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Founder & Chief Investment Officer

Matthew Sauer is the Founder and Chief Investment Officer of the Mutual Fund Investor Guide family of newsletters.

Each month he analyzes and provides buy, sell and hold recommendations for hundreds of mutual funds and ETFs in three newsletters: The Investor Guide to Fidelity Funds, The ETF Investor Guide and The Investor Guide to Vanguard Funds.

Prior to starting the Mutual Fund Investor Guide, Matthew was President and Chief Investment Officer of the Fidelity Independent Adviser, ETF Report & Sector Momentum Tracker newsletters.

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WEEKLY SECTOR PERSPECTIVE

International equities, led by China and emerging markets, staged a big rally last week. Shares of Guggenheim China Small Cap (HAO) advanced 13.85 percent on the week and 27.49 percent over the past two weeks. iShares China Large Cap (FXI) climbed 9.89 percent on the week and 17.84 percent over the past two weeks. These gains are largely the result of two factors. First, the mainland stock market has gained more than 100 percent in the past nine months. Second, the Chinese government recently allowed foreigners to buy mainland shares and simultaneously allowed mainland investors to buy Hong Kong shares. At the end of March, the government also allowed mainland mutual funds to buy Hong Kong listed shares, and in recent days, rumors emerged that the Chinese government will invest pension funds in the stock market. Before the rally of the past couple of weeks, there were many Hong Kong listed shares trading at 50 percent or greater discounts to the same shares traded in Shanghai.

Whether the Chinese rally lasts is another question. While Hong Kong shares are cheap in relation to the Shanghai and Shenzhen markets, many technology companies in China trade at price-to-earnings ratios above 100. Many aspects of the Shanghai market also resemble previous manias in

stocks, right down to stories of average people trading stocks on their lunch breaks, or as one woman described it in a Bloomberg article, they're gambling on stocks as if they're at the casino. Short interest in Chinese ETFs has climbed as investors bet on a correction, but as we saw in the Internet bubble 15 years ago, timing a reversal is near impossible.

The Nasdaq was the best performing index last week; it gained 2.23 percent. That's well ahead of its nearest rival, with the S&P 500 advancing 1.70 percent. The Dow Jones Industrial Average increased 1.66 percent and the MSCI EAFE gained 1.52 percent. Small-caps took a breather last week and rallied only 0.73 percent.

The ETF International Portfolio saw the largest increase, up 3.04 percent. Exposure to China helped, as did the PowerShares DB U.S. Dollar Index Bullish Fund (UUP) and WisdomTree Europe Hedged (HEDJ). The U.S. dollar gained more than 2 percent versus the euro last week and many unhedged European funds fell due to currency losses. HEDJ climbed more than 2 percent. The ETF Blended Portfolio increased 2.27 percent, as it held some of the best performing domestic sectors along with stronger performing international funds. The Fidelity Select Sector Portfolio rallied 2.24 percent and the ETF Sector Portfolio gained 2.17

FIDELITY SELECT SECTOR PORTFOLIO TRADES:

NO TRADES

ETF SECTOR PORTFOLIO TRADES:

NO TRADES

ETF INTERNATIONAL PORTFOLIO TRADES:

SELL EAFE MIN VOL EFAV BUY DENMARK EDEN

BLENDED ETF PORTFOLIO TRADES:

NO TRADES

FIDELITY SECTOR MOMENTUM RANKINGS

Name	Symbol	1/16	1/23	1/30	2/6	2/13	2/20	2/27	3/6	3/13	3/20	3/27	4/3	4/10
Biotechnology	FBIOX	1	1	1	1	1	1	1	1	1	1	1	1	1
HealthCare	FSPHX	4	3	3	3	4	4	4	4	2	2	2	2	2
Medical Equip	FSMEX	2	2	2	2	2	2	2	2	3	3	3	3	3
Medical Delivery	FSHCX	7	7	7	6	5	5	6	6	6	5	4	4	4
Pharmaceuticals	FPHAX	9	8	8	10	10	10	9	9	9	7	6	5	5
Retailing	FSRPX	8	9	9	8	8	7	5	5	5	6	7	6	6
Constr & Housing	FSHOX	10	10	10	9	9	6	7	7	7	8	8	7	7
Electronics	FSELX	6	6	4	4	3	3	3	3	4	4	5	8	8
Defense & Aero	FSDAX	24	21	16	16	13	12	10	8	8	9	9	9	9
IT Services	FBSOX	11	11	12	12	11	11	12	10	10	10	10	10	10
Consumer Discr	FSCPX	13	13	13	13	13	13	13	12	11	11	11	11	11
Leisure	FDLSX	15	15	14	13	15	13	14	14	13	13	12	12	12
Multimedia	FBMPX	21	23	22	24	20	19	18	16	16	15	14	14	13
Technology	FSPTX	26	24	24	24	21	18	17	17	17	17	16	15	14
Air Transport	FSAIX	5	5	5	5	6	8	8	11	12	12	13	13	15
Automotive	FSAVX	32	32	31	31	29	27	23	21	19	18	17	16	16
Consumer Staples	FDFAV	12	12	11	11	12	15	15	15	15	16	18	18	17
Telecommunications	FSTCX	28	27	26	20	17	16	16	19	20	21	20	20	18
Software	FSCSX	20	19	19	21	24	24	22	20	21	20	19	19	19
Industrials	FCYIX	27	26	25	23	22	20	21	22	22	22	22	22	20
Comm Equip	FSDCX	18	17	18	19	22	21	19	18	18	19	21	21	21
Home Finance	FSVLX	23	25	28	29	31	31	30	29	29	28	23	23	21
Transportation	FSRFX	3	4	6	7	7	9	11	13	14	14	15	17	23
Insurance	FSPCX	17	17	21	21	25	25	25	26	26	24	24	24	24
Financial Services	FIDSX	19	22	23	26	26	26	26	27	25	23	24	25	25
Wireless	FWRLX	31	30	29	28	27	28	28	25	27	27	27	27	26
S&P 500 Index	SPX	21	20	20	18	19	23	23	24	24	24	26	26	27
Industrial Equip	FSCGX	34	34	34	34	34	32	32	30	30	30	30	29	28
Brokerage	FSLBX	25	28	30	30	30	29	29	28	28	29	28	28	29
Environmental Svcs	FSLEX	33	33	33	33	33	34	34	33	32	32	32	32	30
Banking	FSRBX	30	31	31	32	32	32	35	35	33	31	31	31	31
Computers	FDCPX	14	16	17	17	18	17	19	23	23	26	29	30	32
Government Income	FGOVX	29	29	27	27	27	30	31	34	34	34	33	33	33
Chemicals	FSCHX	35	34	35	35	35	35	33	32	31	33	34	34	34
Utilities	FSUTX	16	14	15	15	16	21	27	31	35	36	36	35	35
Materials	FSDPX	36	36	36	36	36	36	36	36	36	35	35	36	36
Natural Resources	FNARX	39	39	39	38	38	38	38	38	38	38	38	37	37
Energy	FSENX	38	38	38	39	39	39	39	39	39	39	39	38	38
Gold	FSAGX	37	37	37	37	37	37	37	37	37	37	37	39	39
Natural Gas	FSNGX	40	40	40	40	40	40	40	40	40	40	40	40	40
Energy Services	FSESX	41	41	41	41	41	41	41	41	41	41	41	41	41

