8.08%	11.54%	19.12%	34.06%	39.71%
Fidelity Select Construction & Housing   FSHOX   5.44%   13.27%   21.17%   28.04%   37.05%     Fidelity Select Health Care   FFIUX   8.11%   10.34%   14.23%   34.40%   36.65%     Fidelity Sol Index   FUSVX   7.30%   12.73%   17.06%   27.56%   35.27%     Fidelity Sol Index   FUSVX   7.30%   12.73%   17.06%   23.77%   34.51%     Fidelity Select Industrials   FCYIX   6.26%   12.46%   20.78%   23.77%   34.51%     Fidelity Large Cap Stock   FLCSX   7.54%   13.54%   17.04%   23.90%   33.84%     Fidelity International Index   FSIVX   6.65%   8.31%   17.33%   25.32%   31.70%     Fidelity Select Materials   FSDPX   6.65%   8.31%   17.36%   21.98%   31.51%     Fidelity Select Materials   FSDRX   7.21%   1.74%   19.37%   18.24%   30.87%     Fidelity Select Materials   FSNX   3.23%   10.56%   17.34%   25.29%   30.87%     Fidelity Select Banking   FSRX   3.13%   11.32%   19.07%	Fidelity Select Financial Services	FIDSX	7.71%	12.98%	21.63%	28.02%	38.37%
Fidelity Europe     FIEUX     8.11%     10.34%     14.23%     34.40%     36.60%       Fidelity Select Health Care     FSPHX     10.94%     11.81%     11.10%     32.95%     36.45%       Fidelity Select Industrials     FCVIX     6.26%     12.46%     20.78%     23.77%     34.51%       Fidelity Large Cap Stock     FLCSX     7.54%     13.54%     17.04%     23.90%     33.84%       Fidelity International Index     FSTVX     6.91%     12.16%     16.45%     26.36%     33.76%       Fidelity large Cap Value Enhanced Index     FSIVX     7.50%     10.28%     17.36%     21.98%     31.51%       Fidelity Select Materials     FSDPX     6.63%     8.31%     17.83%     25.28%     31.21%       Fidelity Select Taransportation     FSAIX     3.23%     10.56%     17.49%     25.29%     30.87%       Fidelity Select Transportation     FSRX     3.13%     11.32%     19.10%     19.89%     29.15%       Fidelity Select Taransportation     FSRX     3.13%     11.32%     19.94%     20.48%     2	Fidelity Total Emerging Markets	FTEMX	8.57%	11.60%	15.66%	32.68%	37.37%
Fidelity Select Health Care     FSPHX     10.94%     11.81%     11.10%     32.95%     36.45%       Fidelity Solo Index     FUSVX     7.30%     12.73%     17.06%     27.56%     35.27%       Fidelity Large Cap Stock     FLCSX     7.34%     12.46%     20.78%     23.77%     34.51%       Fidelity Large Cap Stock     FLCSX     7.54%     13.54%     17.04%     23.90%     33.84%       Fidelity International Index     FSIVX     7.50%     10.28%     13.70%     29.00%     32.99%       Fidelity Select Materials     FSDPX     6.65%     8.31%     17.36%     21.98%     31.51%       Fidelity Mid Cap Enhanced Index     FLVEX     6.34%     12.08%     17.36%     21.98%     31.21%       Fidelity Select Air Transportation     FSAIX     3.23%     10.056%     17.49%     25.29%     30.87%       Fidelity Select Pharmaceuticals     FPHAX     9.46%     10.38%     6.82%     24.19%     27.74%       Fidelity Select Narmaceuticals     FPHAX     9.46%     10.38%     20.29%     20.48%     21.	Fidelity Select Construction & Housing	FSHOX	5.44%	13.27%	21.17%	28.04%	37.05%
Fidelity 500 Index     FUSVX     7.30%     12.73%     17.06%     27.56%     35.27%       Fidelity Large Cap Stock     FCYIX     6.26%     12.46%     20.78%     23.77%     34.51%       Fidelity Large Cap Stock     FLCSX     7.54%     13.54%     17.04%     23.90%     33.84%       Fidelity International Index     FSIVX     7.50%     10.28%     13.70%     20.90%     32.99%       Fidelity International Index     FSIVX     7.50%     10.28%     17.36%     21.98%     31.51%       Fidelity Large Cap Value Enhanced Index     FLVEX     6.34%     12.08%     17.36%     22.85%     31.21%       Fidelity Select Air Transportation     FSRBX     7.21%     19.37%     18.24%     30.87%       Fidelity Select Transportation     FSRBX     7.21%     19.37%     18.24%     30.87%       Fidelity Select Industral Resources     FPHAX     9.46%     10.38%     6.82%     24.19%     27.44%       Fidelity Select Energy     FSENX     5.76%     9.02%     13.54%     12.98%     27.44%       F	Fidelity Europe	FIEUX	8.11%	10.34%	14.23%	34.40%	36.60%
