

September 30, 2018

FREE SAMPLE FOR AA NON-PILOTS 401K PLAN PARTICIPANTS

401k PORTFOLIO OCTOBER 2018 UPDATE & NEWSLETTER

SAMPLE

American Airlines 
Non-Pilots

TAKE CONTROL OF YOUR FUTURE

October 2018 Newsletter

The S&P 500 gained more than 7% in the third fiscal quarter. This is the strongest fiscal quarter for that index since the end of 2013. All three major indexes are at or near record highs, as investors expect continued corporate earnings strength. Historically, a positive fiscal Q3 has indicated continued Q4 growth – and in midterm election years specifically, the S&P 500 has rallied an average of 7.1% in the fourth quarter following a Q3 gain.

There are NO CHANGES to any **EZTracker** model portfolios. Our equity positions continue to be well balanced and diversified, while we keep a watchful eye on sectors such as small caps and financials. **EZTracker** model portfolios continue to outperform since our June rotation out of international and emerging markets, and we continue to monitor re-entry points.



Portfolio Update on Page 4



Equity markets have so far remained resilient in the face of rising yields and trade tensions, suggesting investors are comfortable with the outlook for corporate earnings and global growth even as borrowing costs rise. This week, Federal Reserve officials raised interest rates for the 3d time this year and reaffirmed further gradual hikes into 2019. The language in the Fed minutes, however, seemed to acknowledge that rates have moved closer to the neutral level, potentially leading to a hiatus for the Fed to assess their effects on the economy. Investors currently expect another 0.25% hike in December and 2-3 more raises in 2019.

This month, Ray Dalio, founder of Bridgewater Associates, the world's largest fund with \$150B in AUM, gave a CNBC interview suggesting investors to be "more defensive" in the current stock market environment. The insightful parts included his comments on where we are in the cycle (he said 7th inning), when investors can expect the next downturn (two years), and China (tariffs are "not that big of a deal"). <https://www.cnbc.com/video/2018/09/11/ray-dalio-bridgewater-financial-crisis-economy-debt.html>.

We expect further global noise that could disrupt markets going forward like troubled Emerging Market currencies, a potentially messy Brexit and continued trade tensions between the US and its global partners. For example, EM's outlook has deteriorated since Q2 and downside risks still remain (**EZTracker** model portfolios all materially reduced EM exposure in June). Although China and other advanced economies are the drivers of the ongoing global expansion, the trade war creates uncertainty – how bad it will get and how deep will it damage the world economy. All this, however, has been relegated to the background as investors continue to focus on the United States, as domestic trends are fundamentally driving the markets. Here are the reasons why:

The Economy: Domestic growth has been strong, running at a 3.2% annual rate in the first half of the year, and inflation is still behaving. Lower inflation means less pressure on the Federal Reserve to raise interest rates;

Corporate Earnings: Profits for the S&P 500 are expected to rise 22% this year, and 10% next year according to CFRA Research. Since stocks typically trade on expectations of future earnings, you would expect valuations to rise as profits rise.

Valuation: The S&P is trading at about 18 times 2018 earnings and about 16 time forward (next year) expected profits;

Sectors: **EZTracker** model portfolios have been based on thorough sector analysis with an eye on large cap growth companies such as the FAANG group of companies (FB, AMZN, AAPL, NFLX, GOOGL) which are described more fully on Page 3;

Fixed Income & Rates: Although investors have shrugged off the increase in rates and the flattening of the yield curve, we continue to monitor these fixed income movements as we believe these trends are long-term bearish indicators (mentioned in previous newsletters) that are currently overshadowed by other strengths and bullish short-term forces.

Help Hotline: We help new subscribers get started, and current subscribers get back on track.