FIDELITY SECTOR PERFORMANCE RETURNS

Name	Symbol	Price	1 Week	2 Week	3 Week	1 Month	3 Month	6 Month	9 Month	YTD	1 Year
Air Transport	FSAIX	71.93	1.44	-0.78	-3.87	0.39	-2.17	17.12	12.18	-2.92	22.13
Automotive	FSAVX	47.17	0.52	2.56	0.46	3.80	8.60	15.07	4.37	7.85	13.82
Banking	FSRBX	25.87	0.62	1.93	-1.03	1.31	2.01	4.79	3.87	-1.26	6.26
Biotechnology	FBIOX	258.89	4.39	3.33	-2.73	2.90	15.02	37.06	51.27	19.88	65.07
Brokerage	FSLBX	74.32	0.10	1.11	-1.74	1.10	1.85	5.42	7.65	-0.76	13.50
Chemicals	FSCHX	147.12	1.16	2.83	1.52	0.69	3.07	2.04	1.17	2.90	6.50
Comm Equip	FSDCX	32.13	2.09	3.24	-0.73	0.41	2.16	10.10	6.28	1.29	11.86
Computers	FDCPX	81.24	1.34	3.00	-1.42	1.56	-0.79	6.26	5.48	-1.77	11.67
Constr & Housing	FSHOX	59.84	-1.47	0.54	-0.83	3.16	6.05	18.45	22.32	8.07	23.97
Consumer Discr	FSCPX	35.17	1.35	3.09	1.01	4.99	7.18	17.19	15.76	6.77	20.70
Consumer Staples	FDFAV	97.86	0.26	1.80	0.38	3.15	2.66	8.59	11.09	3.59	17.25
Defense & Aero	FSDAX	127.00	0.85	2.03	0.09	3.17	10.82	21.07	17.10	11.50	18.17
Electronics	FSELX	84.39	2.15	1.82	-0.80	1.30	5.18	20.02	17.97	5.35	32.49
Energy	FSENX	47.16	1.52	5.42	5.28	8.19	8.84	-7.91	-19.37	5.44	-10.26
Energy Services	FSESX	56.43	2.23	7.18	8.19	9.28	4.23	-22.98	-35.17	0.28	-26.07
Environmental Svcs	FSLEX	20.43	-0.38	1.31	-0.19	2.36	3.47	8.28	-0.43	2.36	3.60
Financial Services	FIDSX	89.46	0.24	1.49	-1.16	1.56	1.88	6.79	8.38	0.64	14.39
Gold	FSAGX	17.06	-1.84	1.61	-0.18	5.96	-3.34	-12.69	-28.44	3.77	-20.32
Government Income	FGOVX	10.61	-0.28	0.11	0.11	0.97	0.63	2.15	3.56	1.30	4.60
HealthCare	FSPHX	240.71	3.13	2.51	-0.59	5.39	11.68	23.06	32.50	15.00	46.98
Home Finance	FVVLX	13.62	0.63	1.63	-1.23	2.71	3.60	8.90	7.50	2.13	12.81
Industrial Equip	FSCGX	37.63	1.47	2.93	1.05	3.99	6.16	10.82	3.27	4.46	5.93
Industrials	FCYIX	32.32	1.32	1.82	-0.77	2.21	3.90	11.83	6.14	2.82	10.70
Insurance	FSPCX	67.17	0.29	1.92	-0.49	2.52	1.55	8.58	7.36	0.41	15.23
IT Services	FBSOX	38.57	1.43	2.82	1.09	5.02	8.49	20.94	18.20	8.19	23.36
Leisure	FDLSX	140.20	1.50	2.02	0.01	5.08	6.85	16.28	13.52	7.61	19.02
Materials	FSDPX	79.05	1.18	2.54	0.84	0.70	2.43	2.55	-3.04	2.66	1.47
Medical Delivery	FSHCX	89.75	1.13	1.87	0.54	6.01	9.02	21.36	28.05	11.24	34.68
Medical Equip	FSMEX	39.30	1.18	1.43	0.22	4.50	8.84	23.86	26.47	12.12	37.26
Multimedia	FBMPX	82.31	0.95	2.77	-0.66	3.15	6.47	11.24	9.29	4.45	19.78
Natural Gas	FSNGX	32.94	1.56	6.99	7.83	8.86	6.61	-15.25	-26.48	1.97	-18.26
Natural Resources	FNARX	32.48	1.44	5.42	5.15	8.52	10.03	-7.13	-19.73	6.81	-10.42
Pharmaceuticals	FPHAX	23.67	3.95	3.52	1.02	7.77	12.80	19.80	24.46	15.33	36.76
Retailing	FSRPX	95.42	0.67	1.92	0.53	4.25	8.07	20.00	24.73	7.32	27.14
S&P 500	SPX	2102.06	1.03	1.99	-0.29	3.03	1.94	6.76	6.99	2.10	14.67
Software	FSCSX	115.25	-1.62	-1.64	-3.89	-0.47	0.60	5.92	6.99	-0.57	11.35
Technology	FSPTX	121.25	-0.18	0.86	-0.97	2.87	5.79	9.28	10.46	5.92	19.06
Telecommunications	FSTCX	63.20	-0.39	1.74	-0.42	2.93	5.30	9.02	6.93	4.75	12.46
Transportation	FSRFX	89.31	2.02	-1.12	-6.05	-2.08	-4.52	10.77	9.74	-6.53	20.78
Utilities	FSUTX	72.14	-0.73	2.09	-0.16	5.56	-2.17	1.98	1.79	-2.17	7.71
Wireless	FWRLX	9.33	0.60	2.12	0.07	3.12	4.49	6.65	5.63	4.03	8.30

FIDELITY SELECT SECTOR RETURNS

PERIOD	PORTFOLIO	BENCHMARK S&P 500	Nasdaq	Dow	Russell 2000
YTD	9.21	2.10	5.49	1.32	4.99
1 Week	2.24	1.70	2.23	1.66	0.73
4 Week	3.29	2.37	2.55	1.74	2.65
13 Week	8.60	2.80	6.21	1.81	6.67
26 Week	25.33	10.28	16.83	9.15	20.07
1 Year	27.31	15.77	24.91	12.67	13.80
Inception*	97.71	67.15	91.77	47.80	70.70

*Inception on 12/31/2011

FIDELITY PORTFOLIO HOLDINGS

RANK	FUND	SYMBOL	SHARES	PRICE	VALUE	Date Purchased	PERCENT
1	Biotechnology	FBIOX	83.36	258.89	\$21,580.08	09/08/14	10.92%
2	HealthCare	FSPHX	96.09	240.71	\$23,129.22	07/14/14	11.70%
3	Medical Equip	FSMEX	568.38	39.30	\$22,337.23	08/11/14	11.30%
4	Medical Delivery	FSHCX	227.08	89.75	\$20,380.80	08/18/14	10.31%
5	Pharmaceuticals	FPHAX	746.24	23.67	\$17,663.40	09/15/14	8.93%
6	Retailing	FSRPX	182.09	95.42	\$17,375.15	12/15/14	8.79%
7	Constr & Housing	FSHOX	266.72	59.84	\$15,960.78	12/29/14	8.07%
8	Electronics	FSELX	255.95	84.39	\$21,599.49	02/24/14	10.93%
9	Defense & Aero	FSDAX	167.47	127.00	\$21,269.27	03/02/15	10.76%
10	IT Services	FBSOX	425.50	38.57	\$16,411.43	03/09/15	8.30%
					\$197,706.85		100.00%

THIS WEEK'S FIDELITY TRADE RECOMMENDATIONS

At the close of trading on April 13, 2015, we will make the following trades. Proceeds from multiple fund sales should be split evenly between new purchases.

We hold each Fidelity fund for 30 days to avoid a short-term trading fee even if it falls out of the top 10.

No Trades

Last Week's Sell Transactions

<u>Date</u>	<u>Fund</u>	<u>Symbol</u>	<u>Shares</u>	<u>Buy</u>	<u>Value</u>	<u>Sell</u>	<u>Proceeds</u>	<u>Profit</u>
No trades last week								

ETF SECTOR MOMENTUM RANKINGS

Name	Symbol	1/16	1/23	1/30	2/6	2/13	2/20	2/27	3/6	3/13	3/20	3/27	4/3	4/10
SPDR Biotech	XBI	1	1	1	1	1	1	1	1	1	1	1	1	1
FrTrust Biotech	FBT	2	2	2	2	2	2	2	2	2	2	2	2	2
iShares NASDAQ Biotech	IBB	3	3	3	3	3	3	3	3	3	3	3	3	3
SPDR Pharmaceuticals	XPH	5	6	6	6	5	5	4	4	4	4	4	4	4
Guggenheim Solar Energy	TAN	74	75	74	73	69	64	62	56	39	20	7	5	5
iShares US Home Constr	ITB	19	19	19	18	17	13	12	9	9	11	10	6	6
SPDR Homebuilders	XHB	18	17	16	13	12	8	6	6	5	7	8	7	7
iShares US Cons Cyclical	IYC	15	14	14	12	13	11	9	7	6	5	6	8	8
iShares US Aero & Defense	ITA	30	28	21	20	18	17	15	12	12	10	12	10	9
iShares US Healthcare	IYH	7	9	10	10	8	9	8	8	7	6	5	8	10
SPDR Retail	XRT	14	15	15	15	14	14	14	14	13	14	13	11	11
SPDR Healthcare	XLV	8	10	11	11	10	10	10	10	11	8	9	13	12
PShrs Dyn Leisure	PEJ	28	20	18	19	19	19	16	16	13	12	11	12	13
SPDR Cons Disc	XLY	27	27	23	21	20	20	17	17	15	15	16	15	14
iShares C & S Realty	ICF	4	4	4	4	4	4	5	5	8	13	14	14	15
iShares Semiconductor	SOXX	12	12	13	16	16	16	13	11	10	9	14	16	16
iShares NA Software	IGV	21	18	20	22	22	21	19	18	18	17	18	18	17
iShares 20+ Yr Tres Bond	TLT	6	5	5	5	6	6	7	13	16	16	17	17	18
FrTrust DJ Internet	FDN	46	46	47	45	43	41	36	25	23	22	21	21	19
iShares US Broker Dealers	IAI	17	24	29	32	29	29	28	27	22	21	22	20	20
iShares Russell2000	IWM	39	37	36	35	35	34	33	31	28	26	23	23	21
iShares US Real Estate	IYR	11	11	8	7	7	7	11	15	17	19	19	19	22
iShares NA Networking	IGN	25	26	27	27	26	23	22	20	19	18	20	22	23
Guggenheim Timber	CUT	49	48	44	41	36	33	29	26	26	28	25	24	24
PShrs Dyn Media	PBS	45	45	46	46	44	43	41	37	33	30	28	25	25
FrTrust Global Auto	CARZ	59	60	58	58	56	53	47	46	45	37	30	29	26
SPDR Cons Staples	XLP	13	13	12	14	15	17	18	19	20	25	26	27	27
iShares NA Technology	IGM	29	30	28	28	28	27	26	22	21	23	24	26	28
iShares US Technology	IYW	22	22	25	25	25	25	24	21	24	24	26	28	29
SPDR Technology	XLK	22	20	24	24	24	23	25	22	25	26	29	29	30
iShares US Industrial	IYJ	38	38	38	38	37	36	35	35	32	31	32	31	31
SPDR KBW Insurance	KIE	35	36	39	39	39	38	40	42	43	40	36	35	32
SPDR S&P 500	SPY	33	32	31	29	30	30	30	31	29	32	31	31	33
iShares US Cons Non/Cyc	IYK	25	23	22	23	23	26	27	29	29	36	38	36	34
iShares US Finance	IYF	20	25	26	25	27	28	33	36	34	33	34	33	35
SPDR DJIA	DIA	31	31	32	29	31	31	31	33	29	33	34	34	36
SPDR KBW Reg Bank	KRE	48	50	50	53	51	51	51	52	51	45	44	39	36
SPDR KBW Cap Mkt	KCE	42	42	45	47	47	46	45	45	47	41	39	37	38
PShrs Fin Preferred	PGF	37	35	34	34	34	37	39	41	40	41	42	38	38
PShrs NASDAQ Internet	PNQI	54	53	54	54	52	52	50	48	50	49	45	45	38
iShares US Reg Banks	IAT	43	47	49	49	49	49	48	49	48	43	43	41	41
PShrs Private Equity	PSP	57	58	57	56	55	54	51	51	53	54	50	50	42
iShares US Telecom	IYZ	52	52	52	52	50	50	49	50	52	52	49	48	43
iShares US Financial Svcs	IYG	32	34	39	40	41	42	43	43	38	38	40	42	44
SPDR Financial	XLF	24	28	29	33	33	35	37	39	36	39	41	44	45
SPDR Industrial	XLI	34	33	33	31	32	32	31	34	34	35	37	43	46
iShares US Insurance	IAK	36	39	41	43	44	45	46	47	49	48	48	47	47
iShares US Preferred	PFF	41	41	37	36	38	40	44	44	46	47	46	46	48
MV Ag Business	MOO	47	43	42	42	40	39	37	37	37	44	47	49	49