Fidelity Select Industrials     FCYIX     6.26%     12.46%     20.78%     23.77%     34.51%       Fidelity Large Cap Stock     FLCSX     7.54%     13.54%     17.04%     23.90%     33.84%       Fidelity Total Market Index     FSTVX     6.91%     12.16%     16.45%     26.36%     33.76%       Fidelity Select Materials     FSDVX     6.56%     8.31%     17.33%     25.32%     31.70%       Fidelity Large Cap Value Enhanced Index     FLVEX     6.34%     12.08%     17.36%     21.98%     31.51%       Fidelity Select Transportation     FSAIX     3.23%     10.56%     17.49%     25.29%     30.87%       Fidelity Select Transportation     FSRX     3.137%     11.74%     19.37%     18.24%     30.86%       Fidelity Select Transportation     FSRX     3.133     11.32%     19.10%     19.89%     29.15%       Fidelity Select Transportation     FSRX     5.50%     20.86%     21.25%     17.0%     26.90%       Fidelity Mid Cap Stock Fund     FMCSX     5.76%     9.02%     13.54%     20.41%	Fidelity Select Health Care	FSPHX	10.94%	11.81%	11.10%	32.95%	36.45%
Fidelity Large Cap Stock     FLCSX     7.54%     13.54%     17.04%     23.90%     33.84%       Fidelity International Index     FSTVX     6.91%     12.16%     16.45%     26.36%     33.76%       Fidelity International Index     FSIVX     7.50%     10.28%     13.70%     29.00%     32.99%       Fidelity International Index     FSDPX     6.65%     8.31%     17.83%     25.32%     31.70%       Fidelity Large Cap Value Enhanced Index     FMEIX     5.99%     12.01%     16.37%     22.85%     31.21%       Fidelity Mid Cap Enhanced Index     FMEIX     3.23%     10.56%     17.49%     25.29%     30.87%       Fidelity Select Air Transportation     FSAIX     3.23%     10.56%     17.49%     25.29%     30.86%       Fidelity Select Pharmaceuticals     FPHAX     9.46%     10.38%     6.82%     24.19%     27.74%       Fidelity Mid Cap Stock Fund     FMCSX     5.76%     90.20%     13.54%     21.93%     27.41%       Fidelity Mid Cap Stock Fund     FSUXX     5.76%     90.26%     1.70%     26.90%	Fidelity 500 Index	FUSVX	7.30%	12.73%	17.06%	27.56%	35.27%
Fidelity Total Market Index     FSTVX     6.91%     12.16%     16.45%     26.36%     33.76%       Fidelity International Index     FSIVX     7.50%     10.28%     13.70%     29.00%     32.99%       Fidelity Select Materials     FSDPX     6.65%     8.31%     17.83%     25.32%     31.70%       Fidelity Large Cap Value Enhanced Index     FLVEX     6.34%     12.08%     17.36%     21.98%     31.21%       Fidelity Select Air Transportation     FSAIX     3.23%     10.56%     17.49%     25.29%     30.87%       Fidelity Select Transportation     FSRX     7.21%     11.74%     19.37%     18.24%     30.86%       Fidelity Select Tharasportation     FSRX     3.13%     11.32%     19.10%     19.89%     29.15%       Fidelity Select Pharmaceuticals     FPHAX     9.46%     10.38%     6.82%     24.19%     27.74%       Fidelity Select Pharmaceuticals     FNXX     5.13%     19.94%     20.48%     3.14%     26.56%       Fidelity Select Inergy     FSENX     5.13%     19.24%     13.37%     10.23% </td <td>Fidelity Select Industrials</td> <td>FCYIX</td> <td>6.26%</td> <td>12.46%</td> <td>20.78%</td> <td>23.77%</td> <td>34.51%</td>	Fidelity Select Industrials	FCYIX	6.26%	12.46%	20.78%	23.77%	34.51%
Fidelity International Index     FSIVX     7.50%     10.28%     13.70%     29.00%     32.99%       Fidelity Select Materials     FSDPX     6.65%     8.31%     17.83%     25.32%     31.70%       Fidelity Large Cap Value Enhanced Index     FLVEX     6.34%     12.08%     17.36%     21.98%     31.51%       Fidelity Select Air Transportation     FSAIX     3.23%     10.56%     17.49%     25.29%     30.87%       Fidelity Select Transportation     FSREX     3.13%     11.32%     19.37%     18.24%     30.86%       Fidelity Select Transportation     FSREX     3.13%     11.32%     19.10%     19.89%     27.74%       Fidelity Select Tharmaceuticals     FPHAX     9.46%     10.38%     6.82%     24.19%     27.74%       Fidelity Select Natural Resources     FNAXX     5.76%     9.02%     13.54%     21.93%     27.41%       Fidelity Select Natural Resources     FNAXX     5.76%     9.02%     13.40%     26.50%       Fidelity Select Natural Resources     FNAXX     5.75%     10.23%     14.03%     18.19%	Fidelity Large Cap Stock	FLCSX	7.54%	13.54%	17.04%	23.90%	33.84%