201.503.6445 | contact@eztracker401k.com

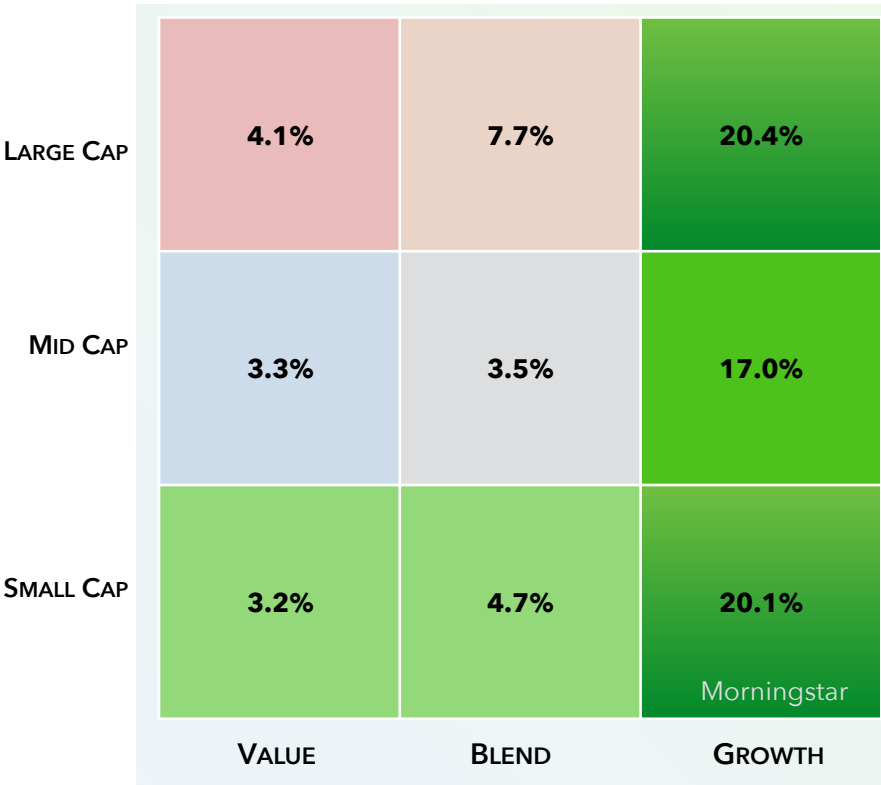
Economic Data

The University of Michigan Consumer Sentiment for September continues to suggest a fairly upbeat disposition among consumers. Households viewed their current and future finances more favorably in September, driven by expectations of better income levels. The U-M press release noted the single issue that had a potential negative effect on the economy was tariffs – cited by nearly one-third of all survey respondents. **Non-farm payrolls** rose 201,000 from the prior month, topping the median economist forecast of 190,000 jobs and the **unemployment rate** was unchanged at 3.9%, remaining at its lowest rate since the 1960s.

