



Fidelity Navigator

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A GUIDE TO MUTUAL FUNDS AT FIDELITY

November 2011

FROM THE CROW'S NEST *by Mark A. Grimaldi, CFS*

Here's a TIP You Profited From...

The skinny in less than 30 seconds...

- Our 2012 recession probability lowered to 60%
- Gold gains strength: We are anticipating it to be \$2,000 per ounce on or by Election Day 2012.
- Third-quarter GDP is at 2.5% annualized.

Action Call

We are looking for high-yield bonds, rising rates and TIPS to lead the pack over the next 6 months. On the equity side, large-value and small-growth show the most promise. We are calling for gold to reach \$2,000 per ounce on or before Election Day 2012. After that time, we will most likely take gold off our radar. Our long-time readers know I called the great gold rush way back in 2007 when it was under \$700 per ounce. After a 5-year gain to \$2,000 per ounce, I will get off the gold train. That doesn't mean I think it has topped; it just means I am happy with nearly tripling my money during five awful years.

From the beginning, Navigator Newsletters has educated and guided investors. As a guide, or "navigator," it is our job to identify which segments of the market will provide the strongest current. We do this using our proprietary macroeconomic forecasting, then applying the proper asset class for investment. As we were designing the models, we were forecasting a strong pull toward Treasury inflation-protected securities (TIPS).

TIPS are U.S. Treasury securities. They pay a fixed rate of interest that is lower than that of regular Treasury bonds—but the principal, or face value, is adjusted to keep pace with changes in the consumer price index. As a result, as inflation rises, so do the interest payments and the face value of TIPS. That gives TIPS investors a hedge against inflation.

As you can see from the chart on page 2 (which ranges from January 3, 2011, to November 1, 2011), TIPS have been an incredible investment. The green line (bottom at the end of October) shows the performance of the stock market (as represented by Vanguard Total Stock Market Fund, VTSMX). The red line (mid-

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Fund Rankings	4	VFINX	115.55	10.91%	1.18%
Fidelity Fund Rankings	7	VBMFX	11.02	0.14%	6.72%
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Model Highlights

Effective November 1, 2011, the Navigator Team added Fidelity VIP Mid Cap (FAVMC) to the Annuity Growth model, replacing U.S. Equity Flex I (FAWSC).

CAPITAL APPRECIATION
YTD: -4.11%

Fidelity Value (FDVLX) boosted this model's monthly performance by beating the S&P 500 by over 2%. American Century Heritage (TWHIX) also had a great month, with monthly returns exceeding that of the S&P 500.

GROWTH & INCOME
YTD: -2.94%

Our Growth & Income model experienced many of the gains brought about by this bullish October. Fidelity Mid Cap Stock (FMCSX) was the top performer for the month within this model.

INCOME
YTD: 0.58%

This Income model continues to beat the S&P 500 year-to-date. This model provides you with great inflation protection with Fidelity Inflation Protection (FINPX).

**The Fund's prospectus contains important information about the Fund's investment objectives, potential risks, management fees, charges and expenses, and other information and should be read and considered carefully before investing. As of October 31, 2011, the Sector Rotation Fund's one year return is 8.65%; the fund's average annualized return since inception is 6.94%. The Fund's past performance does not guarantee future results. The investment return and principal value of an investment in the Fund will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. You may obtain a current copy of the Fund's prospectus by calling 1-800-773-3863 at www.navfx.com. NAVFX inception date: December 30, 2009. Distributed by Capital Investment Group, Inc.*

Here's a TIP You Profited From...

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dle) shows the performance of the bond market (as represented by Vanguard Total Bond Market, VBMTX). The blue line (top) shows the performance of one of the TIPS funds used in the Fidelity Navigator models (Fidelity Inflation Protected Bond, FINPX). We love this chart because it clearly illustrates that our macroeconomic forecasting spotted an asset class that beat both the stock and bond markets. This can only happen if you are investing looking forward, not backward. Market reporters tell you what happened; market forecasters (or navigators, as we like to call them) try to tell you what will happen. Which is more valuable? The navigator, of course.

We have been consistent in our view that inflation is coming, if it is not already here. There are two reasons. First, the prices of commodities used in fuel, food and clothing are soaring. Second, the U.S. Federal Reserve Board (Fed) is trying to cause inflation by keeping interest rates artificially low, and has now said it will keep interest rates low until at least 2013.

It's worth noting that there are two types of inflation. The first is the kind we just described, which is commodity-driven. The second is demand-driven inflation, which occurs when consumers are fighting over the same number of goods, forcing businesses to keep up by hiring more workers. Commodity-driven inflation is not good for the economy; demand-driven inflation is (which is why, when Fed Chairman Ben Bernanke makes his "wish list" for 2012, he starts with demand-driven inflation). However, both types of inflation are inflation-meaning TIPS will profit.

Twist and Shout: Fed Can Dance All It Wants; We Still Predict Recession

In its final revision of second-quarter gross domestic product (GDP), the Commerce Department reported that the U.S. economy grew at a 1.3% pace in the spring, up from previous estimates of 1%. But lower consensus forecasts for third-quarter GDP renewed recession fears, leading the Fed to reach into its bag of tricks and pull out a move it hasn't used in 50 years: "Operation Twist."

The move involves the Fed's selling of \$400 billion of short-term securities in order to buy longer-term securities (much like a homeowner swapping higher-rate credit-card debt for a lower-rate home-equity loan). The goal of the move is to push long-term interest rates lower. The Fed thinks that a pledge to leave its target federal

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ProFunds/Rydex Sector Rotation Model:

- 2011 YTD Return: -2.80%
- 2010 Return: 11.44%
- 2009 Return: -8.97%
- 2008 Return: -1.79%
- 2007 Return: 5.61%
- 2006 Return: 14.37%
- 2005 Return: 12.24%
- 2004 Return: 23.71%
- 2003 Return: 20.46%

ETF Sector Rotation Model:

- 2011 YTD Return: 4.02%
- 2010 Return: 17.84%
- 2009 Return: 2.95%
- 2008 Return: -4.23%
- 2007 Return: 9.45%
- 2006 Return: 14.56%
- 2005 Return: 10.74%
- 2004 Return: 13.90%
- 2003 Return: 29.17%

Fidelity Sector Rotation Model:

- 2011 YTD Return: -3.40%
- 2010 Return: 21.91%
- 2009 Return: 27.83%
- 2008 Return: -34.45%
- 2007 Return: 5.20%
- 2006 Return: 11.36%
- 2005 Return: 11.54%
- 2004 Return: 25.79%
- 2003 Return: 30.59%

Format Change

Starting with the November 2010 issue, we changed the model portfolio page (page 3) to include the appropriate benchmark for each model. The Capital Appreciation model is benchmarked against the S&P 500. The Growth & Income model is compared to 75% total bond market and 25% S&P 500.



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Model Portfolios through 10/31/2011



CAPITAL APPRECIATION

This portfolio is designed for the most aggressive investor and may be fully invested in equities at any time. Its goal is to provide an annual rate of return that out-performs the S&P 500. This portfolio involves substantial risk and should only be used by those with a large tolerance for risk.

Name	Symbol	NAV	Shares	Value	Pct	Monthly Ret.
Sector Rotation Fund	NAVFX	\$11.31	5,211.734	\$58,944.71	26.00%	8.85%
Fidelity High Income	SPHIX	\$8.76	4062.153	\$35,584.46	15.69%	6.11%
Rydex Precious Metals	RYPMX	\$76.61	507.263	\$38,861.43	17.14%	11.51%
Fidelity Value	FDVLX	\$64.53	639.460	\$41,264.35	18.20%	12.93%
American Century Heritage	TWHIX	\$20.51	2,539.043	\$52,075.77	22.97%	12.69%
				\$226,730.72		

Benchmark - VFINX (12/31/2000 through 10/31/2011): \$116,493.59 October Return 10.91%

2001 Return -2.47% 2003 Return 36.21% 2005 Return 15.53% 2007 Return 16.06% 2009 Return 24.58% Monthly Return 10.45%
 2002 Return -5.39% 2004 Return 20.72% 2006 Return 9.15% 2008 Return -31.25% 2010 Return 24.38% YTD Return -4.11%

Fidelity Alternatives: **FSAGX (\$48.59, 6.74%) for RYPMX** **FBALX (\$18.36, 6.72%) for NAVFX**
 FMCSX (\$27.05, 10.18%) for TWHIX

GROWTH & INCOME

This portfolio is designed for investors that want growth, but with less volatility. This portfolio is benchmarked against a 60/40 blended index of the S&P 500 and the Lehman Brothers Aggregate Bond Index. This portfolio will adjust its equity vs. bond allocation to reflect market and economic variables.

Name	Symbol	NAV	Shares	Value	Pct	Monthly Ret.
Fidelity Mid Cap Stock	FMCSX	\$27.05	1353.813	\$36,620.64	19.38%	10.18%
Sector Rotation Fund	NAVFX	\$11.31	3748.567	\$42,396.29	22.44%	8.85%
Rydex Inverse Gov Lg Bd Strtgy	RYJUX	\$9.62	2642.901	\$25,424.70	13.46%	3.55%
Fidelity Focused High Income	FHIFX	\$9.14	5233.125	\$47,830.76	25.32%	4.85%
Amer Cent One Choice: Moderate	AOMIX	\$11.64	3149.041	\$36,654.84	19.40%	7.98%
				\$188,927.24		

Benchmark - 60% VFINX / 40% VBMFX (12/31/2000 through 10/31/2011): \$138,205.92 October Return 6.60%

2001 Return 14.06% 2003 Return 31.97% 2005 Return 8.66% 2007 Return 7.50% 2009 Return 10.68% Monthly Return 7.16%
 2002 Return -8.89% 2004 Return 16.76% 2006 Return 9.92% 2008 Return -20.35% 2010 Return 7.41% YTD Return -2.94%

Fidelity Alternatives: **FBALX (\$18.36, 6.72%) for NAVFX and AOMIX**
 FFRHX (\$9.72, 2.75%) for RYJUX

INCOME

This portfolio is designed for the conservative investor whose primary objective is low volatility. This portfolio invests in at least 75% fixed income and/or cash investments. This model should be used by those with a short investment time horizon and/or those requiring current income.

Name	Symbol	NAV	Shares	Value	Pct	Monthly Ret.
Fidelity Inflation Protected	FINPX	\$12.93	4151.695	\$53,681.42	27.76%	1.93%
Fidelity Capital & Income	FAGIX	\$8.95	6016.551	\$53,848.13	27.85%	6.27%
ProFunds Ris Rates Opp10	RTPIX	\$19.04	1626.800	\$30,974.28	16.02%	1.55%
Sector Rotation Fund	NAVFX	\$11.31	4849.188	\$54,844.31	28.37%	8.85%
				\$193,348.14		

Benchmark - 75% VBMFX / 25% VFINX (12/31/2000 through 10/31/2011): \$160,242.81 October Return 2.83%

2001 Return 2.76% 2003 Return 13.08% 2005 Return 5.09% 2007 Return 4.19% 2009 Return 18.61% Monthly Return 4.96%
 2002 Return 5.72% 2004 Return 7.20% 2006 Return 10.84% 2008 Return -7.37% 2010 Return 9.49% YTD Return 0.58%

Fidelity Alternatives: **FFRHX (\$9.72, 2.75%) for RTPIX** **FEQTX (\$17.05, 11.87%) for NAVFX**

Navigator Rankings and Model Portfolio Selection Criterion

For investors not following our Model Portfolios, we have designed the Navigator Rankings in an effort to reduce the risk that investors may otherwise take in selecting funds without the time to properly conduct due diligence (funds above the dotted line are "buys", funds below the dotted line are "holds", "sells" are not listed). Rankings are based on a proprietary regression analysis model. Funds used in Model Portfolios undergo deeper levels of analysis and may or may not reflect the Navigator Rankings. When trades and/or bias changes are made, subscribers will be notified via the Weekly Market Commentary, as well as notification in the Newsletters. Navigator Newsletters track record data relies on the accuracy of previous staff and independent monitoring.

