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April 28, 2019

401k PORTFOLIO MAY 2019 UPDATE & NEWSLETTER

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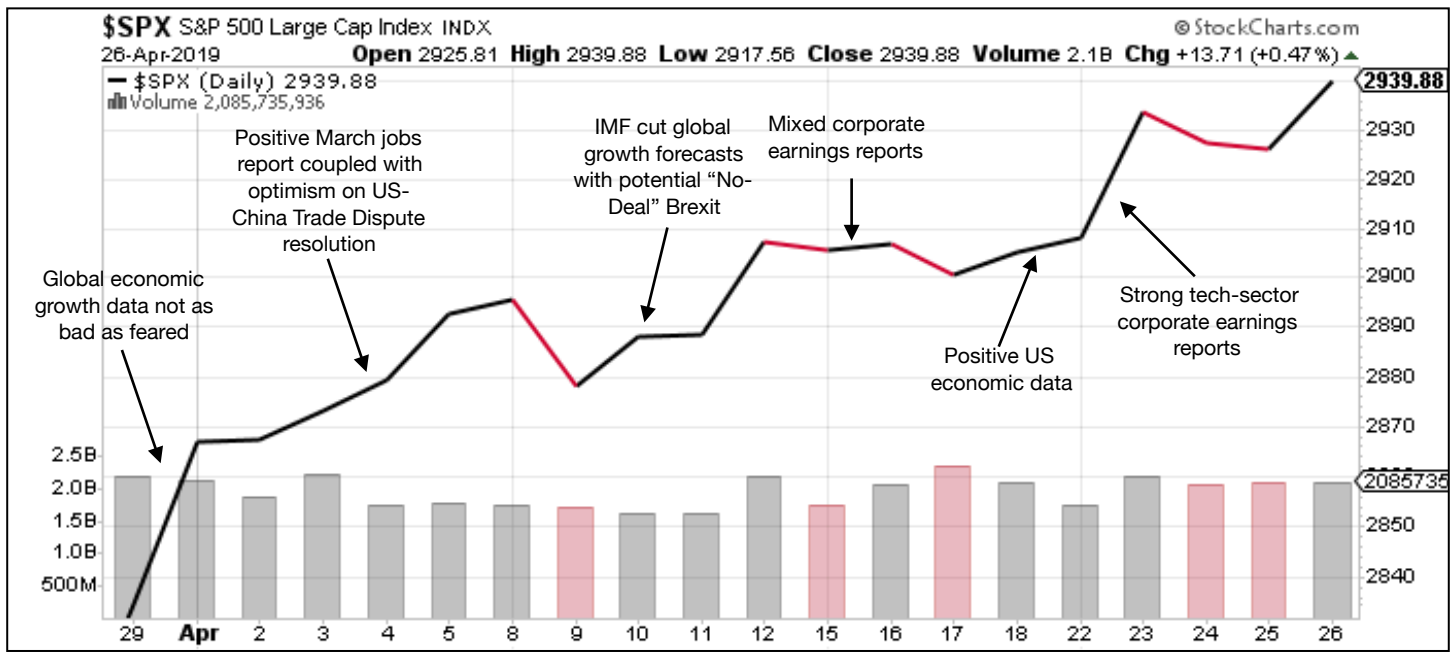
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May 2019 Newsletter

2019's equity rally continued strongly during the month of April, benefitting from corporate earnings that did not disappoint, signs of a rebound in economic growth especially in China, and stiffening of the commodity and housing markets. All major indices were up on the month, reaching a new record Friday: S&P 500 +3.7% (YTD +17.3%), DJII +2.4% (+13.8%) and NASDAQ +5.4% (+22.8%).

There are changes to all **EZTracker** portfolios as we look to get back to the **EZTracker** target allocations for each risk tolerance level. **Please see page 4 for detailed model portfolio adjustments**. This is also a good time to review your risk tolerance and assess whether you should be following our Aggressive, Moderate, or Conservative portfolios. For a free assessment to help you decide: https://tinyurl.com/EZT-risk-quiz.



S&P up 17% year-to-date! Does this mean anything? What can we expect for the remainder of the year?
Don't be fooled by the media reports rooting on market dominance this year. Left out is the fact that the stock markets also dropped over 14% between October and December – we have simply just returned to last September's levels – in fact, the S&P 500 is only up less then 1% since then. The key question is where are we heading and how should we be positioned.