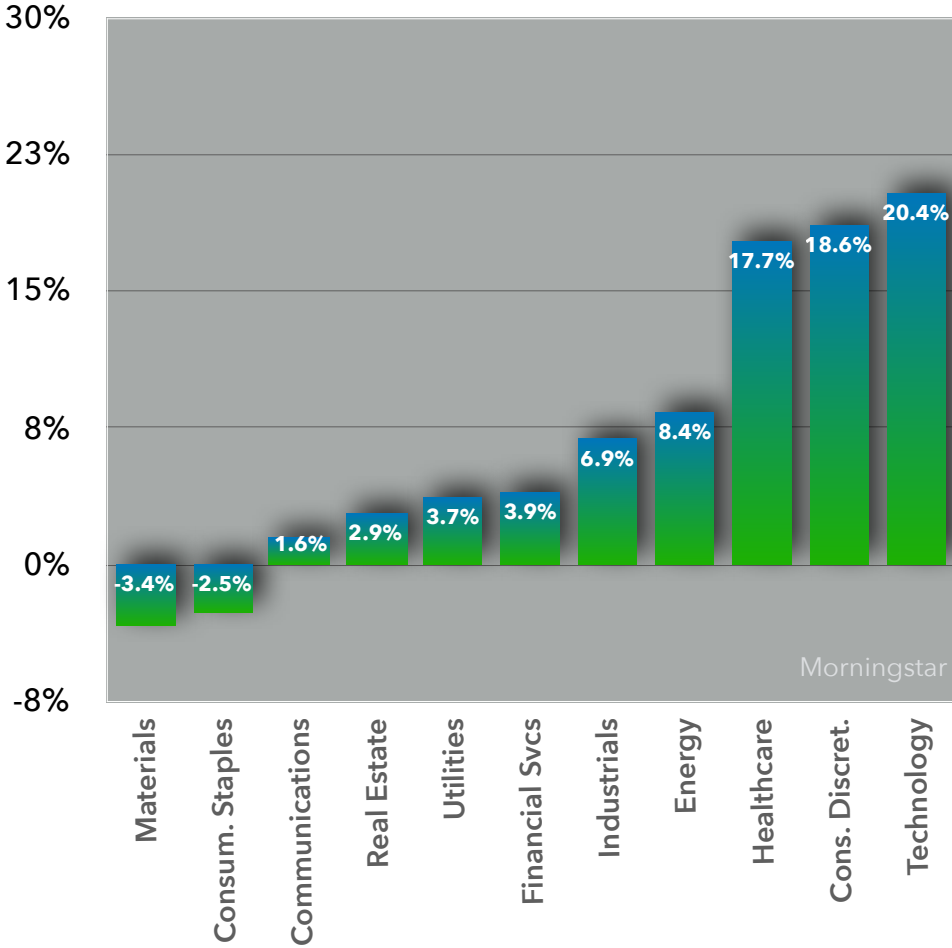
Sector Analysis

10 out of the 11 S&P Sectors posted gains in Q3. The leaders were Healthcare, Tech, Consumer Discretionary and Financials. The sole laggard was Real Estate. This past Friday we saw the launch of the **S&P Communications Services** sector, replacing the Telecommunications Sector and involving a reshuffling of major industry groups including some widely followed and traded names in the market. The new sector will include companies from three different industry groups, Communications, (e.g. Verizon) Technology (e.g. Facebook and Google's parent Alphabet) and Consumer Discretionary. (e.g. Netflix and Disney).

YTD Index Performance: Returns (%)



2018 YTD Sector Performance



In market speak, the acronym FAANG stands for *Facebook, Amazon, Apple, Netflix* and *Google* a collection of tech companies so widely followed by investors that the media came up with an nickname for them as a whole. Each of the companies within FAANG has been known to move markets and transform not just their own industries, but also how we all live. Together, the five companies make up approximately 13% of the S&P index with a collective market cap of nearly \$4 trillion. To look at their magnitude a different way, if FAANG was a country, and its market cap was the country's GDP, FAANG would be the fourth-largest economy in the world. Purchasing individual FAANG equities can be costly, so **EZTracker** relies on mutual funds and ETFs for appropriate exposure, while at the same time diversifying within other names providing protection.

FAANG corporate earnings are due out in early November, and each name has some questions including: public concerns about *Facebook* and *Google's* data-driven and ad-driven business models, *Netflix* and *Amazon's* stratospheric speculative valuations and *Apple's* new iPhone sales expectations.

Because these five companies are so heavily weighted in the markets, investors are looking for these answers as well as strong guidance to spur the markets to even higher levels. **EZTracker's** sector analysis takes into account the strength and growth runway of the FAANG group of companies.

STEP 1: Update Current Investments

Login to Fidelity Investments by clicking here
www.netbenefits.com/aa

Current Subscribers:



Aggressive, Moderate & Conservative Portfolios:
There are no changes for the coming month



Brokerage Portfolio:
There are no changes for the coming month

New Subscribers:

Rebalance your 401k using the chart below for the portfolio you want to follow. Rebalance directions on the next page.

Please pay special attention when selecting funds since many are very similar/close in name.

EZTracker Model Portfolios	Aggressive	Moderate	Conservative	Brokerage	Buy Date ***
US LG CAP GRTH STOCK	21%	14%	10%		10/30/17
US LG CAP STK IDX					8/28/17, 6/25/18
US SMID CAP STK IDX					8/28/17
US SMALL MID CAP STK				%	6/25/18
Stable Value Fund or AA Federal Credit Union*					8/28/17, 2/26/18
DIVERSIFIED BOND FUND					8/27/18
Fidelity 500 Index (FUSVX)**				9%	11/6/15
Fidelity Mid Cap Stock Fund (FMCSX)				%	4/25/16
Fidelity Total Market Index Fund (FSTVX)				5%	6/25/18
Fidelity Contrafund (FCNTX)				4%	7/31/17
Fidelity Select Financial Services (FIDSX)				8%	9/25/17
Fidelity Select Technology (FSPTX)				0%	3/26/18
Fidelity Select Consumer Discretionary (FSCPX)				8%	1/2/18
	100%	100%	100%	100%	

Your individual percentages may vary somewhat from those indicated above due to rounding, timing of purchases, and performance every month (In many cases even though there may be no changes for a particular month you may notice a small change, due to performance/rounding).