Fidelity Select Materials     FSDPX     6.65%     8.31%     17.83%     25.32%     31.70%       Fidelity Large Cap Value Enhanced Index     FLVEX     6.34%     12.08%     17.36%     21.98%     31.51%       Fidelity Mid Cap Enhanced Index     FMEIX     5.99%     12.01%     16.37%     22.85%     31.21%       Fidelity Select Air Transportation     FSAIX     3.23%     10.56%     17.49%     25.29%     30.87%       Fidelity Select Tarsportation     FSRFX     3.13%     11.32%     19.10%     19.89%     29.15%       Fidelity Select Transportation     FSRFX     3.13%     11.32%     19.10%     19.89%     27.74%       Fidelity Select Pharmaceuticals     FPHAX     9.46%     10.38%     6.82%     24.19%     27.74%       Fidelity Mid Cap Stock Fund     FMCSX     5.76%     9.02%     13.54%     21.93%     27.41%       Fidelity Select Natural Resources     FNARX     5.13%     19.94%     20.48%     3.14%     26.56%       Fidelity Select Consumer Staples     FDFAX     3.75%     10.23%     14.03%	Fidelity Total Market Index	FSTVX	6.91%	12.16%	16.45%	26.36%	33.76%
Fidelity Large Cap Value Enhanced Index     FLVEX     6.34%     12.08%     17.36%     21.98%     31.51%       Fidelity Mid Cap Enhanced Index     FMEIX     5.99%     12.01%     16.37%     22.85%     31.21%       Fidelity Select Air Transportation     FSAIX     3.23%     10.56%     17.49%     25.29%     30.87%       Fidelity Select Banking     FSRBX     7.21%     11.74%     19.37%     18.24%     30.86%       Fidelity Select Transportation     FSRFX     3.13%     11.32%     19.10%     19.89%     29.15%       Fidelity Select Pharmaceuticals     FPHAX     9.46%     10.38%     6.82%     24.19%     27.74%       Fidelity Select Intransportation     FSKX     5.50%     20.86%     21.25%     1.70%     26.90%       Fidelity Select Natural Resources     FNARX     5.13%     19.94%     20.48%     3.14%     26.56%       Fidelity Small Cap Enhanced Index     FCPEX     5.10%     7.80%     11.00%     12.78%     20.01%       Fidelity Select Onsumer Staples     FDFAX     3.74%     8.56%     2.85%	Fidelity International Index	FSIVX	7.50%	10.28%	13.70%	29.00%	32.99%
Fidelity Mid Cap Enhanced Index     FMEIX     5.99%     12.01%     16.37%     22.85%     31.21%       Fidelity Select Air Transportation     FSAIX     3.23%     10.56%     17.49%     25.29%     30.87%       Fidelity Select Banking     FSRBX     7.21%     11.74%     19.37%     18.24%     30.86%       Fidelity Select Transportation     FSRFX     3.13%     11.32%     19.10%     19.89%     29.15%       Fidelity Select Pharmaceuticals     FPHAX     9.46%     10.38%     6.82%     24.19%     27.74%       Fidelity Mid Cap Stock Fund     FMCSX     5.76%     9.02%     13.54%     21.93%     27.41%       Fidelity Select Inargy     FSENX     5.50%     20.86%     21.25%     1.70%     26.90%       Fidelity Gav Value Fund     FSMVX     3.75%     10.23%     14.03%     18.19%     25.20%       Fidelity Convertible Securities     FCVSX     4.03%     6.58%     6.99%     12.30%     16.31%       Fidelity Select Consumer Staples     FDFAX     3.74%     8.56%     2.85%     12.59% <td< td=""><td>Fidelity Select Materials</td><td>FSDPX</td><td>6.65%</td><td>8.31%</td><td>17.83%</td><td>25.32%</td><td>31.70%</td></td<>	Fidelity Select Materials	FSDPX	6.65%	8.31%	17.83%	25.32%	31.70%