The bulls say: Global growth should strengthen somewhat during 2H 2019 as growth is stabilizing in China (due to macroeconomic stimulus easing fears of a hard landing), coupled with the disruption of a 'hard, unorganized Brexit', joined by a substantially dovish stance by central banks across the globe, reversing the tightening that produced late 2018's drop.

The bears say: Corporate P/E ratios are high in many equity markets particularly in the US, which coupled with overcapacity in US commercial real estate and heightened risks associated with the scale of US corporate debt means even a modest negative shock or headline could trigger a correction. Furthermore, stronger US growth might prompt the Fed to reconsider remaining on the sidelines, and a Fed decision not to cut rates could come as a negative surprise. Finally, European growth remains very very fragile, and could be easily derailed by many developments.

EZTracker *says*: we are not afraid of either scenario as we continue our strategy of being in the best performing funds, invested for the long term – not the short or medium term. At this point we believe it is the right time to move toward our target allocations, and as such the **EZTracker** model portfolios are re-allocating funds into the market from more conservative instruments.

Corporate Earnings
Among the S&P 500 companies that have reported their Q1 earnings to date, over 76% have beaten their consensus EPS estimates, led by outsize earnings results in communications services, discretionary, energy and real estate.

Some examples of companies that announced better than expected earnings and enjoyed price bumps included: financial bellwethers JPMorgan Chase (JPM), PNC Financial Services Group (PNC) and Wells Fargo (WFC); Coca-Cola (KO) and United Technologies (UTX), defense giant Lockheed Martin (LMT), and Microsoft (MSFT). On the news, MSFT stock rose to near a record, past $1 trillion in market cap, from its Q1 sales jump of 14%, driven mainly by MSFT's transition to the public cloud as more large businesses offload their servers and data storage to Microsoft's Azure.

What We're Watching

American Airlines
Non-Pilots



Economic Data

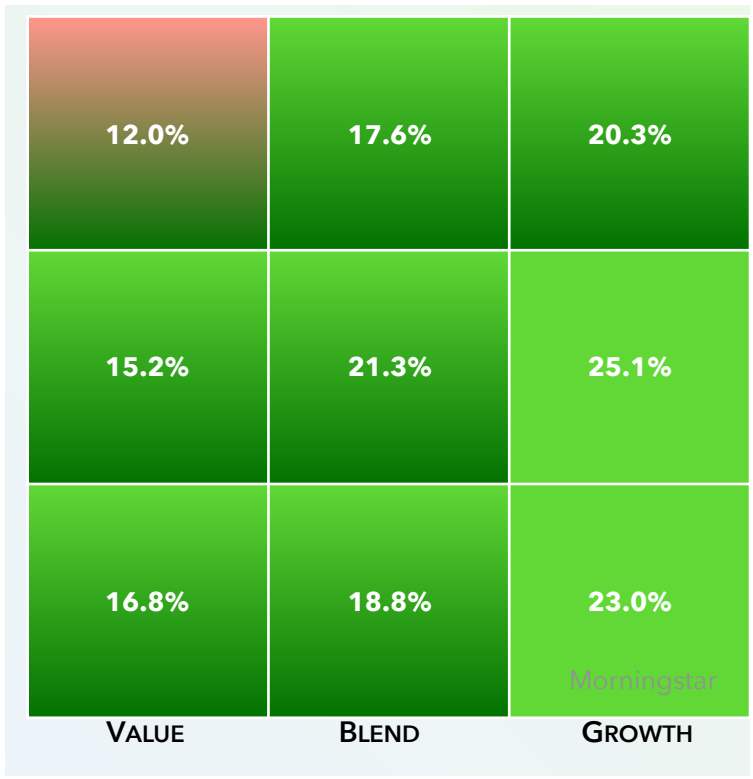
Housing: Sales of new US homes unexpectedly rose in March, climbing to a 16-month high to cap the first quarter with a third straight increase, reflecting a boost from lower borrowing costs. Single-family home sales rose 4.5% to an annualized pace that topped all estimates. The surprisingly strong gain suggests lower mortgage rates and rising wages are helping the housing market. Still, other March data have been less upbeat, as existing home sales missed estimates, housing starts slumped, and the median sales price decreased 9.7% from a year earlier.

This week: All eyes is on the continuation of corporate earnings releases and the Fed, as they meet for their two day May meeting. With first quarter GDP growth at 3.2% but core inflation slipping to 1.7% from a 1.9% pace in the fourth quarter, a key question will be why strong growth is not leading to more inflation and if Fed officials are content to stay on the sidelines for now.