* Either selection is appropriate
** This is the Advantage share class which has a \$10,000 minimum. For those with smaller accounts, FUSEX has a \$2,500 minimum.
*** Buy dates are the dates of the of the most recent purchase. Your buy and sell dates may be different - keep track of your dates.
All transactions in your 401k take place after the close of the market. You will see your newly updated portfolio the next day. Your individual percentages may vary somewhat from those indicated above. Questions? Call American Airlines 401k Service Center at Fidelity at 1-800-354-3412.

The EZTracker Brokerage Portfolio is a very aggressive approach for investors who want to invest in a wider range of market sectors. Managing this portfolio will require more time and greater comfort with risk than the other EZTracker portfolios. We suggest this portfolio for more experienced, knowledgeable investors. See the Monthly Fund Data in the appendix for a list of funds in this portfolio. If you are interested in using Fidelity's Self-Directed Brokerage Link, follow the instructions on the Fidelity website to set up your account or call the American representative at Fidelity (800-354-3412).

STEP 2: Update Future Investment Elections

Aggressive, Trend, Moderate & Conservative Portfolios: This is the money coming out of your paycheck each month and going into your 401k. Your future contributions should be set identical to your Current Investments in the above EZTracker Model Portfolio chart above.

Brokerage Portfolio: Set Future Investments for 95% to the Brokerage Link and 5% to **US SMALL MID CAP STK**. Then continue and set 100% of the Brokerage Link contributions to Fidelity Cash Reserves (FDRXX)



Our suggested approach:

- When adding one new position, add 50% of your cash balance to the proceeds of the fund you are selling.
- When adding two or more new positions, add 100% of your cash balance to the proceeds of the funds you are selling and split the dollar total equally in purchasing the new funds.

General Directions

The following are steps for making portfolio exchanges to your Current Investments AND your Future Investments (your payroll contributions and the company contributions).

Aggressive, Moderate & Conservative Portfolios: **NO CHANGES**

1. Log on to Fidelity NetBenefits at www.netbenefits.com/aa.
2. Then select "Quick Links." The sixth item down is "Change Investments." Click it.
(**Note:** If you do not see "Quick Links" when you log in – see steps A and B below before proceeding)
3. Under "Current Investments," you will see  click on "Exchange ONE Investment".
4. Click the "Start" button in the "Choose Investment to SELL" box.
5. In the "Select" column, choose _____.
6. In the "Amount to Sell %", enter _____.
7. Click "Continue."
8. Click "Begin" in the "Choose Investment to BUY" box.
9. Select "_____".
10. Click "Continue."
11. Check the exchange you are making and click "Submit this Exchange."
12. Copy your confirmation number.
13. **Now update your Future Investments (paycheck and company contributions).**
14. Click on the  button at the top of the screen. Choose Home.
15. Click on "Quick Links". The sixth item down is "Change Investments." Click it.
16. Under "Future Investments," select "Change Investment Elections."
17. At the bottom of the page you will see "I'll manage on my own". Click on "Select Funds".
18. Under **Source: EMPLOYEE AND EMPLOYER CONTRIBUTIONS**, select "Change investment elections for this source" Click "GO"
19. Complete the process by entering the percentages from the chart **EZTracker** Model Portfolios on of the portfolio you are following on page 4. Click "Update & Continue" button.
20. If you would like to follow the same portfolio allocations for any other **Source**, Select "Make same as EMPLOYEE AND EMPLOYER CONTRIBUTIONS". Click "GO"
21. Complete the procedure and copy your confirmation number.
22. Log Out.