NAVIGATOR RANKINGS

Fidelity Navigator's Mutual Fund Rankings as of October 31, 2011

Name	Symbol	NAV	Rank/		Percent Return				Total Return			Ulcer				
			Trend	Hi	Lo	YTD	1-Mnth	3-Mnth	1-Year	3-Year	5-Year	10-Year	RSI	Std.Dev	Index	Yield
GROWTH																
Berkshire Focus	BFOCX	12.92	1	14.18	11.10	2.46%	9.86%	-3.37%	10.52%	136.63%	69.11%	58.72%	53.23	8.06%	6.91	0.00%
Wells Fargo Adv Gwth	SGROX	35.68	2 +	37.95	29.43	11.36%	13.41%	-0.39%	21.15%	91.93%	61.01%	120.67%	59.09	6.81%	6.83	0.00%
Artisan Mid Cap	ARTMX	34.62	3 -	38.34	29.84	2.94%	11.18%	-3.70%	12.92%	88.54%	42.76%	119.14%	55.52	7.27%	7.15	0.00%
Neuberger Berm Manhtn Tr	NBMTX	17.01	4 +	18.34	14.55	4.48%	11.91%	-0.35%	15.95%	58.82%	27.80%	84.76%	58.14	6.71%	6.74	0.00%
Phoenix-Kayne SmlCap	PKSFX	18.54	5 +	20.07	15.46	9.66%	10.62%	-0.70%	19.73%	70.38%	22.84%	82.06%	55.86	6.74%	7.08	0.29%
UBS US Sm Cap Gr	BISCF	15.25	6 -	17.26	12.67	0.93%	14.32%	-5.92%	15.01%	70.21%	11.37%	91.47%	57.02	8.14%	8.46	0.00%
Artisan SmlCap	ARTSX	17.94	7 +	19.77	15.15	9.06%	12.05%	-3.03%	17.79%	77.42%	9.86%	85.87%	55.83	7.34%	7.94	0.00%
ValuLine Emerg Opp	VLEOX	33.10	8 +	36.15	28.20	5.45%	12.20%	-2.56%	14.77%	48.27%	13.10%	97.69%	57.77	6.92%	7.27	0.00%
Wells Fargo Adv Discov	STDIX	24.46	9 +	27.37	19.92	2.39%	15.81%	-2.55%	14.78%	68.81%	36.11%	145.99%	61.20	7.99%	8.92	0.00%
VallLine Premier Gwth	VALSX	28.16	10 +	30.71	24.34	5.00%	11.30%	-3.43%	12.72%	59.46%	22.47%	110.62%	57.30	6.61%	6.58	0.12%
SIT SmlCap Gr	SSMGX	40.57	11 +	45.27	33.56	1.93%	15.26%	-3.73%	12.73%	57.43%	22.57%	79.40%	58.50	7.38%	8.00	0.00%
Loomis SmlCap Gwth	LCGRX	16.39	12 +	18.95	13.76	2.44%	12.88%	-6.82%	15.83%	67.07%	33.14%	68.45%	56.83	7.88%	8.91	0.00%
Managers Special Eqty	MGSEX	54.31	13 -	62.90	44.92	3.04%	14.48%	-7.42%	14.65%	63.65%	4.04%	69.14%	57.77	8.14%	9.28	0.00%
Wasatch Cor Gr	WGROX	36.47	14 +	39.14	31.20	5.99%	11.77%	-0.82%	15.85%	82.70%	16.85%	101.17%	59.28	6.48%	6.87	0.00%
RS Sel Gwth	RSDGX	31.15	15 -	34.57	25.90	6.53%	15.07%	-2.66%	18.94%	91.81%	36.44%	67.02%	60.05	7.31%	8.31	0.00%
Fidelity Gwth Comp	FDGRX	86.96	16 +	94.85	74.84	4.58%	11.92%	-3.84%	12.34%	64.28%	30.61%	85.01%	56.87	6.83%	7.43	0.00%
Fidelity OTC	FOCPX	57.72	17 +	62.30	49.06	5.08%	12.19%	-2.63%	13.85%	86.98%	43.90%	114.84%	56.34	7.21%	8.16	0.00%
RS Invest Mid Cap Opp	RSMOX	11.58	18 +	13.15	9.91	2.84%	12.43%	-5.62%	12.98%	62.84%	2.60%	60.90%	57.29	7.13%	8.13	0.00%
Wells Fargo Adv LrgCap Gr	STRFX	31.13	19 +	32.90	26.76	6.14%	12.59%	-1.46%	13.53%	56.46%	25.16%	44.42%	57.87	6.35%	6.81	0.00%
TCWGalileo Sel Eqty	TGCNX	17.34	20 -	18.47	15.19	4.71%	9.68%	-2.75%	12.02%	63.77%	10.85%	44.84%	54.74	6.29%	6.48	0.00%
OBwise SmlCap Opp	OBSOX	11.65	21 -	13.21	9.49	0.34%	15.46%	-5.52%	12.24%	82.98%	8.69%	44.19%	57.58	8.75%	9.66	0.00%
Excelsior LrgCap Gr	UMLGX	12.71	22 -	14.43	10.98	2.34%	11.98%	-7.76%	9.28%	70.94%	26.15%	50.94%	55.58	6.78%	7.19	0.00%
VallLine Fd	VLIFX	9.25	23 -	10.06	7.89	8.19%	10.25%	-2.84%	16.94%	34.04%	-7.81%	10.43%	57.35	6.05%	6.16	0.00%
Fidelity Struct Lg Cap Gr	FSLGX	10.09	24 +	10.93	8.73	3.59%	11.74%	-4.18%	11.49%	49.13%	0.79%	--	56.95	6.60%	7.17	0.00%
Fidelity Trend	FTRNX	69.80	25	75.57	60.33	3.59%	11.84%	-4.12%	11.53%	68.87%	21.84%	75.94%	56.91	6.62%	7.25	0.03%
NeuBerm Millenium Tst	NBMOX	19.45	26 +	22.69	16.48	-0.26%	11.59%	-8.77%	12.49%	32.58%	10.64%	34.79%	55.31	8.08%	9.67	0.00%
Baron IOpp	BIOPX	14.05	27 -	16.10	12.22	-2.77%	9.51%	-8.05%	5.88%	83.42%	32.42%	199.57%	54.35	6.92%	6.95	0.00%
ProFds Ult OTC	UOPIX	28.84	28 +	31.62	21.89	7.77%	20.77%	-3.48%	17.19%	149.05%	14.04%	5.91%	55.70	12.42%	12.96	0.00%
Rydex OTC 2x	RYVYX	130.07	29 +	142.37	98.58	7.56%	21.09%	-3.32%	17.03%	150.86%	14.65%	7.99%	55.90	12.42%	12.87	0.00%
Rydex OTC	RYOCX	15.36	30 -	15.82	13.28	6.15%	10.34%	-0.19%	10.82%	73.76%	33.68%	60.68%	56.46	6.21%	6.38	0.00%
Sector Rotation Fund	NAVFX	11.31	31 +	12.19	10.13	1.25%	8.85%	-2.17%	8.65%	--	--	--	56.98	4.66%	5.72	0.00%
Mngrs Cadnce MidCp D	MCMDX	24.61	32 +	27.03	20.45	2.97%	15.16%	-2.03%	13.09%	51.58%	11.60%	--	59.31	7.10%	8.17	0.09%
Century SmlCap Sel	CSMVX	23.25	33 +	26.99	18.99	1.35%	15.33%	-7.59%	13.47%	61.68%	10.72%	116.47%	58.58	8.03%	9.24	0.00%
Aquinas Gwth	AQEGX	17.30	34 +	18.27	14.35	4.15%	15.95%	-0.06%	11.61%	49.18%	20.71%	42.99%	61.10	6.76%	7.51	0.00%
Turner Emerg Gwth	TMCGX	51.57	35 +	58.51	43.42	1.52%	13.29%	-5.36%	16.81%	51.42%	13.46%	141.55%	59.09	7.83%	10.15	0.00%
ProFds OTC	OPIX	78.35	36 +	80.98	67.89	5.29%	10.10%	-0.48%	9.79%	70.06%	29.32%	55.31%	56.05	6.20%	6.49	0.00%
ProFds SmlCap Gwth	SGPIX	43.48	37 +	49.28	36.08	0.91%	14.51%	-5.00%	12.03%	48.14%	12.26%	87.70%	58.08	7.77%	9.03	0.00%
Fidelity Focused Stk	FTQGX	13.97	38 -	15.43	12.23	2.34%	10.70%	-3.99%	12.75%	44.12%	26.55%	49.22%	56.83	6.62%	7.96	0.00%
Loomis Aggressive Gwth	LAGRX	26.81	39 -	31.62	23.33	-1.25%	9.92%	-8.65%	9.07%	49.53%	31.23%	82.38%	54.62	7.50%	8.23	0.00%
Amer Cent Heritage	TWHIX	20.51	40 -	23.65	17.43	-2.24%	12.69%	-7.70%	6.77%	57.78%	49.20%	130.82%	57.35	7.69%	8.75	0.00%
Fidelity Mid Cap Stk	FMCSX	27.05	41 -	30.23	23.47	-1.42%	10.18%	-4.89%	9.62%	77.31%	9.35%	68.07%	56.80	7.48%	9.87	0.06%
Wasatch Sm Cap Gr	WAAEX	39.95	42 +	44.20	33.96	1.14%	12.95%	-2.75%	11.75%	86.00%	27.31%	100.95%	58.95	6.71%	7.79	0.00%
Turner MidCap Gwth	TMGFX	34.36	43 +	39.79	28.83	-2.44%	13.93%	-7.06%	9.64%	65.43%	21.33%	82.09%	57.03	8.00%	9.83	0.00%
Fidelity Gwth Discov	FDSVX	13.97	44 -	15.31	12.12	2.72%	11.85%	-5.18%	11.52%	47.95%	15.56%	53.67%	58.07	6.51%	7.39	0.40%
Columbia Acorn USA	AUSAX	28.08	45 +	32.32	23.01	-1.68%	15.79%	-5.42%	10.86%	55.22%	8.70%	113.97%	57.45	8.22%	10.29	0.00%
Northern Tst Sel Eqty	NOEQX	22.20	46 +	24.40	19.30	3.59%	11.45%	-4.80%	10.93%	41.90%	10.23%	26.91%	57.01	6.56%	7.53	0.09%
Baron Asset	BARAX	55.12	47 +	61.72	46.87	-0.27%	12.49%	-5.52%	9.62%	43.90%	9.00%	103.11%	56.87	6.76%	7.94	0.00%
Wilshire SmlCap Gwth	DTSGX	15.95	48 +	18.40	13.07	0.00%	15.92%	-6.34%	11.62%	52.28%	10.92%	95.35%	57.88	8.17%	10.39	0.00%
Fidelity Blue Chip Gr	FBGRX	44.18	49 -	48.17	38.20	1.19%	11.65%	-4.74%	9.24%	62.55%	22.40%	42.22%	56.36	6.73%	7.65	0.03%
Buffalo USA Gbl	BUFGX	25.74	50 +	27.30	21.64	2.51%	15.69%	-0.62%	11.09%	60.31%	26.04%	68.74%	60.25	6.30%	7.08	0.25%

VALUE

Hennessy Total Rtn	HDOGX	11.47	1	11.64	10.28	6.96%	5.71%	2.35%	10.22%	31.05%	1.05%	48.85%	59.57	3.43%	3.21	1.66%
Cutler Eqty	CALEX	11.86	2 +	12.40	10.46	5.20%	10.33%	0.37%	13.04%	41.24%	14.86%	48.64%	58.79	5.35%	5.75	1.64%
Weitz Value Fund	WVALX	29.75	3 -	30.97	26.39	4.82%	10.10%	0.00%	9.96%	51.42%	-10.07%	39.28%	57.25	4.92%	5.79	0.26%
Clipper Fd	CFIMX	63.02	4 +	68.26	56.64	1.71%	8.34%	-3.52%	9.62%	41.87%	-15.44%	19.92%	57.66	5.47%	6.69	1.09%
Janus Gbl Val	JGVAX	12.26	5 -	13.06	11.43	0.66%	5.15%	-3.31%	5.44%	47.39%	9.93%	77.07%	54.41	3.78%	4.89	2.06%
Artisan MidCap Val	ARTQX	21.20	6 +	22.79	18.31	5.58%	12.29%	-1.07%	12.02%	68.92%	28.75%	210.90%	59.45	5.77%	6.76	0.82%
Weitz Partners Val	WPVLX	20.82	7 -	22.57	18.13	1.12%	10.69%	-3.52%	7.76%	61.65%	1.03%	52.17%	57.23	5.52%	6.55	0.00%
ABN AMRO Val	RVALX	10.04	8 +	10.58	8.74	4.14%	11.06%	-0.46%	10.44%	34.77%	2.53%	69.87%	59.23	5.65%	6.80	1.25%
American Cent Equity Inc	TWEIX	7.14	9	7.55	6.42	0.83%	7.69%	-0.64%	6.03%	29.08%	7.73%	84.51%	58.11	4.27%	4.95	2.85%
Hennessy Corner Val	HFCVX	12.84	10 -	13.45	11.47	3.97%	7.63%	-0.31%	5.58%	58.98%	-0.99%	55.90%	57.12	4.96%	5.24	2.98%
AmeriStk Fd	AMSTX	36.25	11	37.94	31.44	5.38%	11.61%	0.11%	10.10%	33.91%	-0.11%	26.66%	58.29	5.57%	6.84	1.62%
Fidelity Low-Price Stk	FLPSX	36.57	12 +	39.81	31.65	1.89%	11.49%	-3.85%	8.82%	69.46%	19.46%	160.46%	59.05	5.48%	7.48	0.63%
Neuberm Gen Tr	NBEXX	50.11	13 -	53.91	42.52	5.18%	13.37%	-1.38%	17.44%	47.13%	36.72%	176.24%	58.86	6.45%	7.06	0.00%
PIMCO PEA Renaissance	PREDX	16.70	14 -	18.46	14.34	0.78%	12.91%	-3.97%	6.96%	55.12%	7.86%	--	58.05	5.77%		