Fidelity Select Air Transportation     FSAIX     3.23%     10.56%     17.49%     25.29%     30.87%       Fidelity Select Banking     FSRBX     7.21%     11.74%     19.37%     18.24%     30.86%       Fidelity Select Transportation     FSRFX     3.13%     11.32%     19.10%     19.89%     29.15%       Fidelity Select Pharmaceuticals     FPHAX     9.46%     10.38%     6.82%     24.19%     27.74%       Fidelity Mid Cap Stock Fund     FMCSX     5.76%     9.02%     13.54%     21.93%     27.41%       Fidelity Select Inergy     FSENX     5.50%     20.86%     21.25%     1.70%     26.69%       Fidelity Gap Value Fund     FSMVX     3.75%     10.023%     14.03%     18.19%     25.20%       Fidelity Convertible Securities     FCVSX     4.03%     6.58%     6.99%     12.30%     16.31%       Fidelity Select Consumer Staples     FDFAX     3.74%     8.56%     2.85%     12.59%     15.13%       Fidelity Select Utilities     FSUTX     1.64%     0.13%     2.49%     17.69%     11.98%	Fidelity Large Cap Value Enhanced Index	FLVEX	6.34%	12.08%	17.36%	21.98%	31.51%
Fidelity Select Banking   FSRBX   7.21%   11.74%   19.37%   18.24%   30.86%     Fidelity Select Transportation   FSRFX   3.13%   11.32%   19.10%   19.89%   29.15%     Fidelity Select Pharmaceuticals   FPHAX   9.46%   10.38%   6.82%   24.19%   27.74%     Fidelity Mid Cap Stock Fund   FMCSX   5.76%   9.02%   13.54%   21.93%   27.41%     Fidelity Select Energy   FSENX   5.50%   20.86%   21.25%   1.70%   26.90%     Fidelity Select Natural Resources   FNARX   5.13%   19.94%   20.48%   3.14%   26.56%     Fidelity Small Cap Enhanced Index   FCPEX   5.10%   7.80%   11.00%   12.78%   20.01%     Fidelity Select Consumer Staples   FDFAX   3.74%   8.56%   2.85%   12.59%   15.13%     Fidelity Select Gold   FSAGX   3.61%   8.24%   4.11%   2.73%   10.20%     Fidelity Select Telecommunications   FSTCX   2.30%   6.32%   5.60%   2.50%   9.12%     Fidelity Global Credit   FGBFX   0.00%   0.71%	Fidelity Mid Cap Enhanced Index	FMEIX	5.99%	12.01%	16.37%	22.85%	31.21%
Fidelity Select Transportation     FSRFX     3.13%     11.32%     19.10%     19.89%     29.15%       Fidelity Select Pharmaceuticals     FPHAX     9.46%     10.38%     6.82%     24.19%     27.74%       Fidelity Mid Cap Stock Fund     FMCSX     5.76%     9.02%     13.54%     21.93%     27.41%       Fidelity Select Energy     FSENX     5.50%     20.86%     21.25%     1.70%     26.90%       Fidelity Select Natural Resources     FNARX     5.13%     19.94%     20.48%     3.14%     26.56%       Fidelity Mid Cap Value Fund     FSMVX     3.75%     10.23%     14.03%     18.19%     25.20%       Fidelity Small Cap Enhanced Index     FCPEX     5.10%     7.80%     11.00%     12.78%     20.01%       Fidelity Select Consumer Staples     FDFAX     3.74%     8.56%     2.85%     12.59%     15.13%       Fidelity Select Gold     FSAGX     3.61%     8.24%     4.11%     2.73%     10.20%       Fidelity Select Telecommunications     FSTCX     2.30%     6.32%     5.60%     2.50%	Fidelity Select Air Transportation	FSAIX	3.23%	10.56%	17.49%	25.29%	30.87%
Fidelity Select Pharmaceuticals     FPHAX     9.46%     10.38%     6.82%     24.19%     27.74%       Fidelity Mid Cap Stock Fund     FMCSX     5.76%     9.02%     13.54%     21.93%     27.41%       Fidelity Select Energy     FSENX     5.50%     20.86%     21.25%     1.70%     26.90%       Fidelity Select Natural Resources     FNARX     5.13%     19.94%     20.48%     3.14%     26.56%       Fidelity Mid Cap Value Fund     FSMVX     3.75%     10.23%     14.03%     18.19%     25.20%       Fidelity Small Cap Enhanced Index     FCPEX     5.10%     7.80%     11.00%     12.78%     20.01%       Fidelity Select Consumer Staples     FDFAX     3.74%     8.56%     2.85%     12.59%     15.13%       Fidelity Select Gold     FSAGX     3.61%     8.24%     4.11%     2.73%     10.20%       Fidelity New Markets Income     FNMIX     0.96%     1.75%     3.08%     9.10%     8.12%       Fidelity Corporate Bond     FCBFX     -0.07%     0.43%     1.12%     5.74%     3.94% </td <td>Fidelity Select Banking</td> <td>FSRBX</td> <td>7.21%</td> <td>11.74%</td> <td>19.37%</td> <td>18.24%</td> <td>30.86%</td>	Fidelity Select Banking	FSRBX	7.21%	11.74%	19.37%	18.24%	30.86%