Note: If you do not see "Quick Links" when you log in, follow steps A & B below before proceeding with step 3

- A. Click on "American Airlines, Inc." in the blue bar on the top left side of the screen
- B. On the top right side of the screen you will see "Display Preferences". Click on it and select "List Format"

Rebalance Directions

For new subscribers or current subscribers who did not make changes last month

Rebalance Directions:

1. Log on to Fidelity NetBenefits at www.netbenefits.com/aa.
2. Click on the "Quick Links" button. The sixth item down is "Change Investments." Click it.
3. Click on "Exchange multiple investments".
4. Click on "Start Your Rebalance"
5. In the "Desired %" column, enter the percentages for the portfolio you want to follow on page 4.
6. Click "Begin Rebalance" at the bottom of the page
7. Choose "Rebalance my account, one time". Click **next**.
8. Review & Submit rebalance. Click **Submit**.
9. Now update your Future Investments. (Pay Check and Company Contributions) Scroll down to the blue highlighted box at the bottom of the page. Click on "Contributions".
10. Scroll to the bottom of the page and in the box labeled "Choose your own investments" click "Select Funds"
11. Complete the process by entering the percentages from the chart on page 4 in the "Desired %" column. Click **next**.
12. Review & Submit. Click **submit**.
13. Copy your confirmation number and Log out.

All transactions in your 401k take place after the close of the market. You will see your newly updated portfolio the next day.

Questions? Call Fidelity and tell them what percentages you want in each fund: 800-354-3412.

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 indicative percentages.



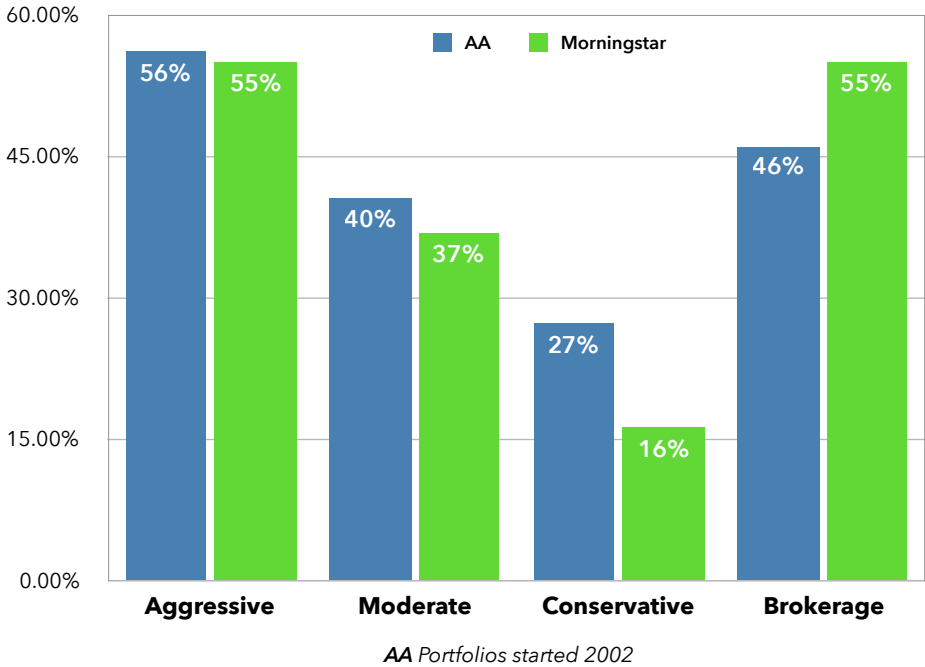
- Aggressive Portfolio:**
95-100% invested in equities. This is a high risk/high reward portfolio.
- Moderate Portfolio:**
70% invested in equities and 30% invested in bonds, the Credit Union, or the Stable Value Fund
- Conservative Portfolio:**
40% invested in equities and 60% invested in bonds, the Credit Union, or the Stable Value Fund. This is our lowest risk portfolio.
- Brokerage Portfolio:**
Aggressive: 95-100% invested in equities through the Brokerage Link and an expanded list of Fidelity mutual funds. This is a high risk/high reward portfolio.