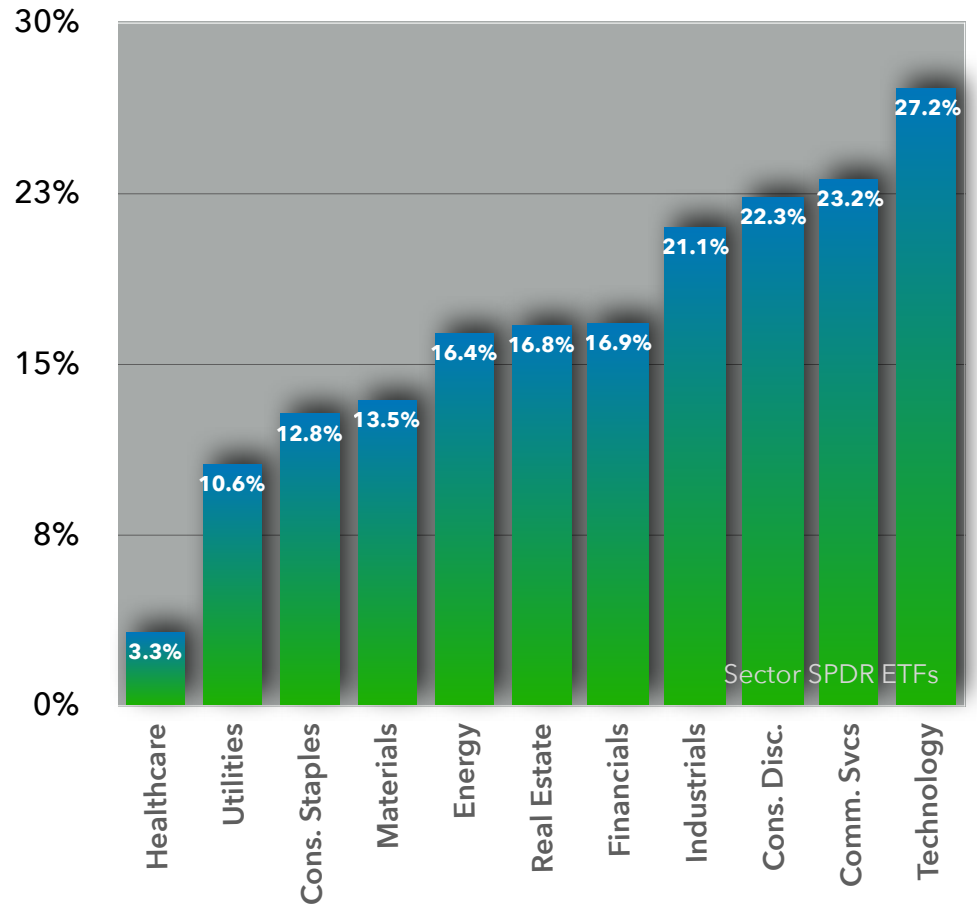
Sector Analysis

Financials, (+8.5%), Communications Services (+7.7%), Technology (+7.0%), and Consumer Discretionary (+7.0%) were the leading sectors for the last month. Defensive stocks made up the laggards, including Healthcare (-2.4%), Utilities (-1.5%) and Energy (-0.33). Please note that **EZTracker** has changed our source of sector return data from Morningstar (which sector portfolios are not actually investable securities), to Sector SPDRs (which are in fact investable).

YTD Index Performance: Returns (%)