Fidelity Mid Cap Stock FundFMCSX5.76%9.02%13.54%21.93%27.41%Fidelity Select EnergyFSENX5.50%20.86%21.25%1.70%26.90%Fidelity Select Natural ResourcesFNARX5.13%19.94%20.48%3.14%26.56%Fidelity Mid Cap Value FundFSMVX3.75%10.23%14.03%18.19%25.20%Fidelity Small Cap Enhanced IndexFCPEX5.10%7.80%11.00%12.78%20.01%Fidelity Convertible SecuritiesFCVSX4.03%6.58%6.99%12.30%16.31%Fidelity Select Consumer StaplesFDFAX3.74%8.56%2.85%12.59%15.13%Fidelity Select GoldFSAGX3.61%8.24%4.11%2.73%10.20%Fidelity Select TelecommunicationsFSTCX2.30%6.32%5.60%2.50%9.12%Fidelity New Markets IncomeFNMIX0.96%1.75%3.08%9.10%8.12%Fidelity Global CreditFGBFX-0.07%0.43%1.12%5.74%3.94%Fidelity Long- Term Treasury Bond IndexFSIYX0.12%1.00%1.03%1.69%2.09%Stable Value FundFTBFX-0.45%-0.13%0.16%3.07%1.45%Fidelity Total BondFTBFX-0.45%-0.13%0.16%3.07%1.45%Fidelity GNMAFGMNX-0.65%-0.51%-0.44%1.16%-0.24%	Fidelity Select Transportation	FSRFX	3.13%	11.32%	19.10%	19.89%	29.15%
Fidelity Select Energy   FSENX   5.50%   20.86%   21.25%   1.70%   26.90%     Fidelity Select Natural Resources   FNARX   5.13%   19.94%   20.48%   3.14%   26.56%     Fidelity Mid Cap Value Fund   FSMVX   3.75%   10.23%   14.03%   18.19%   25.20%     Fidelity Small Cap Enhanced Index   FCPEX   5.10%   7.80%   11.00%   12.78%   20.01%     Fidelity Convertible Securities   FCVSX   4.03%   6.58%   6.99%   12.30%   16.31%     Fidelity Select Consumer Staples   FDFAX   3.74%   8.56%   2.85%   12.59%   15.13%     Fidelity Select Utilities   FSUTX   1.64%   0.13%   2.49%   17.69%   11.98%     Fidelity Select Gold   FSAGX   3.61%   8.24%   4.11%   2.73%   10.20%     Fidelity Select Telecommunications   FSTCX   2.30%   6.32%   5.60%   2.50%   9.12%     Fidelity New Markets Income   FNMIX   0.96%   1.75%   3.08%   9.10%   8.12%     Fidelity Global Credit   FGBFX   0.00%   0.71%	Fidelity Select Pharmaceuticals	FPHAX	9.46%	10.38%	6.82%	24.19%	27.74%
Fidelity Select Natural Resources   FNARX   5.13%   19.94%   20.48%   3.14%   26.56%     Fidelity Mid Cap Value Fund   FSMVX   3.75%   10.23%   14.03%   18.19%   25.20%     Fidelity Small Cap Enhanced Index   FCPEX   5.10%   7.80%   11.00%   12.78%   20.01%     Fidelity Convertible Securities   FCVSX   4.03%   6.58%   6.99%   12.30%   16.31%     Fidelity Select Consumer Staples   FDFAX   3.74%   8.56%   2.85%   12.59%   15.13%     Fidelity Select Utilities   FSUTX   1.64%   0.13%   2.49%   17.69%   11.98%     Fidelity Select Gold   FSAGX   3.61%   8.24%   4.11%   2.73%   10.20%     Fidelity Select Telecommunications   FSTCX   2.30%   6.32%   5.60%   2.50%   9.12%     Fidelity New Markets Income   FNMIX   0.96%   1.75%   3.08%   9.10%   8.12%     Fidelity Global Credit   FGBFX   0.00%   0.71%   1.24%   7.67%   5.25%     Fidelity Long-Term Treasury Bond Index   FLBAX   -1.37%   1.24% </td <td>Fidelity Mid Cap Stock Fund</td> <td>FMCSX</td> <td>5.76%</td> <td>9.02%</td> <td>13.54%</td> <td>21.93%</td> <td>27.41%</td>	Fidelity Mid Cap Stock Fund	FMCSX	5.76%	9.02%	13.54%	21.93%	27.41%
Fidelity Mid Cap Value FundFSMVX3.75%10.23%14.03%18.19%25.20%Fidelity Small Cap Enhanced IndexFCPEX5.10%7.80%11.00%12.78%20.01%Fidelity Convertible SecuritiesFCVSX4.03%6.58%6.99%12.30%16.31%Fidelity Select Consumer StaplesFDFAX3.74%8.56%2.85%12.59%15.13%Fidelity Select UtilitiesFSUTX1.64%0.13%2.49%17.69%11.98%Fidelity Select UtilitiesFSUTX1.64%0.13%2.49%17.69%11.20%Fidelity Select GoldFSAGX3.61%8.24%4.11%2.73%10.20%Fidelity Select TelecommunicationsFSTCX2.30%6.32%5.60%2.50%9.12%Fidelity New Markets IncomeFNMIX0.96%1.75%3.08%9.10%8.12%Fidelity Global CreditFGBFX0.00%0.71%1.24%7.67%5.25%Fidelity Long-Term Treasury Bond IndexFSIYX0.12%1.00%1.03%1.69%2.09%Stable Value Fund0.14%0.40%0.79%1.53%1.56%Fidelity Total BondFTBFX-0.45%-0.13%0.16%3.07%1.45%Fidelity US Bond IndexFSITX-0.65%-0.14%-0.14%0.88%6.88%Fidelity GNMAFGMNX-0.65%-0.51%-0.44%1.16%-0.24%	Fidelity Select Energy	FSENX	5.50%	20.86%	21.25%	1.70%	26.90%