Name	Symbol	NAV	Rank/ Trend	52-Week Hi	52-Week Lo	YTD	Percent Return 1-Mnth	Percent Return 3-Mnth	1-Year	3-Year	Total Return 5-Year	10-Year	RSI	Std.Dev	Ulcer Index	Yield
WllsFrgo Adv C&B LgCapVal	CBEQX	8.08	20 +	8.76	7.10	-0.49%	10.38%	-2.06%	6.10%	37.71%	-6.17%	60.59%	58.26	5.69%	7.59	1.03%
Aquinas Val	AQEIX	12.73	21 +	13.80	10.69	0.39%	14.89%	-1.01%	9.23%	43.83%	9.71%	62.93%	59.40	6.58%	8.05	0.05%
ThomWhite Am Opps	TWAOX	12.81	22 -	14.16	10.91	0.02%	12.76%	-3.77%	7.36%	36.97%	0.38%	89.97%	58.27	6.49%	7.76	1.07%
ThirdAve Sm Cap Val	TASCX	20.30	23 -	22.86	17.77	-2.96%	10.51%	-6.37%	5.80%	31.56%	-3.82%	90.27%	56.08	5.96%	7.99	1.09%
Neuberger Berm Guard Tr	NBGTX	11.18	24 -	12.83	9.96	-3.62%	9.07%	-6.60%	3.57%	36.87%	2.74%	52.32%	55.13	6.03%	7.63	0.35%
Gabelli BI Chip Val AAA	GABBX	13.50	25 -	14.95	11.71	-2.32%	12.03%	-4.39%	2.66%	34.53%	-0.69%	43.91%	57.55	5.55%	6.98	0.00%
FAM Value	FAMVX	44.11	26 -	49.50	38.60	-2.71%	10.72%	-4.11%	3.34%	31.72%	1.16%	70.48%	57.27	5.89%	7.58	0.20%
Westwood Eqty	WESWX	8.85	27 +	9.81	7.57	-1.34%	13.32%	-4.32%	5.23%	17.31%	-3.42%	56.11%	58.53	6.33%	8.53	0.59%
WllsFrgo Adv C&B MidCpVal	CBMDX	15.90	28 +	17.92	13.54	-2.09%	12.61%	-5.19%	8.65%	44.08%	-3.24%	--	57.90	6.61%	9.31	0.57%
Janus SmlCap Val	JSCVX	23.03	29 +	25.96	19.77	-3.92%	11.85%	-5.77%	3.96%	49.59%	28.30%	132.31%	56.67	6.13%	7.99	0.38%
Westwood Mighty Mites	WEMMX	16.48	30 -	18.39	14.29	-4.96%	10.98%	-5.45%	3.81%	45.47%	35.51%	159.03%	58.84	5.76%	7.60	0.37%
Guide Mark LrgCap Val	GMLVX	7.60	31 +	8.55	6.54	-3.06%	12.26%	-4.04%	3.78%	22.58%	-25.25%	15.12%	58.57	6.07%	8.23	1.25%
ProFds LrgCap Val	LVPIX	35.94	32 +	40.49	31.35	-3.41%	11.06%	-3.75%	3.81%	18.03%	-20.26%	--	57.30	6.17%	8.50	0.00%
Wasatch SmlCap Val	WMCVX	3.48	33 -	4.01	2.98	-4.40%	11.54%	-6.70%	7.41%	69.76%	-1.53%	108.88%	56.26	7.23%	8.80	0.00%
Amer Beacon Lg Cap Val Pln	AAGPX	17.99	34 +	20.02	15.57	-2.91%	11.88%	-3.59%	3.30%	33.35%	-8.79%	67.71%	58.09	6.19%	8.27	1.17%
ABN AMRO/TAMRO LC Val	ATLVX	12.34	35 -	14.10	10.61	-4.04%	12.18%	-5.15%	4.31%	49.00%	10.24%	64.63%	55.99	6.87%	9.16	0.00%
TCWGalileo Diversified Val	TGDVX	13.00	36 +	14.89	10.98	-3.77%	14.24%	-4.90%	5.88%	39.03%	-12.63%	--	58.20	6.22%	9.49	0.90%
Wilshire LrgCap Val	DTLVX	14.04	37 +	15.84	11.98	-2.64%	13.13%	-4.94%	4.29%	32.91%	-15.70%	37.63%	57.75	6.59%	9.21	0.54%
CRM MidCap Val	CRMMX	26.70	38 -	31.43	23.18	-5.42%	11.30%	-8.15%	3.28%	36.84%	6.82%	120.76%	57.08	6.52%	9.24	0.36%
Fidelity Val	FDVLX	64.53	39	75.87	54.91	-6.06%	12.93%	-7.26%	2.05%	51.64%	-5.75%	96.23%	57.84	7.20%	10.28	1.37%
Fidelity Struct Lg Cap Val	FSLVX	10.31	40 +	11.52	8.89	-2.00%	12.07%	-4.27%	4.36%	16.60%	-20.23%	--	58.05	6.61%	9.15	1.27%

BALANCED

VallLine Asset Alloc	VLAAX	21.32	1 +	22.45	18.90	6.12%	8.72%	-0.93%	12.66%	38.18%	19.70%	80.17%	58.41	4.68%	4.55	0.49%
Fidelity Congress Street	CNGRX	465.09	2 +	468.19	415.14	6.28%	0.00%	0.00%	11.89%	31.48%	12.83%	56.22%	56.95	3.47%	4.45	1.72%
Rice Hall James Micro Cap	RHJSX	16.95	3 -	18.76	13.30	1.56%	18.53%	-3.20%	15.23%	52.43%	0.85%	89.52%	59.36	8.85%	10.17	0.00%
SSgA SmlCap	SVSCX	21.77	4 -	24.34	17.45	4.92%	18.32%	-4.27%	17.80%	36.83%	-18.87%	49.63%	58.87	8.66%	9.80	0.00%
Fidelity Fd	FFIDX	31.80	5 +	35.68	28.27	-0.84%	9.24%	-5.99%	8.08%	34.65%	3.09%	41.93%	55.51	6.26%	8.13	0.75%
RH James Sml/MidCap	RHJMX	13.40	6 -	14.76	10.29	11.85%	14.14%	-4.08%	30.10%	82.56%	36.13%	88.07%	58.43	7.50%	8.84	0.00%
ProFds Ult MidCap	UMPIX	36.52	7 -	50.59	26.00	-10.29%	27.38%	-15.77%	7.41%	85.16%	-20.62%	69.62%	57.10	14.30%	17.88	0.00%
Dreyfus Founders Gr & Inc	FRMUX	6.03	8 +	6.64	5.22	-0.13%	12.08%	-3.83%	7.78%	52.79%	7.76%	44.76%	57.11	6.32%	7.27	0.51%
ABN AMRO/TAMRO SmCap	ATASX	20.57	9 -	23.56	16.97	-2.79%	15.43%	-5.94%	8.16%	53.99%	18.58%	165.98%	59.30	7.82%	9.50	0.00%
Rydex MidCap Adv	RYMDX	30.78	10 -	38.55	23.76	-5.99%	20.47%	-10.63%	7.58%	77.19%	-5.45%	--	57.35	10.73%	13.44	0.00%
Fidelity Mega Cap Stk	FGRTX	10.04	11 +	10.73	8.75	1.07%	11.43%	-1.68%	9.34%	39.15%	2.82%	40.99%	57.68	6.11%	7.41	0.99%
Fidelity Cap & Inc	FIGIX	8.95	12 -	9.70	8.26	-1.06%	5.79%	-5.66%	1.25%	82.07%	45.86%	170.43%	64.56	2.24%	4.31	5.91%
DWS Gwth & Inc	SCDGX	16.39	13 +	18.05	14.08	1.23%	12.72%	-4.01%	8.23%	50.40%	-0.28%	32.90%	57.89	6.39%	7.96	1.09%
Buffalo LgCap	BUFEX	19.62	14 +	21.98	16.90	-1.85%	12.63%	-5.35%	4.80%	61.80%	10.84%	39.68%	56.29	6.56%	8.54	0.33%
ProFds MidCap	MDPIX	45.97	15 -	52.82	38.62	-2.87%	13.42%	-6.13%	6.31%	51.72%	8.29%	74.44%	57.70	7.16%	9.13	0.00%
DWS Sml Cap Cor	SSLCX	16.59	16 -	19.32	13.54	-2.64%	16.34%	-7.16%	7.24%	41.94%	-13.40%	70.17%	58.45	8.29%	10.28	0.21%
Domini Social Eqty	DSEFX	30.44	17 +	32.89	26.60	3.04%	11.05%	-3.41%	9.14%	46.75%	2.86%	38.01%	57.37	5.94%	6.99	0.58%
NeuBerm Soc Respon Tst	NBSTX	16.81	18 -	19.27	14.85	-3.67%	9.94%	-6.30%	3.35%	39.52%	4.61%	75.29%	55.77	6.02%	7.71	0.16%
ProFds SmlCap	SLPIX	41.53	19 +	48.22	34.14	-5.12%	15.20%	-6.51%	5.65%	36.96%	-3.74%	62.37%	57.79	8.33%	10.44	0.00%
PIMCO StksPlus	PSPDX	7.92	20 +	8.72	6.84	0.35%	11.71%	-4.42%	6.84%	48.23%	-0.62%	37.91%	58.42	6.12%	7.52	5.64%
Fidelity Gwth & Inc	FGRIX	18.02	21 +	19.56	15.76	-0.35%	10.89%	-2.54%	7.98%	25.83%	-28.36%	-10.31%	58.11	6.18%	8.18	1.42%
Wlls Fargo Adv Commn Stk	STCSX	19.89	22 +	22.81	16.83	-3.77%	13.66%	-6.75%	5.95%	60.85%	26.13%	121.57%	57.82	6.89%	8.79	0.00%
QuantFnd Gwth & Inc	UBOIX	12.91	23 +	13.18	10.90	10.66%	7.85%	0.78%	18.19%	31.63%	-15.80%	11.81%	58.19	5.45%	6.74	1.03%
Marshall Lg Cap Gr & Inc	MASTX	12.43	24 +	13.67	10.75	0.08%	12.59%	-5.11%	7.22%	45.99%	8.05%	28.99%	59.01	6.37%	8.45	0.07%
Rydx Inverse Dyncm S&P500	RYTNX	26.17	25 +	32.00	20.19	-4.17%	22.18%	-8.53%	8.41%	42.08%	-41.22%	-20.63%	56.96	11.87%	14.78	0.00%
Rydx Nova	RYNVX	22.41	26 +	25.64	18.41	-1.19%	16.48%	-5.44%	8.58%	43.56%	-20.94%	11.90%	57.29	8.90%	10.88	0.11%
Rydex Russell 2000 Adv	RYMKX	27.29	27 +	35.60	20.53	-11.25%	22.21%	-13.17%	4.32%	45.94%	-22.35%	61.42%	57.04	12.50%	15.80	0.00%
ProFds Ult Bull	ULPIX	38.25	28 +	46.94	29.60	-4.73%	21.89%	-8.89%	7.53%	39.02%	-41.40%	-19.66%	56.93	11.85%	14.77	0.00%
Royce Total Rtn	RYTRX	12.85	29 -	14.20	11.00	-1.71%	12.33%	-4.04%	6.91%	45.07%	11.21%	125.70%	58.30	6.29%	7.60	1.07%
SSgA Disc Eqty	SSMTX	9.49	30 +	10.20	8.31	2.88%	10.86%	-2.57%	9.47%	37.18%	-5.73%	32.90%	58.24	5.94%	7.37	1.61%
Fidelity Bal	FBALX	18.36	31 +	19.20	16.89	2.08%	6.72%	-2.11%	6.43%	44.60%	14.03%	88.41%	58.66	3.63%	4.14	1.95%
Dreyfus Lifetime Gr & Inc	DGIIX	16.39	32 +	17.06	14.97	2.92%	7.40%	-1.27%	6.92%	35.14%	10.22%	45.97%	58.22	3.73%	4.38	1.13%
Federated MaxCap Idx	FMXSS	12.90	33 +	13.93	11.30	0.88%	10.92%	-2.63%	7.59%	36.68%	-1.10%	36.26%	57.63	5.93%	7.13	1.47%
Dreyfus Premier Cor Eqty	DLTSX	16.79	34 +	17.65	15.02	4.35%	9.17%	-1.81%	10.76%	40.44%	9.90%	33.07%	57.66	5.04%	5.48	1.22%
Wilshire 5000 Idx	WFIVX	11.03	35 +	12.04	9.60	-0.18%	11.30%	-3.42%	7.09%	38.55%	0.47%	45.35%	57.83	6.12%	7.45	1.34%
Intech Risk-Managed Stk	JRMSX	13.69	36 -	14.75	11.93	4.19%	11.30%	-2.63%	10.23%	40.61%	2.74%	--	58.07	6.05%	6.89	1.01%
Columbia Bal	CBALX	26.40	37 +	27.74	24.22	1.13%	7.27%	-2.28%	5.98%	42.42%	27.17%	66.47%	58.69	3.79%	4.77	1.73%
Gabelli Eqty Inc	GABEX	20.32	38 -	22.14	18.03	0.60%	9.72%	-3.81%	7.47%	44.35%	11.79%	95.46%	57.13	5.52%	6.58	1.73%
Fidelity Puritan	FPURX	17.90	39 +	18.99	16.44	1.27%	6.89%	-3.13%	5.95%	41.87%	13.34%	69.73%	58.85	3.78%	4.78	1.91%
Old Mut Analytic Def Eqty	ANDEX	10.49	40 -	10.79	9.28	7.15%	9.84%	0.87%	10.54%	13.53%	-17.46%	28.98%	59.43	4.75%	4.47	0.00%