2019 YTD Sector Performance



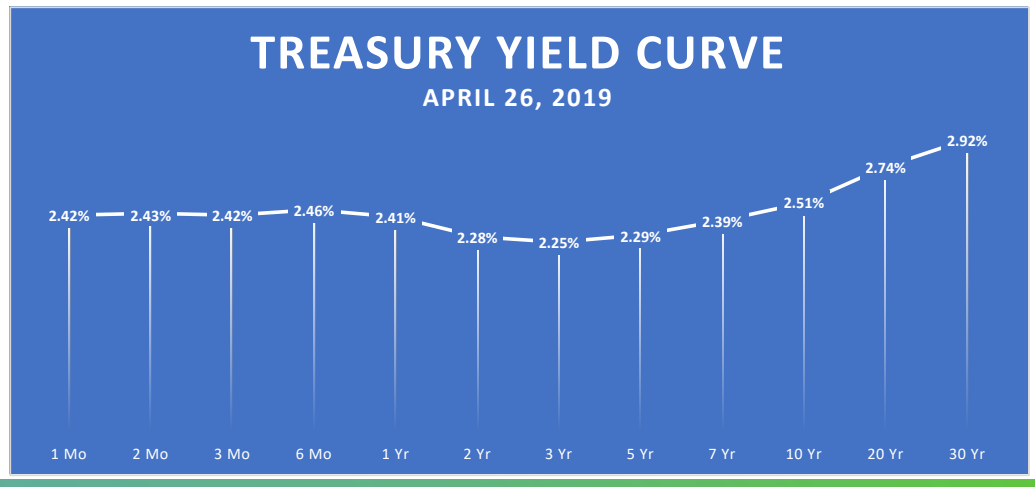
Commodities & Fixed Income

Oil

Oil prices hit their highest since November this week after Washington announced the end of all waivers on imports of Iranian crude, pressuring importers to stop buying from Tehran. The expectation is that Saudi Arabia and the UAE will fulfill their pledges to make up the difference. Barclays noted that the US decision was a surprise to many and would "lead to a significant tightening of oil markets". OPEC is set to meet in June to discuss output policy.

Rates & Yield Curve:

During the month of April, the treasury curve steepened significantly, with the spread between 10-year vs 2-year Treasury widening 0.07%. The investment implications of a widening yield curve should be bullish for equities. 10-year Treasury yields have been fairly volatile, trading in a range between 2.40%-2.60%, and closing the month at 2.51%. The recent bond rally (Prices up, yields down) in the past week came despite strong equity markets and stronger-than-expected GDP. Traders are pricing in weak inflation and possible Fed easing.



STEP 1: Update Current Investments

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

Current Subscribers:

Aggressive, Moderate & Conservative Portfolios:

Aggressive: Exchange 100% STABLE VALUE FUND or AA FED CREDIT UNION for US LG CAP STK IDX

Moderate: Exchange 40% STABLE VALUE FUND or AA FED CREDIT UNION for US LG CAP STK IDX

Conservative: Exchange 15% STABLE VALUE FUND or AA FED CREDIT UNION for US LG CAP STK IDX

New Subscribers:

or those who haven't made any changes in a few months

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.

Brokerage Portfolio:

Sell 100% Fidelity Short Term Treasury Bond (FUMBX) to buy Fidelity 500 Index Fund (FXAIX)

EZTracker Model Portfolios	Aggressive	Moderate	Conservative	Brokerage	Buy Dates **
US LG CAP STK IDX	64%	45%	25%		1/28/19, **4/29/19**
US SMALL MID CAP STK					1/28/19
US LG CAP GRTH STOCK					1/28/19
STABLE VALUE FUND or AA FED CREDIT UNION *				%	1/28/19
Fidelity 500 Index (FXAIX)				%	11/6/15, **4/29/19**
Fidelity Mid-Cap Stock Fund (FMCSX)				%	1/28/19
Vanguard Small-Cap Grth Idx Fund (VSGAX)				%	1/28/19
Fidelity Total Market Index Fund (FSKAX)				%	6/25/18
Fidelity Select Consumer Staples (FDFAX)				%	10/29/18
Fidelity Select Utilities (FSUTX)				%	10/29/18
Fidelity Select Consumer Discretionary (FSCPX)				12%	1/2/18
	100%	100%	100%	100%	

Visit www.eztracker401k.com for call 201-503-6445 or more information

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. If you experience a rebalance error, choose STABLE VALUE. (Money coming from the STABLE VALUE FUND must first be moved to another plan investment option for 90 days before it can be transferred to BROKERAGE LINK and AA FED CREDIT UNION).
** Buy dates are the dates of the most recent purchases. 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 **AA FED CREDIT UNION**. 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 single exchanges to your Current Investments.