Fidelity Small Cap Enhanced Index     FCPEX     5.10%     7.80%     11.00%     12.78%     20.01%       Fidelity Convertible Securities     FCVSX     4.03%     6.58%     6.99%     12.30%     16.31%       Fidelity Select Consumer Staples     FDFAX     3.74%     8.56%     2.85%     12.59%     15.13%       Fidelity Select Utilities     FSUTX     1.64%     0.13%     2.49%     17.69%     11.98%       Fidelity Select Gold     FSAGX     3.61%     8.24%     4.11%     2.73%     10.20%       Fidelity Select Telecommunications     FSTCX     2.30%     6.32%     5.60%     2.50%     9.12%       Fidelity New Markets Income     FNMIX     0.96%     1.75%     3.08%     9.10%     8.12%       Fidelity Global Credit     FGBFX     0.00%     0.71%     1.24%     7.67%     5.25%       Fidelity Long- Term Treasury Bond Index     FLBAX     -1.37%     1.24%     0.78%     3.94%       Fidelity Inflation Protected Bond Index     FSIYX     0.12%     1.00%     1.03%     1.69%     2.09%	Fidelity Select Natural Resources	FNARX		19.94%	20.48%	3.14%	
Fidelity Convertible Securities     FCVSX     4.03%     6.58%     6.99%     12.30%     16.31%       Fidelity Select Consumer Staples     FDFAX     3.74%     8.56%     2.85%     12.59%     15.13%       Fidelity Select Utilities     FSUTX     1.64%     0.13%     2.49%     17.69%     11.98%       Fidelity Select Utilities     FSUTX     1.64%     0.13%     2.49%     17.69%     11.98%       Fidelity Select Gold     FSAGX     3.61%     8.24%     4.11%     2.73%     10.20%       Fidelity Select Telecommunications     FSTCX     2.30%     6.32%     5.60%     2.50%     9.12%       Fidelity New Markets Income     FNMIX     0.96%     1.75%     3.08%     9.10%     8.12%       Fidelity Global Credit     FGBFX     0.00%     0.71%     1.24%     7.67%     5.25%       Fidelity Corporate Bond     FCBFX     -0.07%     0.43%     1.12%     5.74%     3.94%       Fidelity Inflation Protected Bond Index     FSIYX     0.12%     1.00%     1.03%     1.69%     2.09% <t< td=""><td>Fidelity Mid Cap Value Fund</td><td>FSMVX</td><td>3.75%</td><td>10.23%</td><td>14.03%</td><td>18.19%</td><td>25.20%</td></t<>	Fidelity Mid Cap Value Fund	FSMVX	3.75%	10.23%	14.03%	18.19%	25.20%
Fidelity Select Consumer Staples     FDFAX     3.74%     8.56%     2.85%     12.59%     15.13%       Fidelity Select Utilities     FSUTX     1.64%     0.13%     2.49%     17.69%     11.98%       Fidelity Select Gold     FSAGX     3.61%     8.24%     4.11%     2.73%     10.20%       Fidelity Select Telecommunications     FSTCX     2.30%     6.32%     5.60%     2.50%     9.12%       Fidelity New Markets Income     FNMIX     0.96%     1.75%     3.08%     9.10%     8.12%       Fidelity High Income Fund     SPHIX     1.21%     1.51%     3.00%     8.11%     7.54%       Fidelity Global Credit     FGBFX     0.00%     0.71%     1.24%     7.67%     5.25%       Fidelity Corporate Bond     FCBFX     -0.07%     0.43%     1.12%     3.94%       Fidelity Inflation Protected Bond Index     FSIYX     0.12%     1.00%     1.03%     1.69%     2.09%       Stable Value Fund     0.14%     0.40%     0.79%     1.53%     1.56%       Fidelity US Bond Index     FSITX <td>Fidelity Small Cap Enhanced Index</td> <td>FCPEX</td> <td>5.10%</td> <td>7.80%</td> <td>11.00%</td> <td>12.78%</td> <td></td>	Fidelity Small Cap Enhanced Index	FCPEX	5.10%	7.80%	11.00%	12.78%	
Fidelity Select Utilities     FSUTX     1.64%     0.13%     2.49%     17.69%     11.98%       Fidelity Select Gold     FSAGX     3.61%     8.24%     4.11%     2.73%     10.20%       Fidelity Select Telecommunications     FSTCX     2.30%     6.32%     5.60%     2.50%     9.12%       Fidelity New Markets Income     FNMIX     0.96%     1.75%     3.08%     9.10%     8.12%       Fidelity High Income Fund     SPHIX     1.21%     1.51%     3.00%     8.11%     7.54%       Fidelity Global Credit     FGBFX     0.00%     0.71%     1.24%     7.67%     5.25%       Fidelity Corporate Bond     FCBFX     -0.07%     0.43%     1.12%     3.94%       Fidelity Long- Term Treasury Bond Index     FSIYX     0.12%     1.00%     1.03%     3.65%       Fidelity Inflation Protected Bond Index     FSIYX     0.12%     1.00%     1.03%     1.69%     2.09%       Stable Value Fund     0.14%     0.40%     0.79%     1.53%     1.56%       Fidelity US Bond Index     FSITX     -0.4	Fidelity Convertible Securities	FCVSX	4.03%	6.58%	6.99%	12.30%	16.31%