SECTOR - VARIOUS

Rydex Consumer Products	RYCIX	38.26	1 +	39.44	33.10	10.67%	4.71%	0.10%	13.55%	52.50%	36.73%	113.49%	54.63	4.25%	3.38	2.05%
Fidelity Sel Paper & For	FSPFX	19.07	2 -	19.07	19.07	0.00%	0.00%	0.00%	0.00%	9.76%	-33.06%	-10.27%	41.31	0.00%	0.00	0.00%
ICON Leis & Cnsmr Staple	ICLEX	8.98	3 +	9.44	8.29	4.42%	4.30%	-0.44%	7.74%	55.45%	14.01%	77.02%	54.02	4.34%	4.03	1.04%
Fidelity Utility	FIUIX	16.85	4 +	17.34	14.66	7.92%	4.66%	0.46								

Name	Symbol	NAV	Rank/ Trend	52-Week Hi	52-Week Lo	YTD	1-Mnth	3-Mnth	1-Year	3-Year	5-Year	10-Year	RSI	Std.Dev	Ulcer Index	Yield
Gabelli Utilities	GABUX	6.06	22 -	6.36	5.52	4.87%	5.57%	-2.14%	8.57%	38.62%	21.85%	102.33%	55.48	4.28%	3.90	12.93%
Fidelity Sel Leisure	FDSLX	95.71	23 +	100.86	80.31	5.11%	14.84%	-1.77%	10.71%	88.10%	40.60%	147.74%	59.84	6.82%	6.70	0.53%
DWS Health Care	SCHLX	25.62	24 +	28.50	22.93	5.22%	6.53%	-4.97%	9.55%	34.64%	19.87%	56.50%	56.67	5.41%	7.48	0.00%
ICONS Cnsmr Discret	ICCCX	9.68	25	10.08	8.19	9.38%	10.13%	0.73%	18.19%	76.94%	6.71%	66.67%	56.65	5.90%	6.72	0.00%
ProFds Ult Utilities	UTPIX	21.23	26 +	21.66	16.95	18.80%	6.47%	6.84%	19.48%	42.09%	-1.97%	45.84%	59.60	7.05%	5.10	2.64%
Fidelity Sel Chem	FSCHX	94.90	27 -	111.04	79.03	-0.61%	16.60%	-9.86%	9.53%	79.68%	65.10%	248.41%	55.21	7.84%	8.96	0.62%
ICON Healthcare	ICHCX	14.44	28 -	15.76	12.88	7.04%	6.49%	-2.89%	9.88%	25.63%	-1.95%	66.27%	57.29	5.27%	7.35	0.54%
Rydex Health Care	RYHIX	16.43	29 +	18.54	14.75	3.01%	6.07%	-5.25%	6.27%	35.76%	11.77%	45.24%	56.56	5.35%	7.64	0.00%
RS Invest Glob Nat Res	RSNRX	36.98	30 -	41.60	29.92	-1.60%	18.83%	-5.78%	11.65%	75.53%	29.89%	362.70%	58.13	7.31%	7.82	0.00%
ThirdAve Real Estate Val	TAREX	21.45	31 -	24.71	18.48	-7.38%	12.01%	-10.48%	-2.66%	43.61%	-19.38%	125.73%	60.93	5.16%	7.44	4.01%
ABN AMRO Real Estate	ARFCX	8.97	32 +	9.82	7.50	8.86%	14.27%	-4.98%	11.66%	58.20%	-12.28%	168.66%	60.88	8.34%	7.08	1.57%
Fidelity Sel Biotech	FBIOX	81.77	33 +	89.00	68.01	12.08%	8.39%	-4.30%	16.68%	37.29%	22.58%	31.63%	56.42	6.94%	9.41	0.00%
Rydex Retailing	RYRIX	15.22	34 +	15.91	12.94	6.58%	10.69%	0.79%	16.49%	75.47%	9.23%	64.67%	57.34	6.30%	8.52	0.20%
Fidelity Sel Gold Portfolio	FSAGX	48.59	35 +	55.36	43.45	-4.92%	6.74%	-0.78%	1.66%	179.38%	90.98%	558.62%	52.85	8.07%	7.86	0.00%
Fidelity Sel Retail	FSRPX	54.92	36 +	57.09	46.26	8.28%	9.82%	0.26%	18.13%	110.71%	40.13%	149.63%	55.78	6.55%	8.79	0.14%
Rydex Sector Rotation	RYSRX	12.33	37 +	14.69	11.65	-7.78%	3.70%	-10.65%	-3.37%	14.38%	-0.78%	--	51.40	6.46%	10.04	0.00%
Fidelity Sel BusServ/OutSrc	FBSOX	21.85	38 +	23.49	18.27	5.04%	13.45%	-1.18%	10.10%	92.58%	55.90%	127.02%	59.29	6.94%	8.43	0.00%
Kinetix Medical Fd	MEDRX	20.36	39 -	22.86	18.44	4.52%	6.93%	-6.56%	4.56%	37.11%	26.10%	33.44%	56.66	5.04%	7.23	0.55%
ProFds Ult Pharm	PHPIX	9.42	40 +	10.09	7.99	11.35%	5.84%	0.64%	9.76%	45.19%	-4.37%	-39.28%	54.87	6.82%	10.29	1.00%

SECTOR - TECHNOLOGY/TELECOMMUNICATIONS

Wasatch Gbl Sci & Tech	WAGTX	16.16	1	17.10	13.92	7.66%	9.86%	-2.47%	14.85%	103.53%	27.15%	96.57%	58.42	5.55%	5.52	0.00%
Buffalo Science & Tech	BUFTX	15.68	2 +	17.23	13.26	2.82%	14.54%	-3.80%	9.55%	86.76%	32.53%	--	59.18	6.46%	7.46	0.00%
Firsthand E-Comm	TEFQX	5.86	3 -	6.67	5.36	-3.14%	7.13%	-4.72%	0.86%	107.07%	53.40%	122.81%	53.44	5.14%	6.40	0.00%
Fidelity Sel Netw & Infra	FNINX	1.87	4	1.87	1.87	0.00%	0.00%	0.00%	0.00%	41.37%	-21.00%	-24.79%	59.39	0.00%	0.00	0.00%
Fidelity Sel Wireless	FWRLX	7.57	5 +	8.57	6.90	-1.69%	5.29%	-4.66%	1.11%	73.02%	20.81%	68.27%	49.44	6.41%	6.31	1.09%
OakAssoc Red Oak TechSel	ROGSX	9.60	6	10.15	8.19	6.19%	12.15%	-1.13%	10.73%	95.12%	39.13%	13.61%	58.44	6.54%	7.57	0.00%
ICON Information Tech	ICTEX	9.15	7 +	9.72	7.80	3.16%	11.31%	0.11%	6.89%	47.68%	0.99%	0.99%	57.74	6.14%	8.58	0.00%
Fidelity Sel Telecomm	FSTCX	43.76	8 -	51.78	40.45	-5.70%	4.49%	-7.97%	-1.05%	77.80%	0.15%	42.46%	52.33	5.65%	6.77	1.48%
Northern Tech	NTCHX	15.05	9 +	16.33	12.27	2.17%	13.84%	0.40%	7.27%	67.97%	25.00%	36.94%	59.60	6.95%	7.57	0.00%
Firsthand Tech Leaders	TLFQX	20.06	10 +	22.04	19.11	-3.19%	3.88%	-0.05%	0.91%	46.85%	3.24%	25.69%	55.86	4.53%	7.94	0.00%
Gamco Glob Telecomm	GABTX	19.43	11 -	22.41	17.68	-4.89%	6.76%	-9.04%	-5.09%	38.58%	-1.72%	65.46%	53.09	5.43%	6.69	1.76%
Kinetix Internet	WWWFX	37.73	12 -	43.28	32.32	1.29%	11.93%	-8.51%	3.34%	74.03%	40.14%	97.52%	55.51	6.43%	8.13	0.00%
ProFds Ult Telecom	TCPIX	13.22	13 +	15.31	11.81	-3.29%	4.51%	-3.57%	5.22%	38.56%	-27.09%	-45.39%	52.21	7.11%	7.64	4.56%
Fidelity Sel Multimedia	FBMPX	42.59	14 -	49.52	36.74	0.01%	11.70%	-6.50%	3.33%	85.22%	11.71%	95.81%	54.64	6.86%	8.55	0.29%
Allianz RCM Tech	DGTNX	45.16	15 -	52.86	40.26	-3.42%	9.80%	-8.21%	2.54%	77.60%	39.28%	112.07%	54.63	6.77%	7.85	0.00%
Fidelity Sel Software Comp	FSCSX	86.42	16 +	92.23	71.49	0.97%	13.88%	0.78%	5.31%	81.10%	41.78%	134.02%	59.73	6.79%	8.12	0.00%
Jacob Internet Fd	JAMFX	3.01	17 -	3.39	2.53	1.01%	13.58%	-4.44%	5.99%	104.76%	20.24%	316.84%	54.03	7.71%	7.87	0.00%
AIM Technology - Invest	FTCHX	33.13	18 +	36.18	27.80	2.19%	12.69%	-1.60%	11.85%	77.07%	19.26%	18.96%	58.10	7.03%	8.63	0.00%
Janus Gbl Tech	JAGTX	16.70	19 -	18.71	14.53	-3.69%	10.67%	-3.86%	2.45%	79.76%	37.08%	54.91%	56.07	6.45%	8.11	0.00%
Wireless Fd	WIRESX	5.07	20 -	6.07	4.63	12.28%	6.07%	-9.30%	-9.63%	37.77%	1.81%	12.17%	50.19	6.26%	7.60	0.00%
Turner New Enterprise	TBTBX	8.63	21 +	9.80	7.28	-1.82%	12.52%	-6.80%	14.76%	84.95%	33.08%	122.04%	54.93	8.51%	8.96	0.00%
Fidelity Sel Tech	FSPTX	92.88	22 -	105.02	79.36	-2.86%	12.92%	-3.62%	4.14%	112.95%	40.25%	75.91%	56.98	7.16%	8.53	0.00%
Kinetix Intern Emerg Gr	WWWEX	4.24	23 +	4.92	3.68	-9.21%	11.87%	-9.01%	-4.22%	91.35%	-2.22%	36.00%	60.89	5.15%	9.07	1.02%
Fidelity Sel Comp	FDCPX	56.46	24 +	62.42	47.41	0.07%	14.18%	-2.27%	6.77%	93.95%	49.37%	72.61%	58.78	7.34%	8.78	0.00%
Kinetix New Paradigm	WWNPX	21.60	25 -	25.22	18.09	-7.34%	14.04%	-8.28%	-2.11%	35.79%	-6.39%	128.46%	57.99	6.44%	9.19	1.65%
Guinness Atkinson Gbl Innov	WIWIX	18.49	26	21.15	15.84	-2.68%	13.02%	-1.96%	2.89%	56.50%	12.01%	68.60%	58.41	6.55%	10.60	0.00%
Rydex Tech	RYTIX	12.79	27 +	14.51	10.93	-3.47%	13.79%	-2.44%	0.79%	55.22%	5.18%	21.79%	57.67	6.90%	9.24	0.00%
Fidelity Sel Electronics	FSELX	46.96	28 -	54.97	40.01	-2.90%	12.45%	-2.98%	8.65%	85.59%	12.04%	16.47%	55.43	8.73%	12.28	0.13%
Rydex TeleComms	RYMIX	13.34	29 +	16.30	11.99	-13.43%	8.28%	-5.12%	-9.36%	26.95%	-19.75%	-17.75%	54.67	6.31%	9.39	0.56%
Rydex Internet	RYIIX	46.14	30 -	54.15	39.37	-6.18%	13.56%	-7.16%	-4.51%	77.64%	19.22%	55.41%	54.14	7.29%	8.98	0.00%