Aggressive, Moderate, & Conservative Portfolios: FOLLOW DIRECTIONS BELOW

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 A→B click on **"Exchange ONE Investment"**.
4. Click the **"Start"** button in the **"Choose Investment to SELL"** box.
5. In the **"Select"** column, choose **STABLE VALUE FUND or AA FED CREDIT UNION.** (If you have balances in both, please see large box below, otherwise continue to step 6)
6. In the **"Amount to Sell %", enter:**
   100% for Aggressive
   40% for Moderate
   15% for Conservative
7. Click "Continue."
8. Click "Begin" in the "Choose Investment to BUY" box.
9. **Select "US LG CAP STK IDX".**
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. (Pay Check and Company Contributions). Follow directions on the following page under "*UPDATE FUTURE INVESTMENTS*"

PLEASE NOTE: IF YOU HAVE BALANCES IN **BOTH** STABLE VALUE FUND and AA FED CREDIT UNION, SEE BELOW

AGGRESSIVE: Follow General Directions above but you will need to do two (2) separate transactions where you:
1) Exchange **100% STABLE VALUE FUND** for **US LG CAP STK IDX,** and
2) Exchange **100% AA FED CREDIT UNION** for **US LG CAP STK IDX**

For **MODERATE** portfolios, the goal after the transactions are completed is to end up with a total position in STABLE VALUE FUND and AA FED CREDIT UNION that totals: 30% of the entire portfolio

MODERATE: Follow General Directions above but you will need to do two (2) separate transactions where you:
1) Exchange **40% STABLE VALUE FUND** for **US LG CAP STK IDX,** and
2) Exchange **40% AA FED CREDIT UNION** for **US LG CAP STK IDX**

For **CONSERVATIVE** portfolios, the goal after the transactions are completed is to end up with a total position in STABLE VALUE FUND and AA FED CREDIT UNION that totals: 60% of the entire portfolio

CONSERVATIVE: Follow General Directions above but you will need to do two (2) separate transactions where you:
1) Exchange **15% STABLE VALUE FUND** for **US LG CAP STK IDX,** and
2) Exchange **15% AA FED CREDIT UNION** for **US LG CAP STK IDX**

To be sure you have done this accurately, check your new resulting portfolio percentages against the EZTracker model portfolio allocations for your risk tolerance on page 4.

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"

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.

Rebalance Directions

The following are steps for making multiple exchanges to your Current Investments. Only rebalance if you are a new subscriber or you find that your portfolio choices differ from the choices listed on page 4

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. Follow directions below under "UPDATE FUTURE INVESTMENTS", (You can SKIP STEPS #1-3).

Update Future Investments

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

1. Click on the MENU AMERICAN AIRLINES, INC. button at the top of the screen. Choose Home.
2. Click on **"Quick Links".** The sixth item down is **"Change Investments."** Click it.
3. Under **"Future Investments,"** select **"Change Investment Elections."**
4. At the bottom of the page you will see **"I'll manage on my own".** Click on the button **"Select Funds".**
5. Under **Source: EMPLOYEE AND EMPLOYER CONTRIBUTIONS,** select (from drop down menu) "Change investment elections for this source". Click "GO".
6. 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.
7. If you would like to follow the same portfolio allocations for any other **Source**, Select (from the drop down menu) "Make same as EMPLOYEE AND EMPLOYER CONTRIBUTIONS". Click "GO".
8. Click Next > button at the bottom of the page.
9. On the Review & Submit Investment Election Changes Page click "Submit" button.
10. Copy your confirmation number.
11. Log Out.

Model Portfolios | May 2019 Newsletter

American Airlines
Non-Pilots

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.

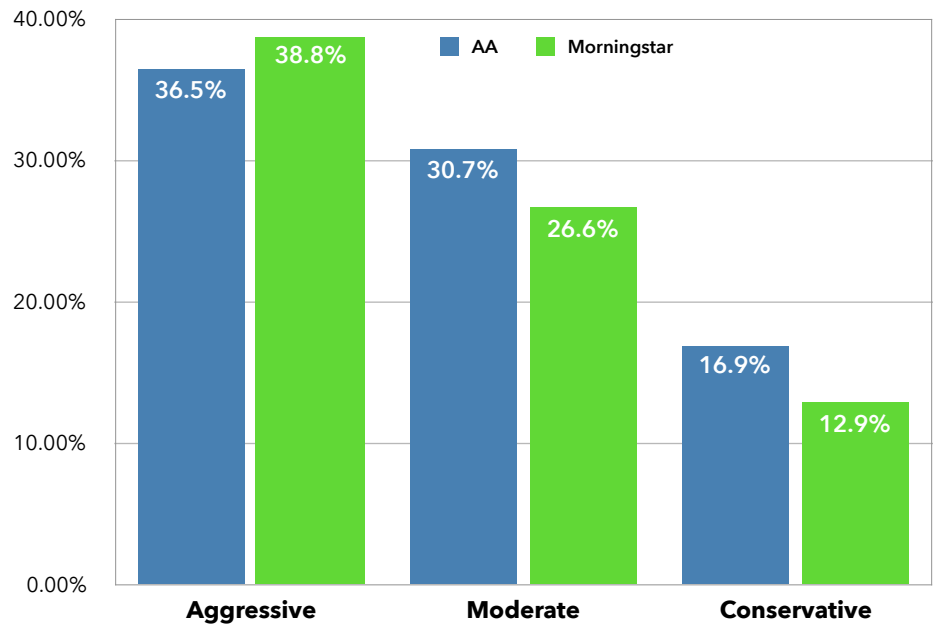
Brokerage Portfolio:
Aggressive: 95-100% invested in equities through the Brokerage Link and an expanded list of Fidelity mutual funds. This is a high risk/high reward portfolio.