Performance

Current Performance Through Sept 30, 2018	MTD Sept*	YTD 2018	1-Year
EZTracker Aggressive	0.87%	9.88%	15.74%
EZTracker Moderate	0.62%	7.04%	11.28%
EZTracker Conservative	0.27%	5.15%	7.80%
EZTracker Brokerage	0.79%	8.09%	14.58%
Morningstar Benchmarks			
Aggressive Target Risk Index	0.68%	4.47%	11.11%
Moderate Target Risk Index	0.25%	2.25%	6.46%
Conservative Target Risk Index	-0.28%	0.05%	1.62%
S&P 500		8.99%	15.67%

* Performance since last newsletter

5-Year Total Return versus Morningstar Benchmarks



Morningstar Target Risk Index

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.

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.

Annual % Total Returns

EZTracker Model Portfolios	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
EZTracker Aggressive	0.59	39.49	18.13	12.19	17.10	9.29	-14.63	34.12	19.58	-13.95	8.14	28.20	6.01	-1.40	3.93	19.96
EZTracker Moderate	1.30	27.40	13.47	9.91	13.40	8.52	-9.75	24.71	14.36	-9.73	7.01	18.34	5.76	-1.98	4.56	14.18
EZTracker Conservative	1.87	14.36	7.82	7.27	9.24	7.62	-3.80	13.89	7.30	-4.53	5.46	10.01	3.93	-0.22	3.12	9.17
EZTracker Brokerage											5.89	28.85	7.86	-2.86	1.15	18.30
Brokerage Portfolio Started November 1, 2011																
Morningstar Benchmarks	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Aggressive Target Risk Index								32.00	16.75	-3.60	16.07	24.53	5.23	-2.67	11.34	21.95
Moderate Target Risk Index								21.77	12.33	0.59	12.04	14.31	4.89	-1.79	8.57	14.66
Conservative Target Risk Index								9.56	7.07	4.38	7.36	2.97	3.38	-0.92	4.67	7.00
S&P 500	-23.10	28.69	10.88	4.79	15.79	5.49	-37.03	26.46	15.06	2.11	16.00	32.40	13.50	1.40	11.96	21.83

All data for the model portfolios and the market indices are based on total returns which include reinvestment of dividends. See the EZTracker website (www.eztracker401k.com) for historical data for all model portfolios.

Non-Pilots Monthly Fund Data

The following are the funds in the American non-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.)

Fund (Long Name)	Fund (Short Name)	Total Return				YTD	Tracker Average
		1 MO	3 MO	6 MO	12 MO		
U.S. Large Cap Growth Stock Fund	US LG CAP GRTH STOCK	1.05%	5.08%	15.88%	28.44%	21.74%	27.51%
U.S. Large Cap Stock Index Fund	US LG CAP STK IDX	1.57%	6.37%	13.77%	18.86%	10.64%	22.13%
U.S. Small/Mid Cap Stock Fund	US SMALL MID CAP STK	0.54%	4.01%	13.08%	19.29%	12.85%	20.14%
U.S. Small/Mid Cap Stock Index Fund	US SMID CAP STK IDX	-0.67%	2.55%	12.58%	18.78%	10.48%	18.13%
U.S. Large Cap Value Stock Fund	US LG CAP VAL STOCK	0.35%	4.36%	10.63%	13.52%	6.13%	15.74%
American Target Date Fund 2060	TARGET DATE 2060	0.84%	2.48%	5.50%	9.15%	3.84%	9.80%
American Target Date Fund 2055	TARGET DATE 2055	0.84%	2.48%	5.41%	9.15%	3.76%	9.75%
American Target Date Fund 2050	TARGET DATE 2050	0.84%	2.40%	5.41%	9.15%	3.76%	9.71%
American Target Date Fund 2040	TARGET DATE 2040	0.84%	2.40%	5.35%	9.00%	3.69%	9.60%
American Target Date Fund 2045	TARGET DATE 2045	0.84%	2.40%	5.34%	8.99%	3.77%	9.59%
American Target Date Fund 2035	TARGET DATE 2035	0.69%	2.27%	5.14%	8.55%	3.56%	9.08%
American Target Date Fund 2030	TARGET DATE 2030	0.62%	2.29%	5.02%	8.26%	3.43%	8.82%
American Target Date Fund 2025	TARGET DATE 2025	0.47%	2.00%	4.51%	7.33%	2.99%	7.81%
American Target Date Fund 2020	TARGET DATE 2020	0.24%	1.71%	4.08%	6.48%	2.55%	6.83%
American Target Date Fund 2015	TARGET DATE 2015	0.08%	1.42%	3.58%	5.38%	2.02%	5.71%
American Target Date Post-Retirement Fund	POST RETIREMENT	-0.08%	1.20%	2.88%	4.06%	1.38%	4.40%
International Developed Markets Stock Index Fund	INTL DEV MKTS STOCK	1.15%	0.33%	2.42%	3.63%	-1.05%	4.11%
American Airlines Stable Value Fund	STABLE VALUE FUND	0.20%	0.59%	1.08%	2.09%	1.59%	2.16%
American Airlines Federal Credit Union	AA FED CREDIT UNION	0.13%	0.40%	0.67%	1.21%	0.94%	1.31%
International Stock Fund including Emerging Markets	INTERNATIONAL STOCK	0.84%	-0.17%	-0.58%	2.29%	-2.27%	1.30%
Diversified Bond Fund	DIVERSIFIED BOND	-0.75%	0.47%	0.66%	-0.66%	-1.03%	-0.15%
Inflation Protected Fund	INFLATION PROTECTION	-1.21%	-0.37%	0.66%	0.38%	-0.75%	-0.30%
U.S. Bond Index Fund	US BOND INDEX	-0.67%	0.48%	0.48%	-1.14%	-1.51%	-0.46%
Emerging Markets Stock Index Fund	EMERGING MARKETS STK	0.08%	-2.59%	-8.16%	-3.16%	-7.71%	-7.55%