INTERNATIONAL - EXCLUDING BOND FUNDS

UBS Gbl Bd	BPGBX	8.58	1	8.78	7.92	5.80%	1.13%	-0.90%	2.85%	24.85%	13.34%	62.16%	52.49	1.54%	2.36	8.12%
Prudent Gbl Inc	PSAFX	13.18	2	13.61	12.40	2.57%	2.25%	-2.95%	2.92%	20.19%	29.42%	108.31%	52.38	2.10%	3.10	2.31%
Fidelity Gbl Bal	FGBLX	22.18	3 +	24.07	20.60	-0.54%	5.82%	-5.34%	2.34%	39.45%	24.16%	114.11%	55.22	4.06%	5.25	0.97%
Credit Suisse Gbl Sml Cap	WVCCX	21.68	4 -	24.43	19.91	-5.57%	6.75%	-8.98%	0.76%	67.68%	-4.72%	49.81%	53.52	4.99%	5.56	0.73%
WestCor Intl Frontier	WTFIX	15.41	5	17.76	14.13	-1.85%	7.39%	-9.25%	4.82%	110.75%	22.97%	136.46%	54.87	5.16%	6.96	0.56%
Matthews Japan	MJFOX	11.91	6 +	13.36	10.99	-4.95%	-0.25%	-9.98%	-5.72%	34.95%	-20.73%	35.67%	45.79	5.77%	5.97	4.21%
Common Japan	CNJFX	2.70	7 +	3.03	2.58	-8.78%	-2.17%	-7.53%	-3.57%	9.31%	-28.43%	-24.05%	40.72	4.90%	6.27	0.00%
UBS Gbl Alloc	BPGFX	9.66	8 +	10.81	8.92	-5.01%	6.50%	-7.03%	-1.60%	36.76%	0.08%	77.15%	56.52	4.35%	6.32	4.56%
Columbia Acorn Intl Sel	ACFFX	26.29	9 -	30.33	24.16	-5.89%	6.31%	-9.13%	-0.81%	50.87%	14.87%	173.78%	52.43	5.39%	6.42	1.54%
Scudder Japan	SJPNX	9.46	10 +	11.02	9.25	-9.13%	-0.73%	-11.92%	-0.23%	21.69%	-21.76%	37.24%	45.55	5.58%	7.64	0.21%
Matthews Asian Gr & Inc	MACSX	16.52	11 -	18.40	15.34	-7.04%	5.22%	-8.93%	-4.76%	69.13%	41.19%	278.37%	54.62	3.66%	4.67	3.05%
Columbia Acorn Intl	ACINX	36.35	12	42.75	32.57	-8.95%	8.09%	-11.79%	-4.20%	70.94%	16.89%	203.27%	53.85	5.65%	7.38	3.46%
Excelsior Pacific Asia	USPAX	7.75	13 +	9.00	7.03	-9.87%	6.90%	-12.73%	-3.79%	58.45%	7.14%	116.74%	52.59	5.74%	7.49	1.20%
BBH Intl Eqty	BBHEX	12.66	14 +	14.21	11.38	-3.06%	7.29%	-7.99%	-1.49%	30.41%	-2.50%	68.50%	54.05	5.90%	7.53	1.53%
Fidelity Intl SmlCap Opp	FSCOX	9.85	15 -	11.28	8.71	-5.20%	9.69%	-7.86%	1.10%	63.15%	-18.83%	--	57.44	5.93%	7.68	1.46%
Pax Wrld Gwth Fd	PXWGX	12.28	16 +	13.54	10.50	0.57%	13.49%	-2.46%	8.38%	60.31%	14.81%	58.20%	59.39	6.49%	7.59	0.00%
Wasatch Intl Gwth	WAIGX	18.89	17 -	21.93	16.52	-6.44%	9.76%	-12.02%	-2.98%	112.10%	17.42%	--	57.20	5.99%	6.97	0.00%
ThirdAve Intl Val	TAVIX	15.33	18 +	18.74	14.12	-9.45%	6.16%	-11.54%	-4.51%	39.14%	-7.89%	--	53.22	5.26%	8.89	1.74%
Fidelity Intl SmlCap	FISMX	19.23	19	23.10	17.54	-9.55%	6.18%	-14.61%	-3.65%	69.42%	5.99%	264.94%	53.06	5.78%	8.20	0.29%
NeuBerm Intl	NBITX	17.58	20 +	21.15	15.97	-7.42%	7.39%	-11.66%	-3.06%	49.45%	-10.64%	--	52.49	6.03%	8.11	0.92%
Common Aust/New Zea	CNZLX	10.75	21 +	11.81	9.49	2.87%	10.48%	-8.51%	1.75%	43.41%	13.61%	200.06%	58.40	5.73%	9.21	1.52%
Fidelity Pacific Basin	FPBFX	22.92	22 -	27.42	20.50	-11.93%	7.79%	-15.53%	-5.44%	93.90%	12.56%	145.11%	53.11	5.84%	7.65	0.79%
Bk, Mk & Olvr Gbl Eqty	BMGEX	17.81	23 -	20.97	16.08	-10.64%	8.27%	-11.66%	-6.35%	28.37%	-3.49%	78.70%	59.38	4.08%	7.50	1.21%
Matthews Pacific Tiger	MAPTX	21.81	24 -	25.02	19.31	-6.95%	8.83%	-11.99%	-6.36%	109.06%	57.23%	406.48%	57.60	5.32%	6.83	0.33%
DWS Gbl Opp	SGSCX	37.82	25 +	43.21												

Name	Symbol	NAV	Rank/ Trend	52-Week Hi	52-Week Lo	YTD	1-Mnth	3-Mnth	1-Year	3-Year	5-Year	10-Year	RSI	Std.Dev	Ulcer Index	Yield
TAXABLE BONDS																
Fidelity Mortg Secs	FMSFX	11.14	1 +	11.19	10.45	5.39%	-0.18%	1.29%	4.64%	27.31%	25.88%	55.70%	59.03	0.86%	0.69	3.03%
Managers Intern Dur Govt	MGIDX	11.33	2 +	11.37	10.64	5.15%	0.29%	1.28%	4.52%	30.10%	36.86%	66.96%	65.21	0.72%	0.62	2.77%
DWS GNMA	SGINX	15.59	3 +	15.66	14.51	6.14%	0.39%	1.18%	5.17%	25.67%	36.33%	63.44%	57.21	0.89%	0.73	4.72%
PIMCO Total Rtn Mtgage	PTMDX	10.88	4 +	10.99	10.29	4.09%	-0.46%	0.71%	3.58%	30.95%	37.96%	74.03%	52.39	0.88%	0.61	2.48%
Wells Fargo Adv S-T Muni Bd	STSMX	9.95	5 +	9.98	9.66	2.54%	-0.30%	0.17%	2.22%	15.53%	19.72%	42.81%	40.59	0.29%	0.20	2.24%
Fidelity GNMA	FGMNX	11.86	6 +	11.92	10.99	6.65%	-0.08%	1.84%	5.69%	28.17%	40.69%	70.50%	56.71	0.93%	0.80	3.09%
SIT US Gov Secs	SNGVX	11.32	7 +	11.37	10.99	2.51%	-0.18%	-0.07%	2.77%	18.65%	31.23%	52.77%	47.10	0.55%	0.28	2.74%
WellsFar Mont Shrt Dur Govt	MNSGX	10.35	8 +	10.36	10.12	1.86%	0.00%	0.42%	1.64%	15.17%	25.92%	44.78%	59.01	0.44%	0.26	2.23%
Dreyfus GNMA	DRGMX	16.23	9 +	16.35	15.08	6.27%	0.00%	1.88%	5.05%	25.09%	34.08%	59.10%	57.22	0.92%	0.91	1.84%
Marshall Gov't Inc	MRGIX	10.00	10 +	10.06	9.46	4.33%	-0.20%	1.11%	3.42%	29.58%	34.33%	63.64%	56.02	0.87%	0.80	1.93%
Fidelity Spart Sh-Inter Muni	FSTFX	10.72	11 +	10.81	10.38	2.87%	-0.56%	0.08%	1.74%	12.87%	20.08%	39.35%	48.31	0.36%	0.65	2.04%
Columbia Income Opp Z	CIOZX	9.57	12 -	9.68	8.90	5.39%	5.16%	-1.13%	5.64%	--	--	--	75.71	0.00%	999.00	6.36%
Fidelity Ult-Sht Bd	FUSFX	8.17	13 -	8.20	8.15	0.21%	0.12%	-0.31%	0.26%	1.53%	-9.77%	--	66.23	0.19%	0.17	0.26%
Fidelity Inflat-Protected Bd	FINPX	12.93	14 -	13.11	11.28	12.31%	1.89%	2.64%	8.64%	38.44%	37.21%	--	62.30	1.89%	1.94	0.81%
UBS US Bd	BPBDX	8.91	15 +	8.99	8.27	6.28%	-0.01%	2.16%	5.35%	29.04%	12.01%	37.40%	58.22	1.06%	0.76	4.87%