ETF SECTOR MOMENTUM RANKINGS

Name	Symbol	1/16	1/23	1/30	2/6	2/13	2/20	2/27	3/6	3/13	3/20	3/27	4/3	4/10
SPDR KBW Bank	KBE	50	51	55	55	56	55	55	53	54	53	51	51	50
iShares DJ Transports	IYT	16	16	17	17	21	22	23	24	27	29	32	40	51
SPDR Basic Materials	XLB	51	49	48	48	47	44	42	40	40	45	52	52	52
iShares US Utilities	IDU	10	8	9	9	11	15	21	30	44	51	54	53	53
Global X Social Media	SOCL	64	63	62	62	62	62	61	62	60	59	57	56	54
SPDR Utilities	XLU	9	7	7	9	9	12	20	28	40	49	53	54	54
iShares Agg Bond	AGG	44	44	43	44	46	48	51	54	55	55	55	55	56
iShares US Basic Materials	IYM	55	57	59	59	58	56	56	55	56	56	56	57	57
PShrs Water	PHO	53	54	56	57	59	59	57	58	59	58	58	58	58
FrTrust Global Wind	FAN	69	70	71	71	70	67	65	65	64	64	63	60	59
MV Nuclear Energy	NLR	40	40	35	36	42	47	54	57	57	57	59	59	60
Guggenheim Shipping	SEA	68	69	70	70	71	68	67	66	66	65	64	62	61
iShares Comex Gold	IAU	60	55	51	50	53	57	58	60	61	61	61	61	62
SPDR Gold	GLD	61	56	53	51	54	58	59	61	62	62	62	62	63
PShrs Clean Energy	PBW	80	79	80	80	80	80	78	75	70	68	67	66	64
ETFS Palladium	PALL	55	59	60	60	60	60	60	59	58	60	60	64	65
Glb X Lithium	LIT	70	70	72	72	72	72	69	66	65	66	66	67	66
Teucrium Corn	CORN	62	61	61	61	61	61	63	63	63	63	65	65	67
iShares Silver Trust	SLV	71	68	67	64	64	65	68	69	69	69	69	68	68
Teucrium Soybean	SOYB	66	65	65	64	65	66	66	68	67	67	68	69	69
iShares US Oil & Gas Exp	IEO	81	82	81	79	79	79	77	78	77	74	73	71	70
PShrs DB Base Metals	DBB	65	66	66	67	66	69	70	70	71	71	70	70	71
SPDR Energy	XLE	72	73	73	74	74	73	73	72	72	72	72	72	72
iShares US Energy	IYE	73	74	75	75	75	74	74	74	74	73	74	73	73
iShares NA Natural Res	IGE	76	77	77	78	78	77	76	77	76	75	75	75	74
MV Gold Miners	GDX	77	72	69	63	63	63	64	64	68	70	71	74	75
MV Gaming	BJK	75	76	76	76	76	76	75	76	78	78	78	76	76
ETFS Platinum	PPLT	67	67	68	68	68	71	72	71	73	77	77	76	77
MV Rare Earth	REMX	87	86	84	84	84	83	83	83	80	80	80	80	77
PShrs DB Agriculture	DBA	63	64	63	66	67	70	71	73	75	76	76	78	79
iPath DJ Livestock	COW	58	62	63	69	73	75	79	79	79	79	79	79	80
Glb X Uranium	URA	79	80	82	82	82	82	82	81	81	81	81	81	81
MV Coal	KOL	78	78	79	81	81	81	81	82	82	82	82	82	82
SPDR Oil & Gas Explor	XOP	91	91	91	90	89	89	89	89	86	86	86	85	83
Glb X Copper Miners	COPX	85	85	87	87	87	87	87	86	85	85	84	84	84
Glb X Silver Miners	SIL	82	81	78	76	77	78	80	80	82	83	83	83	85
iShares US Oil Equip	IEZ	88	89	88	88	88	88	88	88	88	87	87	87	86
MV Steel	SLX	83	83	83	85	85	85	84	84	84	84	85	86	87
SPDR Metals & Mining	XME	84	84	85	86	86	86	86	87	87	88	88	88	88
MV Jr Gold Miners	GDXJ	89	88	85	83	83	84	85	85	89	89	89	89	89
iShares GSCI Commodity	GSG	90	90	90	91	90	90	90	90	90	90	90	90	90
SPDR Oil & Gas Equip	XES	92	92	92	92	92	92	91	91	91	91	91	91	91
FrTrust Natural Gas	FCG	95	95	94	93	93	93	93	93	93	93	93	93	92
US Natural Gas	UNG	86	87	89	89	91	91	92	92	92	92	92	92	93
US Brent Oil	BNO	96	96	96	96	96	95	94	94	94	94	94	94	94
US Oil	USO	93	93	93	94	94	94	95	95	95	95	96	96	95
PShrs DB Oil	DBO	94	94	95	95	95	96	96	96	96	96	95	95	96