Brokerage Portfolio Monthly Fund Data

These Fidelity funds are used in the EZTracker Brokerage Portfolio. These make use of the brokerage link in the American Airlines 401k plan.

Fidelity Portfolio	Symbol	1 Mo	3 Mo	6 Mo	12 Mo	Avg
Fidelity Select Retailing Portfolio	FSRPX	1.02%	9.03%	20.63%	43.74%	40.60%
Fidelity Select Health Care Portfolio	FSPHX	1.00%	11.32%	20.13%	24.58%	31.11%
Fidelity Select Consumer Discretionary	FSCPX	0.57%	7.00%	14.58%	30.68%	28.82%
Fidelity Small Cap Growth Fund	FCPGX	-0.91%	8.30%	15.64%	29.69%	28.76%
Fidelity Select Defense and Aerospace	FSDAX	5.31%	10.36%	8.28%	23.68%	25.98%
Fidelity NASDAQ Composite Index Fund	FNCMX	-0.80%	7.25%	14.30%	24.53%	24.70%
Fidelity Contrafund	FCNTX	0.14%	6.68%	13.38%	24.68%	24.48%
Fidelity Select Technology Portfolio	FSPTX	0.16%	6.25%	11.46%	25.09%	23.44%
Fidelity Select Pharmaceuticals Portfolio	FPHAX	1.03%	13.05%	13.94%	14.32%	23.10%
Fidelity Select Transportation Portfolio	FSRFX	0.49%	11.48%	12.81%	15.98%	22.24%
Fidelity Worldwide Fund	FWWFX	1.29%	6.69%	10.40%	19.79%	20.83%
Fidelity 500 Index Fund	FUSVX	0.57%	7.71%	11.40%	17.87%	20.48%
Fidelity Total Market Index Fund	FSTVX	0.15%	7.10%	11.23%	17.57%	19.67%
Fidelity Select Air Transportation Portfolio	FSAIX	1.33%	11.05%	9.81%	13.70%	19.58%
Fidelity Large Cap Stock Fund	FLCSX	0.64%	7.24%	11.53%	14.99%	18.77%
Fidelity Select Industrials Portfolio	FCYIX	2.62%	9.38%	7.15%	14.11%	18.15%
Fidelity Select Energy Portfolio	FSENX	1.28%	0.46%	12.70%	18.35%	17.89%
Fidelity Select Telecommunications Portfolio	FSTCX	3.28%	9.42%	11.94%	6.02%	16.72%
Fidelity Mid-Cap Stock Fund	FMCSX	-0.08%	5.08%	8.85%	14.22%	15.32%
Fidelity Select Biotechnology Portfolio	FBIOX	-1.63%	5.76%	11.49%	9.86%	13.91%
Fidelity Large Cap Value Enhanced Index	FLVEX	0.07%	5.82%	6.64%	11.63%	13.18%
Fidelity Select Utilities Portfolio	FSUTX	-0.12%	2.53%	9.29%	11.64%	12.73%
Fidelity Small Cap Enhanced Index Fund	FCPEX	-2.88%	2.34%	8.97%	11.98%	11.14%
Fidelity Mid Cap Enhanced Index Fund	FMEIX	-1.04%	3.70%	4.91%	11.72%	10.53%
Fidelity Convertible Securities Fund	FCVSX	-0.07%	2.35%	6.69%	9.61%	10.14%