FIDELITY FUNDS																
Fidelity Gwth Comp	FDGRX	86.96	1	94.85	74.84	4.58%	11.92%	-3.84%	12.34%	64.28%	30.61%	85.01%	56.87	6.83%	7.43	0.00%
Fidelity Trend	FTRNX	69.80	2	75.57	60.33	3.59%	11.84%	-4.12%	11.53%	68.87%	21.84%	75.94%	56.91	6.62%	7.25	0.03%
Fidelity OTC	FOCPX	57.72	3 +	62.30	49.06	5.08%	12.19%	-2.63%	13.85%	86.98%	43.90%	114.84%	56.34	7.21%	8.16	0.00%
Fidelity Struct Lg Cap Gr	FSLGX	10.09	4	10.93	8.73	3.59%	11.74%	-4.18%	11.49%	49.13%	0.79%	--	56.95	6.60%	7.17	0.00%
Fidelity Focused Stk	FTQGX	13.97	5 -	15.43	12.23	2.34%	10.70%	-3.99%	12.75%	44.12%	26.55%	49.22%	56.83	6.62%	7.96	0.00%
Fidelity Blue Chip Gr	FBGRX	44.18	6	48.17	38.20	1.19%	11.65%	-4.74%	9.24%	62.55%	22.40%	42.22%	56.36	6.73%	7.65	0.03%
Fidelity Gwth Discov	FDSVX	13.97	7 -	15.31	12.12	2.72%	11.85%	-5.18%	11.52%	47.95%	15.56%	53.67%	58.07	6.51%	7.39	0.40%
Fidelity Cap App	FDCAX	25.51	8 +	27.45	21.83	0.67%	12.43%	-1.09%	6.24%	55.10%	7.66%	82.89%	57.20	6.66%	7.43	0.08%
Fidelity Sm Cap Retire	FSCRX	19.68	9 +	22.49	16.10	-2.60%	15.70%	-5.97%	10.34%	82.15%	40.77%	122.04%	57.62	7.83%	9.77	0.22%
Fidelity New Mill	FMLIX	29.71	10	32.26	26.38	1.99%	8.83%	-3.66%	10.08%	63.95%	22.63%	101.36%	56.23	6.52%	7.58	0.11%
Fidelity Spart US Eqty Indx	FUSEX	44.40	11 +	47.82	38.89	1.24%	10.92%	-2.50%	8.00%	38.13%	1.01%	42.54%	57.70	5.93%	7.04	2.13%
Fidelity Mid Cap Stk	FMCSX	27.05	12 +	30.23	23.47	-1.42%	10.18%	-4.89%	9.62%	77.31%	9.35%	68.07%	56.80	7.48%	9.87	0.06%
Fidelity ContraFd	FCNTX	68.75	13 +	73.22	60.60	1.63%	10.19%	-3.01%	6.80%	45.19%	18.75%	111.05%	57.24	5.64%	5.90	0.00%
Fidelity Aggr Gwth	FDEGX	19.39	14 -	22.27	16.20	-5.14%	14.13%	-9.22%	5.50%	57.01%	4.67%	13.33%	56.96	7.54%	8.78	0.00%
Fidelity Spart Ext Mkt Indx	FSEMX	36.48	15 +	41.87	30.42	-3.22%	14.00%	-6.61%	7.04%	57.87%	14.52%	119.86%	58.05	7.50%	9.28	1.16%
Fidelity Struct Mid Cap Gr	FSMGX	11.89	16 -	13.56	9.91	-4.42%	14.33%	-8.61%	6.16%	62.73%	-5.49%	--	57.16	7.50%	8.59	0.00%
Fidelity Spart Tot Mkt Indx	FSTMX	36.50	17	39.77	31.67	0.47%	11.52%	-3.29%	7.97%	41.76%	3.89%	57.77%	57.83	6.19%	7.46	1.76%
Fidelity Independence	FDFFX	23.28	18 -	26.75	18.94	-4.39%	16.81%	-8.24%	3.05%	51.51%	13.20%	73.11%	57.19	7.89%	9.31	0.00%
Fidelity Fifty	FFTYX	17.77	19 -	19.55	15.60	0.94%	10.37%	-3.65%	6.26%	50.29%	-2.92%	50.95%	56.72	6.10%	7.65	0.35%
Fidelity Asset Mgr: Gr	FASGX	16.02	20 +	17.52	14.43	-1.90%	8.46%	-4.81%	3.34%	49.44%	10.40%	43.26%	58.05	4.46%	5.88	1.44%
Fidelity LrgCap Stk	FLCSX	17.19	21 +	19.05	14.85	-2.15%	11.77%	-3.64%	8.07%	59.45%	6.54%	37.65%	57.40	6.57%	8.69	0.71%
Fidelity Stk Sel	FDSSX	24.91	22 +	28.16	21.40	-3.22%	12.16%	-5.61%	5.78%	36.05%	-0.45%	43.26%	57.27	6.54%	8.47	0.60%
Fidelity Leveraged Co	FLVCX	25.61	23 -	31.59	21.06	-9.89%	15.99%	-11.23%	2.01%	52.82%	0.21%	269.72%	57.39	8.05%	11.78	0.28%
Fidelity Tax Mgd Stk	FTXMX	11.85	24	14.04	10.02	-4.90%	13.61%	-8.56%	3.08%	22.05%	-11.20%	28.07%	57.18	7.47%	10.19	0.31%
Fidelity Div Gwth	FDGFX	26.61	25	30.94	22.37	-6.11%	14.06%	-7.83%	3.38%	61.12%	1.69%	34.06%	57.66	7.10%	9.66	0.48%
Fidelity Wrldwide	FWWFX	18.02	26 -	20.56	15.96	-3.43%	9.48%	-7.59%	3.32%	38.35%	8.34%	88.13%	55.75	6.44%	8.29	0.57%
Fidelity Asset Mgr: Aggr	FAMRX	12.90	27 -	14.51	11.37	-3.73%	10.07%	-6.25%	2.54%	49.90%	6.66%	46.15%	57.38	5.53%	7.40	1.16%
Fidelity Exp & Multinat'l	FEXPX	20.91	28	23.35	18.46	-2.91%	9.84%	-5.00%	4.28%	36.54%	-0.74%	60.02%	56.50	6.15%	8.31	0.88%
Fidelity Disc Eqty	FDEQX	21.79	29 +	24.96	18.87	-3.28%	11.74%	-6.40%	1.51%	20.22%	-12.70%	33.89%	56.60	6.57%	9.03	0.97%
Fidelity Mag	FMAGX	64.94	30 -	77.35	56.61	-9.26%	10.86%	-9.62%	-1.90%	33.88%	-11.66%	9.85%	55.44	6.66%	9.81	0.89%
Fidelity Low-Price Stk	FLPSX	36.57	1	39.81	31.65	1.89%	11.49%	-3.85%	8.82%	69.46%	19.46%	160.46%	59.05	5.48%	7.48	0.63%
Fidelity Struct Lg Cap Val	FSLVX	10.31	2	11.52	8.89	-2.00%	12.07%	-4.27%	4.36%	16.60%	-20.23%	--	58.05	6.61%	9.15	1.27%
Fidelity Eqty Inc	FEQIX	41.20	3	47.54	35.67	-2.00%	11.51%	-6.51%	2.46%	31.93%	-13.32%	37.74%	57.02	6.63%	9.23	2.12%
Fidelity Eqty Inc II	FEQTX	17.05	4 +	19.62	14.71	-5.31%	11.87%	-6.34%	2.87%	25.49%	-14.07%	33.89%	57.61	6.64%	9.41	1.93%
Fidelity Struct Mid Cap Val	FSMVX	15.20	5 -	17.57	12.95	-4.70%	12.51%	-6.11%	3.79%	53.57%	1.40%	--	57.76	7.60%	9.19	0.40%
Fidelity Sm Cap Independ	FDSCX	18.04	6	20.94	14.88	-2.54%	15.49%	-6.19%	10.97%	61.18%	3.53%	71.56%	58.70	8.02%	9.88	0.64%
Fidelity SmlCap Val	FCPVX	13.70	7 +	15.75	11.39	-6.48%	14.17%	-6.54%	4.47%	54.57%	15.73%	--	56.99	7.77%	9.95	0.47%
Fidelity Val	FDVLX	64.53	8	75.87	54.91	-6.06%	12.93%	-7.26%	2.05%	51.64%	-5.75%	96.23%	57.84	7.20%	10.28	1.37%
Fidelity Val Strat	FVLSX	25.48	9 -	30.64	21.52	-8.51%	13.55%	-11.19%	0.38%	69.36%	-1.01%	86.74%	56.67	7.42%	10.28	0.29%
Fidelity Blue Chip Val	FBCVX	9.94	10	11.77	8.59	-7.21%	10.94%	-7.64%	-0.47%	21.38%	-21.98%	--	57.05	6.80%	10.31	1.43%
Fidelity Congress Street	CNGRX	465.09	1 +	468.19	415.14	6.28%	0.00%	0.00%	11.89%	31.48%	12.83%	56.22%	56.95	3.47%	4.45	1.72%
Fidelity Fd	FFIDX	31.80	2 +	35.68	28.27	-0.84%	9.24%	-5.99%	8.08%	34.65%	3.09%	41.93%	55.51	6.26%	8.13	0.75%
Fidelity Mega Cap Stk	FGRTX	10.04	3 +	10.73	8.75	1.07%	11.43%	-1.68%	9.34%	39.15%	2.82%	40.99%	57.68	6.11%	7.41	0.99%
Fidelity Val Discov	FVDFX	14.08	4 +	15.96	12.18	-3.37%	11.66%	-5.57%	5.07%	30.44%	-7.27%	--	57.38	6.86%	9.63	0.98%
Fidelity Puritan	FPURX	17.90	5 +	18.99	16.44	1.27%	6.89%	-3.13%	5.95%	41.87%	13.34%	69.73%	58.85	3.78%	4.78	1.91%
Fidelity Gwth & Inc	FGRIX	18.02	6 +	19.56	15.76	-0.35%	10.89%	-2.54%	7.98%	25.83%	-28.36%	-10.31%	58.11	6.18%	8.18	1.42%
Fidelity Bal	FBALX	18.36	7 +	19.20	16.89	2.08%	6.72%	-2.11%	6.43%	44.60%	14.03%	88.41%	58.66	3.63%	4.14	1.95%
Fidelity Freedom 2010	FFFCX	13.61	8 -	14.37	12.71	0.53%	5.67%	-3.20%	3.80%	37.14%	15.03%	57.83%	59.26	2.97%	3.81	1.72%
Fidelity Freedom 2030	FFFEY	13.47	9 -	14.80	12.20	-1.78%	8.11%	-5.21%	3.13%	39.81%	4.22%	55.78%	58.01	4.55%	6.14	1.65%
Fidelity Freedom 2020	FFFDX	13.70	10 -	14.69	12.63	-0.27%	6.70%	-3.99%	3.76%	40.25%	10.06%	60.88%	58.84	3.68%	4.86	1.70%
Fidelity Freedom 2040	FFFFX	7.74	11 -	8.68	6.90	-3.00%	9.32%	-6.18%</								