ETF SECTOR PERFORMANCE RETURNS

Name	Symbol	Price	1 Week	2 Week	3 Week	1 Month	3 Month	6 Month	9 Month	YTD	1 Year
ETFS Palladium	PALL	75.36	1.14	4.96	0.09	-1.57	-1.82	-2.89	-11.19	-2.75	-2.07
ETFS Platinum	PPLT	113.80	-0.27	3.05	3.18	4.98	-3.65	-8.62	-22.63	-2.78	-19.76
FrTrust Biotech	FBT	120.99	3.88	1.15	-3.72	1.45	14.77	32.74	47.70	18.64	67.59
FrTrust DJ Internet	FDN	66.25	1.88	1.97	0.17	2.73	9.34	9.43	13.81	8.04	18.69
FrTrust Global Auto	CARZ	41.45	0.61	2.52	0.41	3.11	11.01	13.13	2.43	11.13	6.54
FrTrust Global Wind	FAN	11.40	1.33	5.36	4.96	8.45	10.55	4.70	-8.25	12.29	-3.94
FrTrust Natural Gas	FCG	11.38	0.98	9.32	11.79	11.03	11.35	-29.12	-48.87	2.21	-45.15
Glb X Copper Miners	COPX	7.01	0.43	5.10	4.16	7.85	-3.97	-16.96	-33.93	-4.76	-23.59
Glb X Lithium	LIT	11.92	3.03	6.62	3.29	3.47	7.00	-1.59	-12.01	7.10	-9.98
Glb X Silver Miners	SIL	8.70	-2.90	-0.68	-2.25	5.84	-10.95	-18.17	-39.49	-6.05	-33.02
Glb X Uranium	URA	10.31	0.10	-0.48	-2.00	0.88	-8.68	-11.09	-25.56	-9.16	-35.36
Global X Social Media	SOCL	20.42	4.02	5.75	5.86	10.44	12.32	5.85	8.44	13.32	11.40
Guggenheim Shipping	SEA	19.84	1.07	3.60	2.63	7.38	5.96	2.18	-8.70	8.26	-5.37
Guggenheim Solar Energy	TAN	48.02	4.01	8.03	5.91	12.49	44.55	27.72	17.05	40.82	18.70
Guggenheim Timber	CUT	26.23	0.96	2.42	1.94	4.71	9.29	15.15	8.13	8.21	9.67
iPath DJ Livestock	COW	26.90	-0.70	-0.04	1.05	1.55	-9.79	-18.14	-15.96	-11.51	-12.49
iShares 20+ Yr Tres Bond	TLT	129.62	-0.29	-0.89	-1.23	2.12	0.58	9.98	17.20	3.56	21.34
iShares Agg Bond	AGG	111.25	-0.22	0.24	0.13	0.91	0.96	2.32	3.92	1.55	5.15
iShares C & S Realty	ICF	98.92	-3.66	-1.75	-4.72	2.32	-2.38	16.29	14.85	2.83	23.14
iShares Comex Gold	IAU	11.68	-0.68	0.69	2.10	4.66	-0.09	-1.27	-9.81	2.10	-8.61
iShares DJ Transports	IYT	157.11	2.31	0.71	-4.13	-1.60	-1.97	7.29	7.20	-3.96	19.34
iShares GSCI Commodity	GSG	20.11	-0.74	2.13	3.08	0.20	-0.89	-30.56	-38.97	-6.81	-39.41
iShares NA Natural Res	IGE	39.03	1.06	5.00	4.45	6.93	5.12	-9.00	-19.95	2.32	-10.54
iShares NA Networking	IGN	38.03	2.01	2.20	-1.23	0.26	3.30	13.81	10.48	2.52	14.76
iShares NA Software	IGV	98.55	1.63	2.88	0.47	5.05	7.10	13.97	17.21	6.25	24.95
iShares NA Technology	IGM	104.78	1.19	1.75	-1.00	2.15	3.44	8.47	10.48	2.99	19.41
iShares NASDAQ Biotech	IBB	357.45	5.49	2.88	-2.47	4.35	13.68	30.39	39.94	17.83	61.37
iShares Russell2000	IWM	125.62	0.34	2.05	0.01	4.10	6.14	16.06	10.04	5.34	13.71
iShares Semiconductor	SOXX	95.82	2.36	2.06	-3.21	0.52	3.50	14.64	10.79	3.15	25.59
iShares Silver Trust	SLV	15.77	-3.07	-2.77	-1.44	6.27	0.83	-5.46	-23.15	4.71	-18.16
iShares US Aero & Defense	ITA	125.41	0.65	1.74	0.63	3.48	9.24	20.26	18.68	9.79	20.90
iShares US Basic Materials	IYM	83.42	0.79	2.47	1.40	0.89	2.10	0.97	-3.09	1.47	3.29
iShares US Broker Dealers	IAI	42.82	0.02	0.61	-1.68	0.75	1.80	10.06	17.99	0.61	20.86
iShares US Cons Cyclical	IYC	145.93	0.75	1.74	-0.66	3.22	6.30	17.95	18.37	6.25	26.08
iShares US Cons Non/Cyc	IYK	107.26	0.23	2.07	1.71	4.49	1.80	8.55	8.57	2.83	15.68
iShares US Energy	IYE	45.20	1.19	4.97	4.24	6.69	4.05	-8.72	-18.40	1.50	-9.08
iShares US Finance	IYF	89.40	-0.18	1.14	-1.81	1.63	0.06	7.21	8.99	-0.51	15.02
iShares US Financial Svcs	IYG	90.39	0.93	1.96	-1.39	1.22	1.07	5.68	8.79	-1.28	13.32
iShares US Healthcare	IYH	157.28	2.75	1.42	-1.13	4.37	5.51	16.51	22.57	9.33	34.56
iShares US Home Constr	ITB	28.20	-1.09	1.48	1.45	5.07	6.34	23.33	17.93	9.05	18.77
iShares US Industrial	IYJ	110.43	1.89	3.08	0.72	3.37	4.71	11.73	8.66	3.93	13.56
iShares US Insurance	IAK	49.82	0.14	1.67	-0.50	2.58	1.60	7.57	5.74	0.02	12.76
iShares US Oil & Gas Exp	IEO	76.69	1.17	5.79	5.45	8.99	12.56	-6.49	-18.72	7.75	-9.48
iShares US Oil Equip	IEZ	50.70	2.32	8.59	9.70	10.31	6.22	-18.74	-31.94	2.08	-23.15
iShares US Preferred	PFF	40.02	0.20	0.29	0.37	1.00	2.32	4.82	5.58	2.83	9.13
iShares US Real Estate	IYR	78.10	-3.15	-1.15	-3.93	2.49	-1.69	12.69	11.15	2.47	19.18
iShares US Reg Banks	IAT	34.90	0.37	1.54	-1.82	0.78	3.46	6.80	2.98	0.14	6.37
iShares US Technology	IYW	106.52	1.03	1.78	-1.03	1.94	2.30	7.07	10.39	2.30	21.54

ETF SECTOR PERFORMANCE RETURNS

Name	Symbol	Price	1 Week	2 Week	3 Week	1 Month	3 Month	6 Month	9 Month	YTD	1 Year
iShares US Telecom	IYZ	31.12	-0.64	2.33	0.07	4.06	7.60	6.54	4.20	6.83	8.57
iShares US Utilities	IDU	112.41	-1.10	1.87	-0.53	4.61	-5.30	5.27	5.96	-4.19	10.93
MV Ag Business	MOO	55.24	1.06	3.12	2.07	3.87	4.29	9.92	5.13	5.16	6.41
MV Coal	KOL	14.00	2.94	6.54	3.70	6.22	-2.57	-14.15	-22.87	-4.57	-23.49
MV Gaming	BJK	39.54	4.19	7.15	5.78	11.29	6.46	-4.60	-16.62	2.78	-19.39
MV Gold Miners	GDX	19.45	-1.27	3.24	0.62	6.87	-1.72	-10.77	-26.43	5.82	-20.32
MV Jr Gold Miners	GDXJ	24.34	-2.13	3.22	1.00	8.66	-7.52	-28.84	-43.84	1.71	-34.72
MV Nuclear Energy	NLR	49.29	-2.01	1.00	-1.06	3.77	-3.88	-0.61	-1.75	-4.16	1.22
MV Rare Earth	REMX	27.25	3.49	9.22	9.48	6.86	8.18	-5.60	-21.84	8.18	-24.79
MV Steel	SLX	32.03	1.17	2.99	0.25	2.07	-7.80	-23.66	-31.60	-9.70	-29.74
PShrs Clean Energy	PBW	5.79	0.87	3.58	2.48	6.45	13.98	-1.25	-9.13	10.08	-11.62
PShrs DB Agriculture	DBA	22.32	-1.63	0.00	-1.02	-0.40	-10.36	-15.45	-15.17	-10.33	-22.45
PShrs DB Base Metals	DBB	15.40	1.52	1.12	1.38	5.12	-1.91	-9.62	-11.24	-3.14	-5.11
PShrs DB Oil	DBO	13.99	-0.43	3.71	4.48	0.14	-1.48	-46.21	-53.60	-10.89	-51.86
PShrs Dyn Leisure	PEJ	37.59	0.94	-1.75	-4.23	1.21	3.97	15.37	11.93	5.54	16.46
PShrs Dyn Media	PBS	27.10	0.59	1.80	-0.48	3.80	8.26	10.75	8.15	6.19	14.61
PShrs Fin Preferred	PGF	18.62	0.11	0.43	0.54	1.39	2.86	6.18	6.89	3.42	10.39
PShrs NASDAQ Internet	PNQI	72.21	2.28	2.89	1.68	4.67	9.33	6.69	8.60	7.63	14.67
PShrs Private Equity	PSP	11.68	1.13	3.36	2.55	5.27	9.34	11.73	1.70	8.24	3.21
PShrs Water	PHO	25.04	-1.61	1.09	-1.42	2.54	-1.22	2.48	-3.14	-2.76	-3.98
SPDR Basic Materials	XLB	49.70	0.69	2.24	0.95	0.38	2.54	4.15	1.81	2.69	8.76
SPDR Biotech	XBI	229.38	4.46	4.54	-1.92	1.37	17.20	48.83	58.61	23.15	78.72
SPDR Cons Disc	XLY	76.67	0.82	2.35	-0.13	3.61	7.26	15.93	15.39	6.62	23.20
SPDR Cons Staples	XLP	49.60	0.16	1.83	1.35	4.05	0.80	9.62	11.90	2.92	18.52
SPDR DJIA	DIA	180.37	1.00	2.01	-0.33	2.46	1.44	7.41	8.39	1.94	14.02
SPDR Energy	XLE	80.14	1.29	4.90	4.20	7.02	4.83	-7.71	-17.71	1.93	-7.57
SPDR Financial	XLF	24.24	-0.04	1.30	-1.90	1.50	-0.49	5.18	8.41	-1.62	14.45
SPDR Gold	GLD	115.97	-0.62	0.79	2.11	4.71	0.03	-1.28	-9.78	2.10	-8.69
SPDR Healthcare	XLV	74.06	2.72	1.40	-1.12	4.59	4.84	15.21	21.66	8.61	33.51
SPDR Homebuilders	XHB	36.50	-0.95	0.83	0.19	3.34	4.73	23.00	16.38	7.10	16.25
SPDR Industrial	XLI	56.97	2.01	2.56	-0.26	2.42	2.16	10.09	7.56	1.15	12.99
SPDR KBW Bank	KBE	33.65	0.33	1.78	-1.06	1.25	4.48	6.78	3.25	0.65	5.14
SPDR KBW Cap Mkt	KCE	50.29	-0.59	0.72	-2.03	1.06	2.66	6.85	6.45	-0.59	11.38
SPDR KBW Insurance	KIE	67.85	0.18	2.14	0.07	3.01	2.91	8.80	7.75	2.08	13.98
SPDR KBW Reg Bank	KRE	40.99	0.42	1.71	-0.94	1.54	4.93	9.53	4.35	1.09	5.71
SPDR Metals & Mining	XME	26.80	-0.15	2.41	0.60	1.99	-9.64	-22.48	-34.42	-12.95	-35.14
SPDR Oil & Gas Equip	XES	27.64	2.87	10.74	11.90	11.19	5.29	-26.08	-40.94	-1.54	-37.02
SPDR Oil & Gas Explor	XOP	52.40	-0.27	7.77	8.74	9.00	17.06	-17.38	-33.43	9.84	-26.63
SPDR Pharmaceuticals	XPH	129.30	5.53	4.77	-0.54	3.88	16.46	27.52	33.40	19.96	52.53
SPDR Retail	XRT	101.44	-0.07	1.20	0.48	4.28	4.95	19.39	18.41	6.02	24.52
SPDR S&P 500	SPY	210.04	1.06	2.09	-0.18	3.17	2.47	7.88	8.55	2.65	16.92
SPDR Technology	XLK	42.08	0.74	1.72	-1.08	1.94	2.11	6.96	10.16	2.18	20.37
SPDR Utilities	XLU	44.66	-1.13	1.78	-0.71	4.41	-5.60	4.54	6.17	-4.68	10.75
Teucrium Corn	CORN	24.75	-1.98	-3.47	-2.06	-3.62	-6.18	1.85	-10.03	-7.09	-28.59
Teucrium Soybean	SOYB	19.30	-3.02	-0.72	-1.33	-3.26	-8.70	-1.78	-15.57	-7.03	-24.02
US Brent Oil	BNO	21.50	0.19	3.02	5.03	-0.65	7.45	-41.06	-51.17	-5.29	-49.94
US Natural Gas	UNG	12.61	-5.47	-5.40	-10.57	-12.00	-15.60	-39.02	-44.42	-14.62	-51.11
US Oil	USO	18.41	-0.11	7.41	12.05	3.60	-0.75	-44.21	-51.42	-9.58	-50.51