Fidelity Select Construction and Housing	FSHOX	-0.47%	2.68%	6.30%	9.85%	10.02%
Fidelity Select Natural Resources Portfolio	FNARX	-0.29%	-2.62%	8.00%	11.22%	8.89%
Fidelity Japan Fund/United States	FJPNX	1.28%	2.60%	-0.63%	11.22%	7.90%
Fidelity Real Estate Investment Portfolio	FRESX	-2.37%	0.80%	10.23%	3.87%	6.84%
Fidelity High Income Fund	SPHIX	0.56%	2.34%	3.45%	3.59%	5.42%
Fidelity Mid Cap Value Fund	FSMVX	-1.52%	1.03%	0.65%	4.51%	2.55%
Fidelity International Index	FSIVX	0.97%	1.31%	-0.32%	2.64%	2.51%
Fidelity Select Financial Services Portfolio	FIDSX	-3.27%	1.75%	-1.35%	6.59%	2.03%
Fidelity Europe Fund/United States	FIEUX	0.02%	1.82%	0.02%	1.55%	1.86%
Fidelity Select Banking Portfolio	FSRBX	-4.53%	0.86%	-0.08%	6.92%	1.73%
Fidelity Select Consumer Staples Portfolio	FDFAX	0.28%	3.37%	-0.09%	-2.50%	0.58%
Fidelity International Small Cap	FSCOX	-0.36%	-0.93%	-4.53%	6.01%	0.10%
Fidelity Global Credit Fund/USA	FGBFX	-0.22%	0.89%	0.01%	-0.51%	0.09%
Fidelity Corporate Bond Fund	FCBFX	-0.30%	1.02%	0.10%	-1.04%	-0.11%
Fidelity Total Bond Fund	FTBFX	-0.39%	0.27%	0.08%	-0.91%	-0.52%
Fidelity Limited Term Government Fund	FFXSX	-0.32%	-0.11%	0.00%	-0.89%	-0.72%
Fidelity Inflation Protected Bond Index Fund	FSIYX	-0.99%	-0.84%	0.04%	0.37%	-0.78%
Fidelity GNMA Fund	FGMNX	-0.46%	-0.12%	0.11%	-1.14%	-0.88%
Fidelity US Bond Index	FSITX	-0.62%	0.01%	-0.21%	-1.37%	-1.20%
Fidelity New Markets Income Fund	FNMIX	1.88%	0.97%	-4.04%	-5.07%	-3.42%
Fidelity Pacific Basin Fund	FPBFX	-1.19%	-3.01%	-6.21%	3.03%	-4.03%
Fidelity Long-Term Treasury Bond Index	FLBAX	-2.74%	-2.88%	-2.47%	-3.58%	-6.36%
Fidelity China Region Fund	FHKCX	0.36%	-5.90%	-9.64%	2.34%	-7.00%
Fidelity Select Materials Portfolio	FSDPX	-5.41%	-4.25%	-2.79%	-2.20%	-7.99%
Fidelity Total Emerging Markets Fund	FTEMX	0.66%	-2.15%	-10.36%	-4.66%	-9.01%
Fidelity Latin America Fund/United States	FLATX	3.02%	1.97%	-21.70%	-17.35%	-18.58%
Fidelity Select Gold Portfolio	FSAGX	-0.49%	-15.67%	-15.45%	-22.46%	-29.50%



Questions, Comments, Problems?

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