Performance

Current Performance Through April 28, 2019	MTD April*	YTD 2019	3-Year
EZTracker Aggressive	2.92%	11.07%	36.46%
EZTracker Moderate	2.13%	8.09%	30.69%
EZTracker Conservative	1.31%	4.97%	16.88%
EZTracker Brokerage	2.88%	14.08%	31.68%
Morningstar Benchmarks			
Aggressive Target Risk Index	2.77%	15.34%	38.77%
Moderate Target Risk Index	1.76%	10.59%	26.60%
Conservative Target Risk Index	0.59%	5.29%	12.88%
S&P 500	**3.72%**	**17.27%**	**40.57%**

**** Performance since last newsletter***

3-Year Total Return versus Morningstar Benchmarks



AA Portfolios started 2002

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	2018
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	-2.46
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	-1.80
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	-0.15
EZTracker Brokerage				Brokerage Portfolio Started November 1, 2011							5.89	28.85	7.86	-2.86	1.15	18.30	-5.89
Morningstar Benchmarks	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**	**2008**	**2009**	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**	**2017**	**2018**
Aggressive Target Risk Index								32.00	16.75	-3.60	16.07	24.53	5.23	-2.67	11.34	21.95	-8.17
Moderate Target Risk Index								21.77	12.33	0.59	12.04	14.31	4.89	-1.79	8.57	14.66	-4.76
Conservative Target Risk Index								9.56	7.07	4.38	7.36	2.97	3.38	-0.92	4.67	7.00	-1.20
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	-6.24

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

American Airlines
Non-Pilots

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
		1 MO	3 MO	6 MO	12 MO		Average
U.S. Large Cap Growth Stock Fund	US LG CAP GRTH STOCK	4.51%	11.94%	17.70%	20.17%	21.44%	29.62%
U.S. Large Cap Stock Index Fund	US LG CAP STK IDX	3.83%	10.96%	11.78%	12.44%	18.04%	21.28%
U.S. Small/Mid Cap Stock Fund	US SMALL MID CAP STK	3.81%	10.19%	12.12%	9.86%	20.77%	19.62%
U.S. Small/Mid Cap Stock Index Fund	US SMID CAP STK IDX	3.55%	9.07%	11.15%	7.06%	19.97%	16.82%
U.S. Large Cap Value Stock Fund	US LG CAP VAL STOCK	4.06%	8.62%	9.78%	6.13%	16.73%	15.59%
American Target Date Fund 2050	TARGET DATE 2050	2.91%	7.87%	10.53%	4.59%	14.38%	14.12%
American Target Date Fund 2055	TARGET DATE 2055	2.91%	7.87%	10.53%	4.59%	14.38%	14.12%
American Target Date Fund 2060	TARGET DATE 2060	2.91%	7.87%	10.53%	4.59%	14.38%	14.12%
American Target Date Fund 2045	TARGET DATE 2045	2.84%	7.71%	10.37%	4.60%	14.13%	13.92%
American Target Date Fund 2040	TARGET DATE 2040	2.76%	7.72%	10.29%	4.61%	13.95%	13.84%
American Target Date Fund 2035	TARGET DATE 2035	2.62%	7.43%	9.92%	4.64%	13.48%	13.43%
American Target Date Fund 2030	TARGET DATE 2030	2.48%	7.22%	9.72%	4.76%	12.91%	13.19%
American Target Date Fund 2025	TARGET DATE 2025	2.36%	6.91%	9.24%	4.67%	12.17%	12.65%
American Target Date Fund 2020	TARGET DATE 2020	2.08%	6.33%	8.50%	4.67%	10.95%	11.77%
American Target Date Fund 2015	TARGET DATE 2015	1.80%	5.87%	7.79%	4.62%	9.79%	10.95%
American Target Date Post-Retirement	POST RETIREMENT	1.35%	5.21%	7.17%	4.58%	8.32%	9.99%
Emerging Markets Stock Index Fund	EMERGING MARKETS STK	1.94%	4.75%	15.57%	-4.54%	12.06%	9.67%
International Developed Markets Stock	INTL DEV MKTS STOCK	2.54%	6.98%	9.49%	-3.20%	12.86%	8.63%
International Stock Fund including	INTERNATIONAL STOCK	2.75%	6.12%	9.22%	-3.93%	12.92%	7.72%
Diversified Bond Fund	DIVERSIFIED BOND	0.09%	2.88%	5.02%	5.32%	3.45%	7.26%
U.S. Bond Index Fund	US BOND INDEX	0.00%	2.64%	5.01%	5.42%	2.93%	7.13%
Inflation Protected Fund	INFLATION PROTECTION	0.37%	3.49%	4.08%	3.59%	3.69%	6.29%
American Airlines Stable Value Fund	STABLE VALUE FUND	0.19%	0.58%	1.17%	2.26%	0.78%	2.29%
American Airlines Federal Credit Union	AA FED CREDIT UNION	0.13%	0.46%	0.86%	1.60%	0.53%	1.66%