ETF SECTOR RETURNS

PERIOD	PORTFOLIO	BENCHMARK S&P 500	Nasdaq	Dow	Russell 2000
YTD	6.80	2.10	5.49	1.32	4.99
1 Week	2.17	1.70	2.23	1.66	0.73
4 Week	2.79	2.37	2.55	1.74	2.65
13 Week	5.05	2.80	6.21	1.81	6.67
26 Week	18.51	10.28	16.83	9.15	20.07
1 Year	13.89	15.77	24.91	12.67	13.80
Inception*	73.71	67.15	91.77	47.80	70.70

*Inception on 12/31/2011

ETF SECTOR PORTFOLIO HOLDINGS

RANK	FUND	SYMBOL	SHARES	PRICE	Value	DATE PURCHASED	PERCENT
2	FrTrust Biotech	FBT	206.74	120.99	\$25,013.73	08/11/14	14.40%
3	iShares NASDAQ Biotech	IBB	52.77	357.45	\$18,862.11	08/25/14	10.86%
4	SPDR Pharmaceuticals	XPH	130.12	129.3	\$16,824.87	09/22/14	9.69%
5	Guggenheim Solar Energy	TAN	344.90	48.02	\$16,561.98	03/30/15	9.53%
6	iShares US Home Constr	ITB	548.87	28.2	\$15,478.19	03/09/15	8.91%
7	SPDR Homebuilders	XHB	458.48	36.5	\$16,734.42	02/23/15	9.63%
8	iShares US Cons Cyclical	IYC	116.77	145.93	\$17,040.39	02/23/15	9.81%
9	iShares US Aero & Defense	ITA	123.36	125.41	\$15,470.77	04/06/15	8.91%
10	iShares US Healthcare	IYH	104.07	157.28	\$16,367.47	09/08/14	9.42%
11	SPDR Retail	XRT	151.42	101.44	\$15,360.24	04/06/15	8.84%
					\$173,714.17	100.00%	

THIS WEEK'S ETF SECTOR TRADE RECOMMENDATIONS

At the close of trading on April 13, 2015, we will make the following trades. Proceeds from multiple fund sales should be split evenly between new purchases.

We hold the top 10 highest ranked ETFs, but do not hold more than 2 ETFs from the same sector. There is no minimum holding period for ETFs.

No Trades

Last Week's Sell Transactions

Date	Fund	Symbol	Shares	Buy	Value	Sell	Proceeds	Profit
4/6/2015	SPDR Healthcare	XLV	217.42	64.18	\$13,954.07	72.1	\$15,837.45	\$1,883.38
4/6/2015	PSHrs Dyn Leisure	PEJ	400.22	38.50	\$15,408.51	37.24	14904.23384	-\$504.28

ETF INTERNATIONAL MOMENTUM RANKINGS

Name	Symbol	1/16	1/23	1/30	2/6	2/13	2/20	2/27	3/6	3/13	3/20	3/27	4/3	4/10
WTree Europe Hedged	HEDJ	10	9	7	5	5	3	1	1	1	1	1	1	1
WTree Japan Hedged	DXJ	1	3	4	4	3	4	2	2	2	2	2	2	2
China Large Cap	FXI	3	1	2	2	2	2	3	5	6	5	6	4	3
PwrShrs DB Dollar Bull	UUP	2	2	1	1	1	1	4	3	3	3	3	3	4
iShares Philippines	EPHE	5	5	5	6	6	6	5	4	4	4	4	5	5
iShares Ireland	EIRL	22	23	24	24	19	12	9	9	8	8	5	6	6
iShares Japan	EWJ	25	26	26	25	23	21	17	11	10	9	7	7	7
WTree Japan Sm Cap Div	DFJ	33	34	34	31	31	27	24	19	12	11	9	8	8
iShares Japan Sm Cap	SCJ	31	30	27	26	25	23	20	17	13	12	10	9	9
iShares Denmark	EDEN	34	36	38	39	42	42	37	33	30	26	18	15	10
MV India Sm Cap	SCIF	8	8	8	8	8	7	7	7	7	7	11	11	11
Gugg China Sm Cap	HAO	12	13	15	21	30	34	40	38	40	42	42	35	12
iShares India 50	INDY	4	4	3	3	3	5	6	6	5	6	8	10	13
iShares MSCI EAFE MinVol	EFAV	18	16	14	13	11	11	11	10	11	13	12	12	14
iShares Netherlands	EWN	28	29	29	29	29	25	22	17	14	14	13	13	14
iShares Germany	EWG	37	38	37	37	35	32	29	24	21	16	15	14	16
Glb X Argentina	ARGT	65	65	66	63	60	58	54	51	43	30	22	19	17
iShares Hong Kong	EWH	15	14	13	11	10	10	13	15	17	21	25	22	18
Gugg China RE	TAO	9	10	10	9	9	9	10	12	18	23	27	26	19
WTree Euro Sm Cap Div	DFE	52	51	47	45	41	38	30	27	23	19	17	18	20
iShares S&P World Property	WPS	20	19	18	18	16	15	15	16	19	18	20	20	21
WTree India	EPI	7	7	6	7	7	8	8	8	9	10	14	16	22
iShares Taiwan	EWT	21	20	16	15	14	14	14	13	14	15	16	17	22
iShares Belguim	EWK	24	25	24	22	20	17	16	13	16	17	18	21	24
iShares Finland	EFNL	36	37	36	38	34	30	26	25	24	24	23	23	25
iShares Asia ex Japan	AAXJ	23	22	21	19	22	22	25	26	28	27	30	29	26
iShares ACWI Index	ACWI	15	18	20	20	21	20	19	21	20	19	24	24	27
iShares Israel Cap Invest	EIS	43	45	49	52	54	52	52	52	49	46	39	34	28
iShares New Zealand	ENZL	11	11	12	15	17	19	23	22	22	22	21	25	29
iShares Switzerland	EWL	30	30	32	34	33	33	31	32	32	32	28	28	30
iShares MSCI EAFE	EFA	39	39	40	40	40	40	38	34	33	31	28	29	31
iShares Sweden	EWD	44	43	43	41	39	39	32	30	27	25	26	27	31
iShares South Africa	EZA	29	24	22	14	12	13	12	19	26	32	32	33	33
iShares EMU Index	EZU	54	53	50	48	48	46	44	39	37	35	33	31	34
iShares MSCI Emg MinVol	EEMV				31	32	35	34	36	36	37	40	40	35
iShares Global 100	IOO	19	21	23	27	27	26	27	29	29	28	31	31	36
iShares ACWI ex-US	ACWX	41	42	42	44	43	43	43	42	41	39	38	40	37
iShares France	EWQ	64	60	58	53	50	50	46	43	42	40	37	38	38
iShares DJ Euro 50	FEZ	59	57	57	54	53	51	50	47	45	44	41	42	39
iShares S&P Europe 350	IEV	50	48	46	47	47	44	42	40	38	37	36	38	39
iShares Thailand Invest	THD	17	17	17	17	13	16	18	23	24	29	34	36	39
WTree China Yuan	CYB	14	15	19	23	24	29	33	35	34	34	35	36	42
iShares Pacific ex-Japan	EPP	46	43	44	46	46	45	46	44	44	45	42	43	43
SPDR MidEast & Africa	GAF	35	34	35	29	28	28	28	31	35	41	44	45	44
MV Indonesia	IDX	32	32	33	35	36	36	36	37	39	42	45	44	44
PwrShrs Golden Dragon	PGJ	48	47	48	49	51	53	54	56	57	57	57	54	46
iShares MSCI Italy	EWI	81	77	77	75	71	65	63	60	55	55	49	46	47