Fidelity Select Gold     FSAGX     3.61%     8.24%     4.11%     2.73%     10.20%       Fidelity Select Telecommunications     FSTCX     2.30%     6.32%     5.60%     2.50%     9.12%       Fidelity New Markets Income     FNMIX     0.96%     1.75%     3.08%     9.10%     8.12%       Fidelity High Income Fund     SPHIX     1.21%     1.51%     3.00%     8.11%     7.54%       Fidelity Global Credit     FGBFX     0.00%     0.71%     1.24%     7.67%     5.25%       Fidelity Corporate Bond     FCBFX     -0.07%     0.43%     1.12%     5.74%     3.94%       Fidelity Long- Term Treasury Bond Index     FLBAX     -1.37%     1.24%     0.78%     5.80%     3.51%       Fidelity Inflation Protected Bond Index     FSIYX     0.12%     1.00%     1.03%     1.69%     2.09%       Stable Value Fund     0.14%     0.40%     0.79%     1.53%     1.56%       Fidelity US Bond Index     FSITX     -0.45%     -0.13%     0.16%     3.07%     1.45%       Fidelity GNMA	· · · · · · · · · · · · · · · · · · ·						
Fidelity Select Telecommunications     FSTCX     2.30%     6.32%     5.60%     2.50%     9.12%       Fidelity New Markets Income     FNMIX     0.96%     1.75%     3.08%     9.10%     8.12%       Fidelity New Markets Income     FNMIX     0.96%     1.75%     3.08%     9.10%     8.12%       Fidelity High Income Fund     SPHIX     1.21%     1.51%     3.00%     8.11%     7.54%       Fidelity Global Credit     FGBFX     0.00%     0.71%     1.24%     7.67%     5.25%       Fidelity Corporate Bond     FCBFX     -0.07%     0.43%     1.12%     5.74%     3.94%       Fidelity Long- Term Treasury Bond Index     FLBAX     -1.37%     1.24%     0.78%     5.80%     3.51%       Fidelity Inflation Protected Bond Index     FSIYX     0.12%     1.00%     1.03%     1.69%     2.09%       Stable Value Fund     0.14%     0.40%     0.79%     1.53%     1.56%       Fidelity Total Bond     FTBFX     -0.45%     -0.13%     0.16%     3.07%     1.45%       Fidelity GNMA	-						
Fidelity New Markets Income     FNMIX     0.96%     1.75%     3.08%     9.10%     8.12%       Fidelity High Income Fund     SPHIX     1.21%     1.51%     3.00%     8.11%     7.54%       Fidelity Global Credit     FGBFX     0.00%     0.71%     1.24%     7.67%     5.25%       Fidelity Corporate Bond     FCBFX     -0.07%     0.43%     1.12%     5.74%     3.94%       Fidelity Long- Term Treasury Bond Index     FLBAX     -1.37%     1.24%     0.78%     5.80%     3.51%       Fidelity Inflation Protected Bond Index     FSIYX     0.12%     1.00%     1.03%     1.69%     2.09%       Stable Value Fund     0.14%     0.40%     0.79%     1.53%     1.56%       Fidelity Total Bond     FTBFX     -0.45%     -0.13%     0.16%     3.07%     1.45%       Fidelity GNMA     FGMNX     -0.65%     -0.51%     -0.44%     1.16%     -0.24%							
Fidelity High Income Fund     SPHIX     1.21%     1.51%     3.00%     8.11%     7.54%       Fidelity Global Credit     FGBFX     0.00%     0.71%     1.24%     7.67%     5.25%       Fidelity Corporate Bond     FCBFX     -0.07%     0.43%     1.12%     5.74%     3.94%       Fidelity Corporate Bond     FCBFX     -0.07%     0.43%     1.12%     5.74%     3.94%       Fidelity Long- Term Treasury Bond Index     FLBAX     -1.37%     1.24%     0.78%     5.80%     3.51%       Fidelity Inflation Protected Bond Index     FSIYX     0.12%     1.00%     1.03%     1.69%     2.09%       Stable Value Fund     0.14%     0.40%     0.79%     1.53%     1.56%       Fidelity Total Bond     FTBFX     -0.45%     -0.13%     0.16%     3.07%     1.45%       Fidelity US Bond Index     FSITX     -0.56%     -0.14%     -0.17%     2.48%     0.88%       Fidelity GNMA     FGMNX     -0.65%     -0.51%     -0.44%     1.16%     -0.24%	-						
Fidelity Global Credit     FGBFX     0.00%     0.71%     1.24%     7.67%     5.25%       Fidelity Corporate Bond     FCBFX     -0.07%     0.43%     1.12%     5.74%     3.94%       Fidelity Long- Term Treasury Bond Index     FLBAX     -1.37%     1.24%     0.78%     5.80%     3.51%       Fidelity Inflation Protected Bond Index     FSIYX     0.12%     1.00%     1.03%     1.69%     2.09%       Stable Value Fund     0.14%     0.40%     0.79%     1.53%     1.56%       Fidelity Total Bond     FTBFX     -0.45%     -0.13%     0.16%     3.07%     1.45%       Fidelity US Bond Index     FSITX     -0.56%     -0.14%     -0.17%     2.48%     0.88%       Fidelity GNMA     FGMNX     -0.65%     -0.51%     -0.44%     1.16%     -0.24%	•						