Name	Symbol	NAV	Rank/ Trend	52-Week Hi	52-Week Lo	YTD	1-Mnth	3-Mnth	1-Year	3-Year	Total Return 5-Year	10-Year	RSI	Std.Dev	Ulcer Index	Yield
Fidelity Sel BusServ/OutSrc	FBSOX	21.85	13 +	23.49	18.27	5.04%	13.45%	-1.18%	10.10%	92.58%	55.90%	127.02%	59.29	6.94%	8.43	0.00%
Fidelity Sel Gold Portfolio	FSAGX	48.59	14 +	55.36	43.45	-4.92%	6.74%	-0.78%	1.66%	179.38%	90.98%	558.62%	52.85	8.07%	7.86	0.00%
Fidelity Sel Biotech	FBIOX	81.77	15 +	89.00	68.01	12.08%	8.39%	-4.30%	16.68%	37.29%	22.58%	31.63%	56.42	6.94%	9.41	0.00%
Fidelity Sel Def & Aero	FSDAX	77.46	16 +	84.35	65.32	5.95%	11.23%	-1.92%	9.50%	53.45%	21.58%	168.97%	59.43	7.16%	8.19	0.63%
Fidelity Sel Consumer Ind	FSCPX	23.63	17 +	25.50	20.27	-2.05%	12.63%	-2.84%	5.71%	68.39%	5.72%	52.12%	57.59	6.68%	7.90	0.16%
Fidelity Sel Natural Res	FNARX	33.39	18 -	40.69	26.70	-3.91%	20.19%	-11.90%	13.37%	64.92%	36.03%	229.66%	57.16	8.63%	11.28	0.42%
Fidelity Real Estate	FRESX	27.56	19 +	29.66	22.72	7.45%	15.31%	-4.02%	10.89%	66.53%	-7.71%	180.60%	62.65	8.53%	7.19	0.77%
Fidelity Sel Materials	FSDPX	63.28	20 -	74.58	51.74	-6.80%	18.30%	-10.19%	4.18%	101.52%	52.41%	283.94%	56.90	8.01%	9.73	1.88%
Fidelity Sel Consmr Fin	FSVLX	11.33	21 +	12.57	9.91	-0.22%	9.15%	-3.33%	7.62%	0.14%	-71.30%	-52.59%	55.60	7.51%	13.20	2.24%
Fidelity Sel Envir&Alt Engr	FSLEX	15.88	22 -	20.22	13.88	-10.76%	10.66%	-9.15%	-6.41%	21.10%	-6.73%	49.10%	55.37	6.92%	10.62	0.44%
Fidelity Sel Energy Ser	FSSEX	68.30	23 -	89.62	52.87	-8.16%	22.91%	-21.93%	10.36%	46.72%	13.59%	193.55%	56.08	10.26%	14.36	0.00%
Fidelity Sel Industrials	FCYIX	22.02	24 +	26.12	18.64	-5.33%	14.03%	-5.62%	5.22%	68.18%	25.34%	145.95%	57.87	7.60%	10.27	0.54%
Fidelity Sel Energy	FSENX	51.59	25 -	62.48	41.07	-1.19%	20.57%	-11.84%	15.97%	50.35%	21.61%	197.97%	57.19	8.80%	12.11	0.66%
Fidelity Sel Indus Equip	FSCGX	31.60	26 +	37.56	25.89	-6.43%	17.60%	-4.39%	6.68%	68.03%	19.30%	104.89%	59.10	7.81%	10.91	0.62%
Fidelity Sel Transport	FSRFX	51.23	27 -	58.69	42.97	-6.29%	14.94%	-3.45%	-1.64%	44.42%	18.23%	151.81%	57.78	7.33%	8.66	0.41%
Fidelity Sel Air Trans	FSAIX	36.64	28 +	41.63	31.38	-6.19%	9.11%	0.14%	-5.32%	50.49%	6.28%	100.80%	56.13	7.25%	8.77	0.43%
Fidelity Sel Const & Hous	FSHOX	33.37	29	38.17	27.73	-4.82%	15.31%	-4.00%	10.72%	44.79%	-3.73%	115.21%	57.93	7.76%	12.57	0.79%
Fidelity Sel Insurance	FSPCX	44.77	30 -	50.81	37.73	-5.05%	13.80%	-2.23%	0.27%	48.44%	-26.06%	32.54%	59.13	7.22%	9.29	0.81%
Fidelity Sel Natural Gas	FSNGX	31.29	31 -	37.18	25.56	-5.74%	17.06%	-11.98%	4.78%	28.95%	-1.51%	152.44%	57.75	8.33%	12.58	1.03%
Fidelity Sel Banking	FSRBX	15.51	32 +	19.65	13.08	-16.21%	13.54%	-9.19%	-3.18%	-9.60%	-45.69%	-9.59%	56.22	9.09%	16.75	0.00%
Fidelity Sel Brok/Invmnt	FSLBX	43.37	33 -	55.95	35.09	-17.31%	16.21%	-8.60%	-9.27%	28.42%	-26.94%	63.26%	56.43	8.88%	15.09	0.54%
Fidelity Sel Financial Svcs	FIDSX	52.13	34	65.17	42.33	-15.36%	16.10%	-7.27%	-5.26%	-0.41%	-49.01%	-13.76%	56.96	8.76%	17.47	0.33%
Fidelity Sel Automotive	FSAVX	35.89	35 -	48.23	29.27	-19.29%	18.25%	-13.56%	-5.53%	135.01%	4.39%	91.07%	57.19	8.95%	13.85	0.00%
Fidelity Sel Wireless	FWRLX	7.57	1 +	8.57	6.90	-1.69%	5.29%	-4.66%	1.11%	73.02%	20.81%	68.27%	49.44	6.41%	6.31	1.09%
Fidelity Sel Netw & Infra	FNINX	1.87	2	1.87	1.87	0.00%	0.00%	0.00%	0.00%	41.37%	-21.00%	-24.79%	59.39	0.00%	0.00	0.00%
Fidelity Sel Software Comp	FSCSX	86.42	3 +	92.23	71.49	0.97%	13.88%	0.78%	5.31%	81.10%	41.78%	134.02%	59.73	6.79%	8.12	0.00%
Fidelity Sel Telecomm	FSTCX	43.76	4 -	51.78	40.45	-5.70%	4.49%	-7.97%	-1.05%	77.80%	0.15%	42.46%	52.33	5.65%	6.77	1.48%
Fidelity Sel Multimedia	FBMPX	42.59	5 -	49.52	36.74	0.01%	11.70%	-6.50%	3.33%	85.22%	11.71%	95.81%	54.64	6.86%	8.55	0.29%
Fidelity Sel Tech	FSPTX	92.88	6 -	105.02	79.36	-2.86%	12.92%	-3.62%	4.14%	112.95%	40.25%	75.91%	56.98	7.16%	8.53	0.00%
Fidelity Sel Electronics	FSELX	46.96	7 +	54.97	40.01	-2.90%	12.45%	-2.98%	8.65%	85.59%	12.04%	16.47%	55.43	8.73%	12.28	0.13%
Fidelity Sel Comp	FDCPX	56.46	8 -	62.42	47.41	0.07%	14.18%	-2.27%	6.77%	93.95%	49.37%	72.61%	58.78	7.34%	8.78	0.00%
Fidelity Sel Comm Equip	FSDCX	23.09	9	30.20	19.74	-12.90%	12.20%	-6.10%	-5.91%	80.53%	16.49%	31.81%	55.77	8.19%	12.14	0.00%
Fidelity Gbl Bal	FGBLX	22.18	1	24.07	20.60	-0.54%	5.82%	-5.34%	2.34%	39.45%	24.16%	114.11%	55.22	4.06%	5.25	0.97%
Fidelity Intl SmlCap Opp	FSCOX	9.85	2 +	11.28	8.71	-5.20%	9.69%	-7.86%	1.10%	63.15%	-18.83%	--	57.44	5.93%	7.68	1.46%
Fidelity Intl SmlCap	FISMX	19.23	3 +	23.10	17.54	-9.55%	6.18%	-14.61%	-3.65%	69.42%	5.99%	264.94%	53.06	5.78%	8.20	0.29%
Fidelity Pacific Basin	FPBFX	22.96	4 -	27.42	20.50	-11.93%	7.79%	-15.53%	-5.44%	93.90%	12.56%	145.11%	53.11	5.84%	7.65	0.79%
Fidelity Canada	FICDX	52.59	5	63.77	46.10	-9.56%	8.97%	-10.95%	-1.33%	41.23%	19.49%	248.39%	55.17	6.47%	8.40	0.84%
Fidelity Japan Sm Comp	FJSCX	8.62	6 +	9.92	7.92	-6.20%	0.12%	-10.11%	6.44%	28.51%	-29.86%	43.92%	46.15	6.61%	8.72	0.55%
Fidelity Japan	FJPNX	9.57	7 +	11.87	9.33	-14.40%	-0.31%	-10.98%	-6.00%	13.51%	-28.48%	25.04%	45.26	5.72%	10.77	1.86%
Fidelity Southeast Asia	FSEAX	27.32	8 -	32.86	23.53	-10.78%	11.88%	-14.54%	-6.20%	57.37%	29.63%	286.67%	58.22	6.19%	8.30	1.60%
Fidelity Diver Intl	FDIVX	27.49	9 -	32.85	24.00	-8.82%	10.89%	-11.24%	-5.07%	31.17%	-11.14%	96.34%	55.69	6.68%	9.55	1.57%
Fidelity Spart Intl Idx	FSIIX	32.39	10 +	38.58	28.71	-7.60%	9.20%	-10.77%	-5.14%	30.35%	-11.93%	71.85%	54.07	6.93%	9.77	2.52%
Fidelity China Region	FHKCX	27.49	11 -	34.07	23.54	-15.44%	11.66%	-14.57%	-12.52%	70.14%	45.37%	218.23%	57.66	6.42%	9.37	1.16%
Fidelity Aggr Intl Val	FIVFX	11.89	12 +	14.03	9.97	-7.76%	14.33%	-10.53%	-4.03%	67.08%	-6.97%	78.36%	57.70	7.39%	10.22	1.17%
Fidelity Intl Discov	FIGRX	29.69	13	35.83	26.12	-10.14%	9.72%	-11.82%	-6.39%	30.42%	-7.73%	107.56%	54.74	7.00%	9.83	1.49%
Fidelity Latin Amer	FLATX	52.49	14 -	60.50	44.16	-11.08%	15.80%	-7.88%	-7.94%	94.60%	45.19%	533.00%	59.55	7.34%	8.66	0.50%
Fidelity Emerg Mkts	FEMKX	22.23	15 -	27.86	19.20	-15.64%	11.32%	-16.49%	-12.33%	69.74%	11.34%	292.53%	56.61	6.70%	9.79	0.93%
Fidelity Overseas	FOSFX	29.28	16	35.56	24.75	-9.85%	13.62%	-13.40%	-5.83%	20.60%	-17.79%	54.55%	55.63	7.57%	10.77	1.53%
Fidelity Europe	FIEUX	27.67	17	35.01	23.74	-11.65%	11.84%	-13.72%	-8.32%	26.37%	-12.45%	89.44%	55.16	8.09%	11.75	2.15%
Fidelity Europe Cap App	FECAX	16.79	18	21.27	14.41	-11.82%	11.86%	-13.68%	-8.65%	26.40%	-15.48%	79.29%	55.06	8.14%	11.85	1.00%
Fidelity Mortg Secs	FMSFX	11.14	1 +	11.19	10.45	5.39%	-0.18%	1.29%	4.64%	27.31%	25.88%	55.70%	59.03	0.86%	0.69	3.03%
Fidelity GNMA	FGMNX	11.86	2 +	11.92	10.99	6.65%	-0.08%	1.84%	5.69%	28.17%	40.69%	70.50%	56.71	0.93%	0.80	3.09%
Fidelity Spart Sh-Inter Muni	FSTFX	10.72	3 +	10.81	10.38	2.87%	-0.56%	0.08%	1.74%	12.87%	20.08%	39.35%	48.31	0.36%	0.65	2.04%
Fidelity Ult-Sht Bd	FUSFX	8.17	4 -	8.20	8.15	0.21%	0.12%	-0.31%	0.26%	1.53%	-9.77%	--	66.23	0.19%	0.17	0.26%
Fidelity Invest Gr Bd	FBNDX	7.69	5 +	7.74	7.12	6.62%	0.00%	1.63%	5.28%	36.78%	28.60%	61.94%	59.41	1.16%	0.93	2.95%
Fidelity Total Bd	FTBFX	10.96	6 -	10.96	10.18	6.26%	0.71%	1.38%	5.11%	41.74%	36.95%	--	66.20	1.00%	0.79	3.43%
Fidelity S-T Bd	FSHBX	8.51	7 -	8.53	8.33	1.67%	0.12%	-0.12%	1.26%	11.90%	11.69%	32.42%	63.56	0.44%	0.29	1.37%
Fidelity Govt Inc	FGOVX	10.80	8 +	10.92	10.00	6.47%	-0.55%	2.69%	4.37%	22.04%	36.37%	64.17%	53.41	1.16%	1.33	1.88%
Fidelity Intern Govt Inc	FSTGX	11.00	9 +	11.08	10.38	4.81%	-0.27%	1.42%	2.80%	17.13%	32.09%	56.07%	53.02	0.93%	1.30	1.37%
Fidelity Spart Int Muni Inc	FLTMX	10.28	10 +	10.39	9.62	5.33%	-0.68%	1.25%	2.82%	19.73%	23.65%	54.61%	49.21	0.62%	1.41	3.19%
Fidelity US Bd Indx	FBIDX	11.75	11 +	11.82	10.89	6.56%	-0.05%	2.25%	4.75%	27.85%	32.52%	65.63%	58.12	1.20%	1.22	2.74%
Fidelity Intern Bd	FTHRX	10.86	12 -	10.92	10.21	5.27%	0.09%	0.86%	3.44%	34.90%	30.48%	60.58%	58.83	1.04%	1.11	2.75%
Fidelity US Govt Resrvs	FGRXX	1.00	13 -	1.00	1.00	0.01%	0.00%	0.00%	0.02%	0.66%	8.87%	21.17%	100.00	0.00%	0.00	0.01%
Fidelity Spart Muni Inc	FHIGX	12.82	14 +	12.95	11.58	7.77%	-0.62%	2.34%	3.47%	25.91%	23.48%	59.94%	52.28	0.86%	2.24	3.74%
Fidelity Tax Free Bond	FTABX	11.02	15 +	11.14	9.95	7.86%	-0.72%	2.52%	3.43%	26.34%	24.99%	62.20%	52.25	0.87%	2.37	3.77%
Fidelity Inflat-Protectd Bd	FINPX	12.93	16 -	13.11	11.28	12.31%	1.89%	2.64%	8.64%	38.44%	37.21%	--	62.30	1.89%	1.94	0.81%
Fidelity Strategic Inc	FSICX	11.18	17 -	11.30	10.56	4.50%	2.76%	-1.10%	3.39%	55.42%	43.31%	121.59%	71.16	1.00%	1.39	4.47%
Fid Floating Rate Hi Inc	FFRHX	9.72	18 -	9.78	9.28	1.35%	2.75%	-0.29%	2.59%	35.02%	22.31%	--	78.46	0.82%	1.49	3.11%
Fidelity Freedom Inc	FFFAX	11.42	19 -	11.58	10.99	2.26%	2.73%	-1.03%	3.28%	26.79%	19.25%	45.98%	63.91	1.22%	1.34	1.63%
Fidelity Focusd Hi Inc	FHIFX	9.14	20 -	9.18	8.56	4.91%	4.34%	-0.44%	4.25%	54.09%	29.20%	--	71.46	1.48%	2.03	5.74%