ETF INTERNATIONAL MOMENTUM RANKINGS

Name	Symbol	1/16	1/23	1/30	2/6	2/13	2/20	2/27	3/6	3/13	3/20	3/27	4/3	4/10
iShares Emerging Markets	EEM	45	41	41	43	44	47	49	49	51	52	52	49	48
WTree Emg Mkt Sm Cap Div	DGS	42	39	39	42	45	48	51	50	52	53	54	52	49
iShares Australia	EWA	67	66	64	60	59	57	56	54	53	49	47	47	50
iShares Singapore	EWS	26	27	30	33	37	37	41	46	48	50	51	49	51
SPDR Emg Mkts Sm Cap	EWX	49	46	45	50	52	54	53	55	54	54	56	57	52
iShares MSCI U Kingdom	EWU	56	55	51	51	49	48	48	44	46	47	46	48	53
iShares South Korea	EWY	66	62	59	58	57	59	58	57	56	56	55	56	54
Wtree Asia Local Debt	ALD	27	28	31	35	38	41	45	48	49	48	50	51	55
iShares Austria	EWO	78	78	79	79	76	71	65	62	60	58	58	58	56
MV Indonesia Sm Cap	IDXJ	13	12	11	12	14	18	21	28	31	36	48	53	57
CurrShrs Swiss Franc	FXF	38	33	28	28	26	30	35	41	47	51	52	54	58
iShares Chile	ECH	68	68	67	66	63	61	59	58	59	60	59	59	59
iShares Spain	EWP	69	70	71	72	73	73	69	69	69	68	63	62	60
WTree Emg Markets HiYld	DEM	74	72	70	69	68	65	66	66	67	66	65	65	61
WTree Emg Currency	CEW	51	52	55	57	58	60	62	64	63	61	61	61	62
iShares Canada	EWC	53	58	61	61	62	63	64	65	65	63	62	63	63
iShares MSCI Emg EMEA	EEME	77	76	75	71	69	68	67	67	66	67	67	66	64
CurrShrs Brit Pound	FXB	47	49	54	56	56	56	57	59	58	59	60	60	65
CurrShrs Japanese Yen	FXY	71	69	68	67	65	67	68	68	68	65	63	64	66
iShares Maylasia	EWM	75	74	74	73	72	72	71	70	71	70	68	67	67
iShares Mexico	EWV	72	73	73	74	75	75	74	73	73	71	69	68	68
WTree Commod Equity	CCXE	80	80	78	78	79	79	79	77	75	75	75	71	69
MV Gulf States	MES	79	81	80	80	78	77	75	72	70	72	74	73	70
CurrShrs Can Dollar	FXC	40	49	60	62	65	70	72	71	72	73	71	70	71
WTree Commod Currency	CCX	70	71	72	75	77	78	77	78	76	76	76	74	72
CurrShrs Aust Dollar	FXA	62	64	65	68	70	74	76	75	74	74	72	72	73
MV Egypt	EGPT	63	59	56	55	55	55	60	63	62	62	66	69	74
iShares Poland	EPOL	76	78	81	81	81	80	81	81	81	80	78	77	75
iShares Turkey	TUR	6	6	9	10	18	24	38	53	64	69	73	75	76
iShares Emg E Europe	ESR	87	87	87	86	86	86	86	85	85	85	82	82	77
MV Africa	AFK	83	83	83	82	82	82	80	80	79	78	79	78	78
MV Russia	RSX	90	89	89	89	88	87	87	87	86	86	86	83	79
MV Vietnam	VNM	60	63	63	65	64	62	60	61	61	64	70	76	80
iShares All Peru	EPU	55	60	62	64	67	69	73	74	76	77	77	79	81
Euro Currency Trust	FXE	61	67	69	70	73	76	78	79	80	79	80	80	82
iShares S&P Latin Am 40	ILF	82	82	82	83	83	83	82	83	83	83	85	83	83
CurrShrs Swed Krona	FXS	73	75	76	77	80	80	83	82	82	81	81	81	84
Glb X Norway 30	NORW	85	85	85	85	84	84	84	84	84	84	84	85	85
WTree Dreyfus Brazil Real	BZF	58	54	51	59	61	64	70	76	78	82	82	86	86
MV Russia Sm Cap	RSXJ	92	92	92	92	90	90	89	88	88	87	87	87	87
iShares Brazil	EWZ	84	84	84	84	85	85	85	86	87	88	88	88	88
Glb X Nigeria	NGE	89	90	90	90	92	92	92	92	92	90	90	89	89
MV Brazil Small Cap	BRF	86	86	86	87	87	88	88	89	89	89	89	90	90
Glb X Colombia	GXG	88	88	88	88	89	89	90	90	91	91	91	91	91
Glb X Greece 20	GREK	91	91	91	91	91	91	91	91	90	92	92	92	92
db xTrackers China	ASHR	93	93	93	93	93	93	93	93	93	93	93	93	93

ETF INTERNATIONAL PERFORMANCE RETURNS

Name	Symbol	Price	1 Week	2 Week	3 Week	1 Month	3 Month	6 Month	9 Month	YTD	1 Year
CurrShrs Aust Dollar	FXA	76.88	1.06	-0.90	-1.09	1.61	-4.91	-12.36	-17.13	-5.39	-16.87
CurrShrs Brit Pound	FXB	143.71	-1.63	-1.60	-2.04	-1.95	-2.98	-9.58	-14.76	-6.11	-13.01
CurrShrs Can Dollar	FXC	79.02	-0.82	0.19	-0.01	1.40	-5.94	-11.71	-15.29	-7.60	-13.00
CurrShrs Japanese Yen	FXY	80.85	-0.61	-0.91	-0.16	0.99	-0.58	-10.24	-15.96	-0.44	-15.96
CurrShrs Swed Krona	FXS	112.30	-3.16	-2.85	-3.74	-2.26	-9.39	-18.93	-23.42	-11.46	-26.23
CurrShrs SwissFranc	FXF	99.51	-2.16	-2.02	-0.24	3.12	3.94	-3.01	-9.17	1.38	-10.91
db xTrackers China	ASHR	45.00	3.54	9.81	11.03	25.59	21.56	71.92	103.38	20.94	94.61
Euro Currency Trust	FXE	104.33	-3.03	-2.64	-1.87	0.64	-10.12	-16.92	-22.31	-12.43	-23.90
Glb X Argentina	ARGT	22.06	1.66	4.65	0.41	8.78	20.94	10.87	-5.61	17.59	10.98
Glb X Colombia	GXG	11.29	1.71	6.81	6.11	12.12	-6.69	-34.26	-42.27	-12.21	-38.82
Glb X Greece 20	GREK	11.07	-2.55	1.56	2.98	-0.81	-10.36	-38.09	-48.53	-17.39	-52.25
Glb X Nigeria	NGE	10.33	-3.00	14.14	21.53	15.42	7.94	-28.60	-35.06	-2.27	-26.78
Glb X Norway 30	NORW	12.46	3.66	5.86	5.50	9.39	5.41	-14.05	-23.88	4.44	-19.21
Gugg China RE	TAO	24.01	6.71	11.26	14.99	16.21	12.62	16.16	19.43	15.05	22.51
Gugg China Sm Cap	HAO	33.30	13.85	27.49	29.47	32.25	24.30	26.90	32.68	28.13	32.42
iShares ACWI ex-US	ACWX	46.54	1.22	3.40	2.67	7.24	9.56	4.76	-1.45	8.18	3.01
iShares ACWI Index	ACWI	61.86	1.31	2.89	1.21	5.19	6.18	6.49	3.64	5.74	10.06
iShares All Peru	EPU	29.27	-0.75	3.90	1.74	3.79	-8.53	-11.66	-20.20	-8.42	-11.17
iShares Asia ex Japan	AAXJ	68.35	3.83	8.01	7.20	11.07	11.32	11.98	8.52	12.18	14.46
iShares Australia	EWA	23.55	1.55	0.73	-1.59	4.85	5.65	0.03	-7.43	6.22	-6.49
iShares Austria	EWO	16.24	-0.98	3.37	2.01	5.25	8.85	2.83	-12.68	6.98	-15.90
iShares Belguim	EWK	17.39	-0.34	2.17	2.29	5.59	9.30	9.12	2.04	7.35	3.26
iShares Brazil	EWZ	34.45	2.32	13.73	9.23	12.54	-5.02	-25.71	-28.20	-5.80	-24.18
iShares Canada	EWC	28.25	1.25	4.36	2.91	6.20	1.33	-5.60	-11.27	-2.11	-2.98
iShares Chile	ECH	41.68	-0.57	4.70	6.44	8.01	6.76	-2.26	-10.40	4.49	-9.68
iShares China Large Cap	FXI	50.79	9.89	17.84	17.19	24.27	19.67	31.81	36.28	22.03	42.27
iShares Denmark	EDEN	54.58	0.22	3.23	6.19	11.48	17.76	14.94	6.16	16.15	11.28
iShares DJ Euro 50	FEZ	39.63	-0.90	0.99	0.87	5.38	10.83	3.64	-5.04	7.64	-3.52
iShares Emerging Markets	EEM	42.88	2.66	8.67	6.99	11.29	8.83	3.39	-1.01	9.14	4.81
iShares Emg E Europe	ESR	18.74	-0.27	10.76	9.53	12.28	13.51	-11.69	-22.99	18.68	-15.23
iShares EMU Index	EZU	39.51	-0.63	1.28	1.10	5.39	11.48	6.10	-3.34	8.75	-3.38
iShares Finland	EFNL	35.15	0.72	2.27	1.36	6.35	12.16	8.92	0.80	9.91	1.56
iShares France	EWQ	26.75	-0.34	1.25	1.25	5.52	11.27	4.78	-4.38	8.52	-5.63
iShares Germany	EWG	30.55	-0.23	1.50	0.96	5.31	13.40	13.32	-0.16	11.46	1.02
iShares Global 100	IOO	78.57	0.55	1.87	0.27	3.78	3.71	3.30	0.98	3.08	5.29
iShares Hong Kong	EWH	24.06	7.65	10.01	12.17	14.14	17.25	15.85	15.46	17.14	19.30
iShares India 50	INDY	32.49	1.21	6.04	2.95	1.63	6.59	8.84	12.80	8.66	27.34
iShares Ireland	EIRL	38.28	-0.36	0.92	0.29	5.54	13.76	15.56	9.09	11.18	0.11
iShares Israel Cap Invest	EIS	52.50	-0.46	4.79	6.23	9.44	12.49	4.18	1.84	12.23	1.87
iShares Japan	EWJ	12.94	0.78	1.65	1.01	6.07	15.02	13.49	9.20	15.12	20.90
iShares Japan Sm Cap	SCJ	58.95	-1.67	3.17	2.61	7.07	13.39	12.51	6.57	14.11	19.81
iShares Maylasia	EWM	13.56	-1.53	2.19	3.43	5.44	3.83	-10.03	-14.15	0.59	-10.62
iShares Mexico	EWV	59.75	-2.03	2.73	0.72	5.79	1.37	-11.92	-12.54	0.61	-5.01
iShares MSCI EAFE	EFA	66.26	0.62	1.72	0.91	5.71	10.56	6.22	-0.77	8.91	2.84
iShares MSCI EAFE MinVol	EFAV	67.76	0.74	1.12	1.29	5.73	10.02	9.89	5.55	9.82	12.05
iShares MSCI Emg EMEA	EEME	45.65	-0.26	6.83	6.68	9.29	4.08	-2.08	-13.93	7.36	-9.11
iShares MSCI Emg MinVol	EEMV	62.14	1.87	6.48	6.73	9.58	9.09	4.51	3.53	9.73	9.66