Brokerage Portfolio Monthly Fund Data

American Airlines
Non-Pilots

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	YTD	Avg
Fidelity Select Construction and Housing	FSHOX	6.52%	16.75%	21.99%	13.62%	23.98%	32.12%
Fidelity Select Technology Portfolio	FSPTX	7.03%	20.35%	15.64%	10.95%	28.24%	29.44%
Fidelity Select Retailing Portfolio	FSRPX	7.31%	13.00%	14.45%	17.80%	21.70%	28.67%
Fidelity Select Consumer Discretionary	FSCPX	7.54%	13.33%	16.30%	15.33%	22.39%	28.64%
Fidelity NASDAQ Composite Index Fund	FNCMX	6.02%	13.90%	14.15%	15.29%	23.06%	26.92%
Vanguard Small-Cap Growth Index Fund	VSGAX	4.42%	11.70%	15.03%	13.05%	23.70%	24.11%
Fidelity China Region Fund	FHKCX	4.26%	12.07%	25.36%	0.71%	21.34%	23.12%
Fidelity Contrafund	FCNTX	5.04%	11.61%	13.42%	12.30%	20.22%	23.11%
Fidelity Real Estate Investment Portfolio	FRESX	0.65%	8.09%	12.62%	20.22%	16.22%	22.68%
Fidelity Select Consumer Staples Portfolio	FDFAX	2.89%	14.43%	10.72%	12.77%	19.90%	22.26%
Fidelity 500 Index Fund	FXAIX	4.44%	10.90%	11.74%	12.46%	18.01%	21.57%
Fidelity Convertible Securities Fund	FCVSX	3.79%	8.61%	13.71%	12.77%	15.62%	21.21%
Fidelity Select Industrials Portfolio	FCYIX	5.88%	13.19%	12.98%	6.56%	22.43%	21.06%
Fidelity Total Market Index Fund	FSKAX	4.46%	10.62%	11.74%	11.55%	18.37%	20.93%
Hartford Small Cap Growth Fund	HISCX	4.29%	12.53%	13.72%	6.66%	24.48%	20.30%
Fidelity Worldwide Fund	FWWFX	4.13%	11.02%	11.77%	9.06%	17.74%	19.62%
Fidelity Select Utilities Portfolio	FSUTX	-0.12%	9.82%	9.20%	16.47%	10.68%	19.29%
Fidelity Select Defense and Aerospace	FSDAX	5.68%	11.82%	11.64%	5.34%	21.68%	18.80%
Fidelity Pacific Basin Fund	FPBFX	4.32%	11.54%	18.33%	-0.44%	17.52%	18.41%
Fidelity Mid Cap Enhanced Index Fund	FMEIX	4.05%	8.29%	13.36%	5.48%	18.65%	17.01%
Fidelity Select Transportation Portfolio	FSRFX	6.23%	7.00%	9.21%	7.97%	16.65%	16.58%
Fidelity Large Cap Stock Fund	FLCSX	4.12%	9.49%	7.62%	7.93%	18.05%	15.91%
Fidelity Select Air Transportation Portfolio	FSAIX	6.02%	8.03%	8.85%	5.74%	15.48%	15.62%
Fidelity Mid-Cap Stock Fund	FMCSX	3.72%	7.17%	9.20%	6.75%	15.29%	14.63%
Fidelity Select Financial Services Portfolio	FIDSX	7.69%	7.12%	11.13%	0.20%	18.03%	14.26%
Fidelity Large Cap Value Enhanced Index	FLVEX	3.10%	6.84%	8.48%	5.83%	13.67%	13.22%