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ANNUITY RATINGS

Fidelity Navigator's Annuity Fund Ratings through October 31, 2011

Name	Symbol	NAV	Day Change	YTD	Monthly Returns (As of 10/31/11)				Average Annual Returns (As of 10/31/11)			
					1-Month	3-Month	6-Month	1-Year	3-Year	5-Year	10-Year	Life
Fidelity Annuity Fund Options												
VIP Asset Manager	FAVAM	\$40.37	-\$0.64	-0.36%	7.53%	-4.02%	-6.01%	2.56%	12.23%	3.65%	4.17%	6.53%
VIP Asset Manager: Growth	FAVAG	\$25.05	-\$0.60	-2.65%	10.49%	-6.08%	-9.39%	1.62%	12.45%	2.70%	3.56%	5.61%
VIP Balanced	FAVBB	\$19.19	-\$0.41	-2.75%	9.85%	-4.91%	-9.04%	3.70%	14.78%	2.58%	4.16%	5.29%
VIP Consumer Discretionary	FAVCI	\$13.21	-\$0.20	-0.51%	12.65%	-3.06%	-6.08%	7.27%	18.96%	1.03%	3.98%	2.65%
VIP Contrafund	FAVCF	\$45.19	-\$1.19	-2.00%	10.64%	-5.16%	-10.27%	5.78%	12.98%	0.93%	6.18%	9.37%
VIP Dynamic Capital Apprec	FAVDC	\$14.83	-\$0.42	0.04%	12.46%	-1.25%	-7.05%	5.50%	14.84%	0.47%	5.71%	-0.65%
VIP Energy	FAVNR	\$24.70	-\$1.18	-1.96%	20.53%	-12.08%	-17.02%	14.97%	13.77%	3.29%	10.67%	9.49%
VIP Equity-Income	FAVEI	\$57.72	-\$1.52	-0.82%	10.27%	-3.90%	-9.42%	7.63%	10.87%	-2.72%	3.02%	7.47%
VIP Financial Services	FAVFS	\$7.28	-\$0.34	-15.91%	15.97%	-7.54%	-17.17%	-5.97%	-0.48%	-13.00%	-1.96%	-3.15%
VIP Growth	FAVGR	\$63.87	-\$1.28	1.75%	12.15%	-5.61%	-8.56%	10.37%	12.63%	1.12%	1.91%	7.93%
VIP Growth & Income	FAVGI	\$17.90	-\$0.47	-0.82%	10.83%	-2.68%	-8.13%	7.31%	9.32%	-1.19%	2.32%	4.12%
VIP Growth Opportunities	FAVGO	\$13.84	-\$0.35	5.57%	12.12%	-2.46%	-6.40%	14.16%	18.82%	0.87%	2.86%	4.70%
VIP Health Care	FAVHC	\$14.95	-\$0.29	4.05%	6.36%	-6.95%	-9.81%	12.64%	16.51%	3.44%	4.18%	3.99%
VIP High Income	FAVHI	\$39.81	-\$0.07	3.35%	5.78%	-1.90%	-1.26%	3.92%	16.84%	5.36%	7.48%	6.46%
VIP Index 500	FVIFC	\$35.93	-\$0.92	0.56%	10.84%	-2.70%	-7.54%	7.14%	10.54%	-0.57%	2.77%	6.93%
VIP Industrials	FAVCC	\$20.89	-\$0.63	-5.75%	14.05%	-5.65%	-15.86%	4.59%	18.54%	4.25%	9.08%	7.33%
VIP Investment Grade Bond	FAVIB	\$37.77	\$0.22	5.71%	0.38%	1.46%	3.53%	4.12%	10.22%	5.28%	4.62%	5.99%
VIP Mid Cap	FAVMC	\$24.59	-\$0.63	-6.65%	10.83%	-5.44%	-12.79%	-3.02%	17.13%	3.31%	9.26%	12.29%
VIP Money Market	FAVMM	\$21.61	\$0.00	-0.58%	-0.06%	-0.19%	-0.37%	-0.62%	-0.32%	1.19%	1.32%	4.12%
VIP Overseas (Closed)	FAVOO	\$33.16	-\$1.67	-11.41%	10.85%	-14.42%	-19.37%	-8.00%	7.23%	-2.89%	4.08%	4.53%
VIP Overseas, Class R	FAVOS	\$12.46	-\$0.63	-11.44%	10.80%	-14.46%	-19.36%	-8.02%	7.22%	-2.89%	4.07%	4.53%
VIP Real Estate	FAVRE	\$20.65	-\$0.22	5.90%	15.58%	-4.66%	-6.34%	9.06%	19.02%	-1.28%	--	10.94%
VIP Strategic Income	FAVSI	\$16.23	-\$0.01	4.07%	2.80%	-0.88%	0.02%	2.69%	14.59%	6.67%	--	6.22%
VIP Technology	FAVTT	\$14.32	-\$0.38	-4.14%	12.88%	-4.31%	-12.63%	3.13%	29.16%	6.50%	5.54%	3.47%
VIP Utilities	FAVGP	\$13.94	-\$0.13	8.72%	3.39%	0.82%	0.62%	9.10%	11.85%	1.82%	5.56%	3.15%
VIP Value Strategies	FAVVS	\$13.79	-\$0.42	-8.72%	13.50%	-11.04%	-16.77%	0.14%	17.97%	-1.07%	--	4.21%
Emerging Markets Debt	FAMMT	\$28.18	-\$0.07	6.19%	4.86%	-0.09%	3.79%	1.67%	17.22%	6.48%	9.91%	7.11%
Emerging Markets Equity	FAMEE	\$25.22	-\$0.72	-12.99%	10.29%	-11.84%	-14.98%	-10.61%	19.24%	3.23%	13.77%	6.11%
Global Tactical Asset Allocation	FAMIM	\$12.83	-\$0.35	-2.42%	7.83%	-5.61%	-8.94%	-0.68%	10.98%	-2.21%	3.76%	2.29%
Advantage VT Discovery (Closed)	FASDD	\$21.86	-\$0.47	1.15%	15.87%	-3.33%	-11.66%	13.37%	18.32%	5.63%	8.96%	8.13%
Advantage VT Opportunity (Closed)	FASOT	\$22.97	-\$0.61	-4.64%	12.48%	-6.66%	-13.29%	4.04%	16.29%	2.19%	5.37%	9.64%

Fidelity Navigator ANNUITY MODEL PORTFOLIOS

ANNUITY GROWTH

This portfolio is designed for the most aggressive annuity investor. Its goal is to provide an annual return of 18% or more over the long term. This portfolio involves substantial risk and should only be used by those with a large tolerance for risk.

Name	Symbol	NAV	Shares	Value	Pct
VIP Growth Opportunities	FAVGO	\$13.84	3,888.281	\$53,813.81	29.85%
VIP Utilities	FAVGP	\$13.94	4,085.791	\$56,955.93	31.59%
VIP Mid Cap	FAVMC	\$24.59	763.247	\$18,768.24	10.41%
VIP Energy	FAVNR	\$24.70	2,054.976	\$50,757.91	28.15%
				\$180,295.88	

2003 Return	35.83%	2005 Return	14.00%	2007 Return	22.50%	2009 Return	31.64%	Monthly Return	9.96%
2004 Return	15.85%	2006 Return	9.63%	2008 Return	-47.72%	2010 Return	16.51%	YTD Return	2.82%

ANNUITY GROWTH & INCOME

This portfolio is designed for the typical growth investor. Its goal is to provide an annual return that beats the S&P 500 with less overall risk. The model should be used by those with a moderate to long term investment time horizon.

Name	Symbol	NAV	Shares	Value	Pct
VIP Balanced	FAVBB	\$19.19	3,159.378	\$60,628.46	34.35%
VIP Equity-Income	FAVEI	\$57.72	940.966	\$54,312.56	30.78%
VIP Energy	FAVNR	\$24.70	1,203.563	\$29,728.01	16.85%
VIP Value Strategies	FAVVS	\$13.79	853.074	\$11,763.89	6.67%
VIP Index 500	FVIFC	\$35.93	557.937	\$20,046.68	11.36%
				\$176,479.59	

2003 Return	27.35%	2005 Return	11.98%	2007 Return	15.34%	2009 Return	35.86%	Monthly Return	12.01%
2004 Return	15.44%	2006 Return	12.11%	2008 Return	-43.06%	2010 Return	16.66%	YTD Return	-2.09%

Here's a TIP You Profited From...

continued from page 2 ...

funds rate unchanged at record lows (0% to 0.25%) through mid-2013 will spur consumption, inducing businesses to expand and consumers to spend. As far as we're concerned, the Fed can twist and shout all it wants, but the economy isn't improving. Incoming economic data has hardly been robust, and definitely doesn't suggest the kind of self-reinforcing growth that has characterized past recoveries from deep recessions.

Economy

Fed Chairman Ben Bernanke says the economy is growing more slowly than the Fed had expected and is, indeed, "close to faltering." Let's look at some of that data.

Employment. According to Bernanke, the most significant factor depressing consumer confidence is poor job growth. U.S. employers added 103,000 net jobs in September, barely enough to keep up with population growth. The nation's unemployment rate is holding steady at 9.1%, and the outlook is grim: The number of planned layoffs at U.S. companies leapt to their highest level in more than two years in September. 65% percent of consumers expect no income increase during the year ahead, and 39% cite income declines as the reason why their finances have recently worsened. Both levels were the highest ever recorded by this survey.

Housing. Housing, meanwhile, has remained at depressed levels. August data was poor: Housing starts fell 5.0% from 601,000 to 571,000, which is 12% below their August 2010 level. New home sales fell 2.3% to a pathetic 295,000 annual rate (vs. 1 million plus in good years). Perhaps more alarming, however, is the fact that first mortgage default rates rose

from 1.92% in August to 1.99% in September. This is the first time we've seen an increase in first mortgage default rates since November 2010.

Inflation. Inflation is still a problem. The consumer price index (CPI) rose 3.9% year-over-year in September. That's 7.2% per calculation methods used prior to 1983 and 11.5% per calculation methods used prior to 1990.

Consumer confidence. It's not surprising, then, that consumer confidence has been low. The preliminary reading on the overall index on consumer sentiment fell from 59.4 in September to 57.5 in October. Consumers' outlook also deteriorated, to its lowest level since May 1980. Overall, that data indicates that a recessionary downturn is likely to occur because consumer expenditures will not be strong enough to enable the more robust job growth that is needed to offset economic stagnation on consumer behavior. Consumer confidence is a self-fulfilling prophecy, causing businesses and consumers to hunker down even more.

There are a number of additional risks to the U.S. economy. Europe's debt crisis could boil over, damaging the U.S. economy through financial and trade linkages. There is also the potential for premature fiscal tightening, which could weigh even more on an economic recovery that is already struggling.

Markets

While daily reports of market rallies may have investors thinking the markets are fine, longer-term data—from September and the third-quarter—paint a dreary picture.

Stocks. The third quarter brought a broad selloff in stocks. The S&P

500 Index saw its worst August since 2001 and five daily declines greater than 3%. The deterioration was global. Emerging-market stocks were particularly hard hit. Europe ex-United Kingdom saw its worst quarter since the third quarter of 2002.

Bonds. Risk aversion has fueled a fixed-income rally. U.S. Treasuries rose 6.5% in the third quarter, the most since the fourth quarter of 2008, with 10-year yields hitting record lows of 1.72%. Treasury inflation-protected securities (TIPS) also rose (for the eleventh consecutive quarter!) as inflation expectations fell.

Commodities. Surprisingly, risk aversion didn't drive investors to hard assets in the form of commodities. The Dow Jones-UBS Commodity Index returned -14.74% in September and -11.34% in the third quarter (its second straight quarterly loss). The S&P/ Citigroup Gold & Precious Metals Index, meanwhile, returned -9.38% in September and -5.51% in the third quarter. Gold itself fell by more than \$200 per ounce in September (from a record high of \$1,891 per ounce on August 22).

If Europe can muddle through its current troubles without a full-blown crisis, and the United States is able to avoid recession, risk assets, such as stocks, will likely rally, and bonds will probably give up some ground. But we don't see that happening. Lasting solutions to problems such as the European crisis are elusive, and U.S. growth prospects are modest at best, with ample downside risk. The stock market, then, is likely to stay on edge.

Mark

The Money Navigator

A Special Offer for Readers of *The Money Class*

Mark Grimaldi is the chief economist and portfolio manager of the highly respected *Navigator Newsletters*, monthly newsletters that offer information on the economy and investment advice for no-load mutual funds, ETFs, and 401(k)s. Mark has an uncanny record: He accurately forecast the bursting of the housing bubble, the economic recession, the great gold rush, and other market milestones. I am an admirer of Mark's work, so I was thrilled by the idea that together we could offer something special for readers of *The Money Class* who are interested in learning more about ways to invest.

In The Classroom at www.suzeorman.com you will find a link and instructions to activate a free one-month subscription to *The Money Navigator* newsletter. This online newsletter includes Mark's recommendations of no-load mutual funds and ETFs that invest in dividend-paying stocks. It will indicate what advice to follow depending on your age and where you are in your retirement planning—just as I've organized the retirement information in this book—and will help you build the right portfolio for you. To learn how to enter The Classroom, see page xv of this book.

"Mark is doing a really great job."

Suze Orman - May 20, 2011

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1	Brinker Fixed Income Advisor	7.1%	37.1	0.23	E I	
2	No-Load Mutual Fund Selections & Timing Newsletter	7.0%	37.8	0.23	E S I F	
3	Investment Research Portfolio Strategy	6.5%	70.9	0.16	E S	
4	Personal Finance	6.6%	76.1	0.16	I F I	
5	Chartist Mutual Fund/ETF Letter (The)	7.7%	69.7	0.15	E I	
6	Ruff Times (The)	13.3%	215.1	0.14	E I F	
7	Aden Forecast (The)	9.6%	107.6	0.14	E F	
8	Fidelity Sector Investor	6.6%	104.0	0.13	E S I F	
9	Oxford Club (The)	6.0%	92.9	0.13	E S I F	
10	Fidelity Navigator	5.4%	53.1	0.12	F I F I	
11	Sound Advice	6.2%	113.7	0.12	I I	
12	No-Load Portfolios	4.2%	41.4	0.11	E S I F I	
13	Sound Mind Investing	5.8%	74.7	0.10	E S I	
14	Sector Navigator	5.2%	62.4	0.10	I	
15	Richard C. Young's Intelligence Report	6.5%	96.9	0.10	E S I F	
16	Good Fortune	4.3%	47.5	0.10	E I	
17	Moneyletter	5.7%	65.3	0.09	E S I	
18	No-Load Navigator	4.5%	56.4	0.09	E I I	



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