ETF INTERNATIONAL PERFORMANCE RETURNS

Name	Symbol	Price	1 Week	2 Week	3 Week	1 Month	3 Month	6 Month	9 Month	YTD	1 Year
iShares MSCI Italy	EWI	15.09	-1.31	1.28	1.75	5.30	15.19	0.50	-9.33	10.96	-11.39
iShares MSCI U Kingdom	EWU	18.63	1.36	1.58	-1.01	3.62	5.43	-0.93	-8.29	3.33	-3.37
iShares Netherlands	EWN	26.03	-0.38	2.24	0.50	4.41	11.72	9.98	4.98	8.87	3.02
iShares New Zealand	ENZL	40.63	-0.05	-0.73	-0.83	4.47	0.69	6.80	-1.07	1.63	0.34
iShares Pacific ex-Japan	EPP	47.51	3.15	3.22	2.46	7.22	7.78	3.80	-1.62	8.10	0.26
iShares Philippines	EPHE	42.93	0.02	3.37	3.92	3.52	9.54	12.83	15.34	12.38	23.85
iShares Poland	EPOL	23.96	-1.03	2.09	2.44	8.03	0.08	-13.21	-14.72	-0.46	-18.08
iShares S&P Europe 350	IEV	45.57	0.29	1.63	0.62	5.34	9.49	4.09	-3.81	7.15	-1.91
iShares S&P Latin Am 40	ILF	31.29	0.16	8.57	5.82	9.25	-1.54	-18.03	-19.14	-1.63	-15.23
iShares S&P World Property	WPS	39.62	1.36	2.46	3.07	7.99	8.61	10.58	4.03	9.92	11.77
iShares Singapore	EWS	13.06	-0.08	1.40	2.75	6.44	0.93	0.12	-2.31	-0.15	1.61
iShares South Africa	EZA	70.51	-0.06	6.17	5.74	10.31	6.61	8.20	3.95	8.78	7.56
iShares South Korea	EWY	59.60	1.40	3.98	3.17	8.13	7.25	2.99	-6.55	7.80	-4.87
iShares Spain	EWP	35.11	-3.04	0.34	2.00	7.90	6.98	-5.49	-12.48	1.39	-10.08
iShares Sweden	EWD	33.59	-2.07	-0.09	-0.91	1.88	9.16	5.52	-1.55	6.06	-2.76
iShares Switzerland	EWL	34.41	1.15	2.23	1.21	7.43	9.52	8.21	1.50	8.58	2.53
iShares Taiwan	EWT	16.00	-0.87	2.24	-0.81	2.96	6.74	5.01	-0.25	5.89	11.01
iShares Thailand Invest	THD	82.26	0.94	4.63	2.44	4.25	4.44	1.32	3.73	6.20	14.69
iShares Turkey	TUR	47.53	-2.48	3.37	-0.06	7.22	-16.08	-2.84	-14.79	-12.48	-6.60
MV Africa	AFK	26.11	-0.53	6.01	5.88	5.41	1.20	-13.26	-18.24	0.66	-15.33
MV Brazil Small Cap	BRF	17.56	0.63	10.58	8.46	10.03	-12.64	-33.87	-39.88	-16.66	-37.78
MV Egypt	EGPT	55.58	2.93	0.62	-2.32	-5.07	-3.96	-18.09	-14.50	-4.67	-10.70
MV Gulf States	MES	27.40	1.11	7.92	6.24	2.62	4.06	-14.88	-11.58	3.91	-13.48
MV India Sm Cap	SCIF	50.50	3.31	11.68	7.40	3.97	10.67	14.65	6.55	13.00	36.38
MV Indonesia	IDX	24.94	-0.40	3.53	2.51	5.54	4.40	3.59	-4.99	2.68	2.06
MV Indonesia Sm Cap	IDXJ	13.40	3.00	8.94	2.13	1.06	-1.98	4.73	-2.15	-2.05	-2.15
MV Russia	RSX	18.81	-0.16	13.18	11.37	13.72	19.13	-11.63	-26.64	28.57	-15.69
MV Russia Sm Cap	RSXJ	23.04	-1.20	11.20	8.22	5.69	13.55	-19.22	-31.96	16.07	-24.49
MV Vietnam	VNM	17.35	4.58	1.46	-1.81	-6.47	-8.01	-19.58	-15.31	-9.73	-17.42
PwrShrs DB Dollar Bull	UUP	26.17	2.59	1.99	1.36	-0.72	6.86	15.39	22.46	9.18	23.10
PwrShrs Golden Dragon	PGJ	32.38	5.78	9.58	10.85	16.73	12.31	8.35	8.92	16.27	12.21
SPDR Emg Mkts Sm Cap	EWX	47.44	2.09	6.85	5.80	7.97	6.44	0.12	-4.80	6.99	1.46
SPDR MidEast & Africa	GAF	71.20	-0.68	4.89	4.15	7.04	3.50	1.53	-0.77	6.27	1.97
Wtree Asia Local Debt	ALD	46.82	0.11	0.69	1.58	2.85	0.22	-2.15	-4.42	0.34	-2.10
WTree China Yuan	CYB	25.51	0.08	0.35	0.51	1.27	1.27	0.47	1.99	1.51	2.44
WTree Commod Currency	CCX	17.14	0.47	1.54	4.58	4.58	-1.44	-11.10	-16.63	-2.39	-15.98
WTree Commod Equity	CCXE	26.07	0.12	4.57	3.99	8.11	3.01	-9.54	-16.06	2.65	-12.63
WTree Dreyfus Brazil Real	BZF	15.04	1.21	5.69	5.62	1.90	-11.01	-18.53	-22.23	-11.16	-21.30
WTree Emg Currency	CEW	18.48	0.11	1.82	2.04	3.36	-0.27	-6.62	-10.60	-0.59	-9.37
WTree Emg Mkts HiYld	DEM	45.68	2.24	9.02	7.38	11.22	6.13	-4.27	-9.85	8.35	-4.15
WTree Emg Mkt Sm Cap Div	DGS	46.51	1.28	6.31	6.09	9.23	6.58	0.82	-2.98	7.76	0.95
WTree Euro Sm Cap Div	DFE	57.33	-0.03	2.16	1.81	5.79	12.70	12.59	-1.85	11.39	-5.10
WTree Europe Hedged	HEDJ	68.52	2.12	3.94	2.56	3.88	23.11	27.51	24.77	23.31	28.84
WTree India	EPI	23.77	1.97	6.69	3.40	2.64	6.31	7.70	7.59	7.95	25.19
WTree Japan Hedged	DXJ	56.74	1.38	2.25	1.27	4.36	15.40	24.27	28.21	15.25	41.11
WTree Japan Sm Cap Div	DFJ	55.89	0.65	3.31	1.91	6.21	14.58	11.32	6.46	15.19	18.49

ETF INTERNATIONAL PORTFOLIO PERFORMANCE

PERIOD	PORTFOLIO	MSCI EAFE	S&P 500	Nasdaq	Dow	Russell 2000
YTD	10.40	7.12	2.10	5.49	1.32	4.99
1 Week	3.04	1.52	1.70	2.23	1.66	0.73
4 Week	4.98	4.71	2.37	2.55	1.74	2.65
13 Week	9.08	9.93	2.80	6.21	1.81	6.67
26 Week	11.62	8.71	10.28	16.83	9.15	20.07
1 Year	5.07	0.27	15.77	24.91	12.67	13.80
Inception*	36.75	34.60	67.15	91.77	47.80	70.70

*Inception on 12/31/2011

INTERNATIONAL PORTFOLIO HOLDINGS

RANK	FUND	SYMBOL	SHARES	PRICE	VALUE	Date Purchased	PERCENT
1	WTree Europe Hedged	HEDJ	224.07	68.52	\$15,353.03	12/29/14	11.23%
2	WTree Japan Hedged	DXJ	265.15	56.74	\$15,044.35	11/03/14	11.00%
3	China Large Cap	FXI	328.53	50.79	\$16,686.22	08/11/14	12.20%
4	PwrShrs DB Dollar Bull	UUP	470.18	26.17	\$12,304.68	10/20/14	9.00%
5	iShares Philippines	EPHE	291.47	42.93	\$12,512.79	09/29/14	9.15%
6	iShares Ireland	EIRL	321.68	38.28	\$12,313.83	03/02/15	9.00%
7	iShares Japan	EWJ	954.43	12.94	\$12,350.30	03/09/15	9.03%
8	WTree Japan Sm Cap Div	DFJ	184.86	55.89	\$10,332.10	03/23/15	7.56%
11	MV India Sm Cap	SCIF	310.79	50.5	\$15,695.09	04/07/14	11.48%
14	iShares EAFE Min Vol	EFAV	208.88	67.76	\$14,153.54	03/30/15	10.35%
					\$136,745.95	100.00%	

THIS WEEK'S INTERNATIONAL TRADE RECOMMENDATIONS

At the close of trading on April 13, 2015, we will make the following trades. Proceeds from multiple fund sales should be split evenly between new purchases.