Fidelity International Small Cap	FSCOX	4.19%	10.89%	12.01%	-4.17%	15.43%	12.51%
Fidelity Europe Fund/United States	FIEUX	4.40%	8.61%	10.58%	-2.30%	15.70%	11.61%
Fidelity Select Banking Portfolio	FSRBX	8.89%	5.33%	9.55%	-2.64%	20.47%	11.53%
Fidelity Long-Term Treasury Bond Index	FNBGX	-0.68%	3.45%	9.10%	7.15%	2.63%	10.37%
Fidelity Total Emerging Markets Fund	FTEMX	1.92%	5.29%	13.31%	-1.72%	12.16%	10.26%
Fidelity Corporate Bond Fund	FCBFX	0.70%	4.58%	6.34%	6.64%	6.09%	9.96%
Fidelity Small Cap Enhanced Index Fund	FCPEX	4.25%	6.47%	6.22%	1.04%	17.15%	9.81%
Fidelity Mid Cap Value Fund	FSMVX	3.88%	6.26%	8.69%	-1.83%	16.46%	9.27%
Fidelity Select Pharmaceuticals Portfolio	FPHAX	-4.19%	5.00%	4.53%	10.75%	6.80%	8.78%
Fidelity High Income Fund	SPHIX	1.30%	4.28%	4.59%	5.53%	8.47%	8.57%
Fidelity International Index Fund	FSPSX	2.58%	6.72%	9.31%	-3.14%	12.77%	8.44%
Fidelity Select Materials Portfolio	FSDPX	5.29%	6.17%	11.77%	-7.98%	14.76%	8.32%
Fidelity Global Credit Fund/USA	FGBFX	0.34%	3.97%	5.33%	5.05%	5.64%	8.02%
Fidelity Total Bond Fund	FTBFX	0.33%	3.09%	4.99%	5.46%	4.12%	7.57%
Fidelity US Bond Index	FXNAX	0.12%	2.63%	5.04%	5.55%	2.92%	7.28%
Fidelity Japan Fund/United States	FJPNX	3.13%	7.32%	7.71%	-5.80%	12.97%	6.74%
Fidelity Inflation Protected Bond Index	FIPDX	0.65%	3.36%	4.04%	3.69%	3.61%	6.40%
Fidelity GNMA Fund	FGMNX	-0.06%	1.99%	4.30%	4.74%	2.15%	5.98%
Fidelity Select Biotechnology Portfolio	FBIOX	-1.88%	3.99%	6.74%	1.84%	16.59%	5.83%
Fidelity Select Telecommunications	FSTCX	-0.76%	3.58%	3.61%	4.09%	9.51%	5.73%
Fidelity New Markets Income Fund	FNMIX	-0.37%	1.36%	5.73%	0.91%	6.49%	4.16%
Fidelity Short Term Treasury Bond Index	FUMBX	0.07%	1.35%	2.74%	3.17%	1.15%	3.99%
Fidelity Limited Term Government Fund	FFXSX	0.04%	1.27%	2.53%	3.31%	1.19%	3.90%
Fidelity Select Natural Resources Portfolio	FNARX	3.31%	9.03%	3.22%	-11.07%	19.76%	2.45%
Fidelity Select Health Care Portfolio	FSPHX	-3.21%	-1.59%	1.64%	5.64%	6.62%	1.35%
Fidelity Latin America Fund/United States	FLATX	0.81%	-2.79%	8.34%	-7.37%	10.41%	-0.55%
Fidelity Select Energy Portfolio	FSENX	3.33%	7.60%	-1.77%	-15.05%	19.50%	-3.21%
Fidelity Select Gold Portfolio	FSAGX	-9.08%	0.33%	8.76%	-7.50%	0.33%	-4.08%



Questions, Comments, Problems?

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