Fidelity Corporate Bond     FCBFX     -0.07%     0.43%     1.12%     5.74%     3.94%       Fidelity Long- Term Treasury Bond Index     FLBAX     -1.37%     1.24%     0.78%     5.80%     3.51%       Fidelity Inflation Protected Bond Index     FSIYX     0.12%     1.00%     1.03%     1.69%     2.09%       Stable Value Fund     0.14%     0.40%     0.79%     1.53%     1.56%       Fidelity Total Bond     FTBFX     -0.45%     -0.13%     0.16%     3.07%     1.45%       Fidelity US Bond Index     FSITX     -0.56%     -0.14%     -0.17%     2.48%     0.88%       Fidelity GNMA     FGMNX     -0.65%     -0.51%     -0.44%     1.16%     -0.24%							
Fidelity Long- Term Treasury Bond Index     FLBAX     -1.37%     1.24%     0.78%     5.80%     3.51%       Fidelity Inflation Protected Bond Index     FSIYX     0.12%     1.00%     1.03%     1.69%     2.09%       Stable Value Fund     0.14%     0.40%     0.79%     1.53%     1.56%       Fidelity Total Bond     FTBFX     -0.45%     -0.13%     0.16%     3.07%     1.45%       Fidelity US Bond Index     FSITX     -0.56%     -0.14%     -0.17%     2.48%     0.88%       Fidelity GNMA     FGMNX     -0.65%     -0.51%     -0.44%     1.16%     -0.24%	•						
Fidelity Inflation Protected Bond Index     FSIYX     0.12%     1.00%     1.03%     1.69%     2.09%       Stable Value Fund     0.14%     0.40%     0.79%     1.53%     1.56%       Fidelity Total Bond     FTBFX     -0.45%     -0.13%     0.16%     3.07%     1.45%       Fidelity US Bond Index     FSITX     -0.56%     -0.14%     -0.17%     2.48%     0.88%       Fidelity GNMA     FGMNX     -0.65%     -0.51%     -0.44%     1.16%     -0.24%							
Stable Value Fund     0.14%     0.40%     0.79%     1.53%     1.56%       Fidelity Total Bond     FTBFX     -0.45%     -0.13%     0.16%     3.07%     1.45%       Fidelity US Bond Index     FSITX     -0.56%     -0.14%     -0.17%     2.48%     0.88%       Fidelity GNMA     FGMNX     -0.65%     -0.51%     -0.44%     1.16%     -0.24%							
Fidelity Total Bond     FTBFX     -0.45%     -0.13%     0.16%     3.07%     1.45%       Fidelity US Bond Index     FSITX     -0.56%     -0.14%     -0.17%     2.48%     0.88%       Fidelity GNMA     FGMNX     -0.65%     -0.51%     -0.44%     1.16%     -0.24%	•	FSIXX					
Fidelity US Bond Index     FSITX     -0.56%     -0.14%     -0.17%     2.48%     0.88%       Fidelity GNMA     FGMNX     -0.65%     -0.51%     -0.44%     1.16%     -0.24%		CTOCY					
Fidelity GNMA     FGMNX     -0.65%     -0.51%     -0.44%     1.16%     -0.24%	•						
	-						
I FIGENIA LINNIEG I ETTI GOVL I FFASA I -U.40% I -U.70% I -U.92% I -U.03% I -1.17%							
Fidelity Real Estate Investment Portfolio     FRESX     -2.75%     -1.34%     -2.90%     1.02%     -3.26%	•						

\*Restriction SPHIX: 1.00% < 90 days

#### **Questions, Comments, Problems**

Let us know if you have any questions or suggestions. We're just a click away at <u>contact@eztracker401k.com</u>. Or call (201) 503-6445. For help or questions about rebalancing or fund-to-fund transfers call 201-503-6571. *EZTracker* is a publishing company founded to meet the growing demand for expert, reliable information about 401k choices. *EZTracker* is not endorsed by or affiliated with Delta Airlines or any of its subsidiaries. The goal of *EZTracker* is to remove the guess work from 401k choices and to help employees manage their own 401k plan with confidence and in an informed way. *EZTracker* is not a financial advisor nor is it a financial manager. It is a provider of information about the various funds within the Delta Airlines 401k retirement plan. By reporting the performance of each fund in a straightforward and easy to understand manner, we hope every employee, from the financial neophyte to the sophisticated investor will make informed choices to best fit their retirement goals.

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