We hold the top 10 highest ranked ETFs, but do not hold more than 2 ETFs from the same geographic region. There is no minimum holding period for ETFs.

No Trades

Last Week's Sell Transactions

<u>Date</u>	<u>Fund</u>	<u>Symbol</u>	<u>Shares</u>	<u>Buy</u>	<u>Value</u>	<u>Sell</u>	<u>Proceeds</u>	<u>Profit</u>
No trades last week								

BLENDed ETF PORTFOLIO

PERIOD	PORTFOLIO	S&P 500	Nasdaq	RUSSELL 2000	MSCI EAFE
YTD	7.86	2.10	5.49	4.99	7.12
1 Week	2.27	1.70	2.23	0.73	1.52
4 Week	3.62	2.37	2.55	2.65	4.71
13 Week	6.33	2.80	6.21	6.67	9.93
26 Week	14.48	10.28	16.83	20.07	8.71
1 Year	2.67	15.77	24.91	13.80	0.27
Inception*	0.50	13.73	19.62	8.69	-0.75

*Inception on 12/31/2013

BLENDed PORTFOLIO HOLDINGS

RANK	FUND	SYMBOL	SHARES	PRICE	VALUE	Date Purchased	PERCENT
3	FrTrust Biotech	FBT	98.38	120.99	\$11,902.57	08/25/14	11.84%
6	SPDR Pharmaceuticals	XPH	75.38	129.30	\$9,746.24	09/29/14	9.70%
7	Guggenheim Solar	TAN	236.396	48.02	\$11,351.73	10/20/14	11.30%
8	WTree Europe Hedged	HEDJ	149.41	68.52	\$10,237.57	03/02/15	10.19%
13	ProShares UltraShort Yen	YCS	108.75	89.32	\$9,713.83	03/23/15	9.67%
14	SPDR Homebuilders	XHB	235.68	36.50	\$8,602.47	01/20/15	8.56%
15	iShares US Cons Services	IYC	73.73	145.93	\$10,759.28	02/23/15	10.71%
16	iShares US Healthcare	IYH	65.41	157.28	\$10,287.30	10/13/14	10.24%
17	PwrShrs DB Dollar Bull	UUP	363.57	26.17	\$9,514.65	02/02/15	9.47%
28	iShares 20+ Year Treas	TLT	64.68	129.62	\$8,383.55	01/12/15	8.34%
\$100,499.20							100.00%

THIS WEEK'S INTERNATIONAL TRADE RECOMMENDATIONS

At the close of trading on April 13, 2015, we will make the following trades. Proceeds from multiple fund sales should be split evenly between new purchases.

We hold the top 10 highest ranked ETFs, but do not hold more than 2 ETFs from the same country or sector. There is no minimum holding period for ETFs.

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percent.

Year to date, the MSCI EAFE Index remains in the lead, up 7.12 percent as foreign markets benefit from central bank interventions. The Nasdaq jumped ahead of the Russell 2000 for the year; it now leads 5.49 to 4.99 percent. Meanwhile, the S&P 500 Index and DJIA still lag, with gains of 2.10 percent and 1.32 percent, respectively. The rally this year has been relatively narrow in biotechnology, pharmaceuticals, solar and Internet shares, to name a few, which benefits the Nasdaq far more than the more industrial focused indexes.

The ETF International model is the best performing portfolio this year, now up 10.40 percent on the back of European quantitative easing and the big run in China shares. The Fidelity Select Sector Portfolio isn't far behind though; it's up 9.21 percent this year. The ETF Blended Portfolio has gained 7.86 percent and the ETF Sector Portfolio has advanced 6.80 percent, better than any index save the MSCI EAFE.

Relative momentum rankings have been steady among Fidelity Select funds in recent weeks. Transportation (FSRFX) was the only fund moved more than two spots last week. It fell six spots as the losses from March have damaged momentum. Last week was a decent one

in terms of performance, as the fund increased 2.02 percent. More importantly, it climbed above its 200-day moving average.

iShares Transportation (IYT) fell eleven spots last week and was the only significant relative momentum loser last week. There were several gainers among sector ETFs though. PowerShares Private Equity (PSP) moved up eight spots in the rankings, one better than PowerShares Nasdaq Internet (PNQI). iShares U.S. Telecom (IYZ) moved up five spots.

Losing relative momentum among international ETFs was WisdomTree India Earnings (EPI) and WisdomTree Dreyfus Chinese Yuan (CYB), both down six positions. iShares MSCI United Kingdom (EWU) slipped five spots, as did Currency Shares British Pound (FXB). EWU's weak performance this year is entirely due to the depreciating British pound.

It was no surprise as to what is rose in the rankings. Guggenheim China Small Cap (HAO) moved up twenty-three spots to number 12 last week. PowerShares Golden Dragon (PGJ) climbed eight and Guggenheim China Real Estate (TAO) advanced seven. After Israel (EIS) and Denmark (EDEN), there were four broad emerging market funds: EEMV, ESR, EWX and DEM.



WHAT IS THE GLOBAL MOMENTUM GUIDE?

The Mutual Fund Investor Guide: Global Momentum Guide delivers a strategy which entails investing in momentum leading exchange-traded funds (ETFs) and mutual funds, with the goal of generating long-term market beating gains. Momentum investing involves finding the stocks or sectors that are outperforming the market and buying them, while avoiding or even shorting stocks or sectors that are under performing.

How the Global Momentum Guide Works

Each week, the Global Momentum Guide will report updated momentum rankings along with trade advice. Subscribers receive buy, sell and hold advice on several portfolios made up of Fidelity Select mutual funds, sector ETFs and international ETFs. Investors hold the top 10 funds based on our proprietary ranking system, adjusted for correlation. When a fund falls from the top 10, we will issue a sell signal on it, and simultaneously issue a buy order on a rising fund that replaces it. Funds that remain in the top 10 are held.

The system used by the Global Momentum Guide is designed to generate long-term out performance. It is also designed to remove human emotion from trading. Sometimes sell orders are issued for sec-

tors that are extremely popular with investors and other times it will issue a hold signal on a sector experiencing a large correction that has many investors panicking. This can result in volatile returns, but our experience with the system has shown that some of the largest gains are made in sectors that experience big corrections during the course of a bull market. One of the biggest benefits of using the Global Momentum Guide is that it takes emotion and guesswork out of investing.

Why the Global Momentum Guide Works

Different sectors lead the stock market at each stage of a market cycle. For instance, consumer discretionary stocks typically lead in the early stage of a bull market, technology stocks lead in the middle, and consumer staples lead at the end. These stages of the market can last for months or even years. Countries, commodities and currencies all experience the same cyclical movements as investor move in and out of investments in waves.

There are many explanations for cyclical behavior in the markets, but we don't worry about the whys because the Global Momentum Guide uses a mechanical system of technical indicators to select investments. These signals tells us which funds are leading and which are lagging, and we position the portfo-

lio in the leading funds. If technology stocks lead in the early part of a bull market, our system will pick that up and issue a buy signal.

Momentum investing works because investors have been reliably predictable throughout history—there hasn't been a market yet where investors didn't exhibit some cyclical behavior. The Global Momentum Guide is designed to capture the gains from these big winners during each bull market phase of the stock market.

What Do I Get When I Subscribe?

Every week you will receive an updated ranking of all the funds covered in our newsletter, plus buy, hold and sell advice on each of the portfolios.

How Do I Begin Following the Model?

To begin following a model, purchase equal dollar amounts of each holding in the model. We will hold the funds for at least a week in the case of ETFs, and for 30 days with Fidelity Select funds due to a short term trading fee on Fidelity Select funds held less than 30 days.

SUBSCRIPTION REFUND POLICY

30 DAY 100% GUARANTEE; NO REFUNDS AFTER 30 DAYS.

ETF INVESTOR GUIDE

Each month we provide buy, hold and sell recommendations for hundreds of ETFs from companies including Fidelity, iShares, SPDR and PowerShares.

Additionally, you will also have access to our model portfolios, specifically created for conservative, moderate and aggressive investors. To learn more, call (888) 252-5372.

INVESTOR GUIDE TO VANGUARD FUNDS

For years, we have covered a limited number of Vanguard mutual funds. In 2014, we launched a newsletter dedicated specifically to Vanguard funds and no-transaction-fee funds accessible to Vanguard investors.

We provide numerous model portfolios, plus buy, hold and sell recommendations on over 400 mutual funds. I am confident you will find this advice invaluable as you make your investment decisions. To learn more, call (888) 252-5372.

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