



MODEL INVESTING

STRATEGY MADE SIMPLE

This Quick Reference Guide has been created for Model Investing clients who wish to invest using Fidelity commission-free ETFs. If you have any questions, please send us an email at support@modelinvesting.com or call 858-529-5392.

Model Investing Funds

Fidelity/iShares Equivalent Funds

	ETF	Description	ETF	Description
Asset Rotation Model (ARM)	SPY	SPDR S&P 500 ETF	IVV	iShares Core S&P 500 ETF
	AGG	iShares Core U.S. Aggregate Bond ETF	AGG	iShares Core U.S. Aggregate Bond ETF
Sector Rotation Model (SRM)	XLY	Consumer Discretionary Select Sector SPDR Fund	FDIS	Fidelity MSCI Consumer Discretionary ETF
	XLP	Consumer Staples Select Sector SPDR Fund	FSTA	Fidelity MSCI Consumer Staples ETF
	XLE	Energy Select Sector SPDR Fund	FENY	Fidelity MSCI Energy ETF
	XLF	Financial Select Sector SPDR Fund	FNCL	Fidelity MSCI Financials ETF
	XLV	Health Care Select Sector SPDR Fund	FHLC	Fidelity MSCI Health Care ETF
	XLI	Industrial Select Sector SPDR Fund	FIDU	Fidelity MSCI Industrials ETF
	XLB	Materials Select Sector SPDR Fund	FMAT	Fidelity MSCI Materials ETF
	XLK	Technology Select Sector SPDR Fund	FTEC	Fidelity MSCI Information Technology ETF
XLU	Utilities Select Sector SPDR Fund	FUTY	Fidelity MSCI Utilities ETF	
401(k) Allocation Model (401)	<i>Domestic</i>		<i>Domestic</i>	
	SPY	SPDR S&P 500 ETF	IVV	iShares Core S&P 500 ETF
	IWR	iShares Russell Mid-Cap ETF	IJH	iShares Core S&P Mid-Cap ETF
	IWM	iShares Russell 2000 ETF	IJR	iShares Core S&P Small-Cap ETF
	<i>International</i>		<i>International</i>	
	ACWI	iShares MSCI ACWI ETF	ACWI	iShares MSCI ACWI ETF
	ACWX	iShares MSCI ACWI ex U.S. ETF	N/A	*Recommend using ACWI
	EEM	iShares MSCI Emerging Markets ETF	IEMG	iShares Core MSCI Emerging Markets ETF
	EFA	iShares MSCI EAFE Index Fund	IEFA	iShares Core MSCI EAFE ETF
	<i>Stable Value</i>		<i>Stable Value</i>	
	BIL	SPDR Barclays 1-3 Month T-Bill ETF	N/A	*Recommend going to cash or using SHV
	<i>Fixed Income</i>		<i>Fixed Income</i>	
	AGG	iShares Barclays Aggregate Bond Fund	AGG	iShares Core U.S. Aggregate Bond ETF
	BOND	PIMCO Total Return Active ETF	FBND	Fidelity Total Bond ETF
TSP Allocation Model (TSP)	C Fund	Common Stock Index Investment Fund	IVV	iShares Core S&P 500 ETF
	S Fund	Small-Cap Stock Index Investment Fund	N/A	*Recommend splitting funds across IJH and IJR
	I Fund	International Stock Index Investment Fund	IEFA	iShares Core MSCI EAFE ETF
	G Fund	Government Securities Investment Fund	N/A	*Recommend going to cash or using SHV
	F Fund	Fixed Income Index Investment Fund	AGG	iShares Core U.S. Aggregate Bond ETF
Gold Rotation Model (GRM)	GLD	SPDR Gold Shares ETF	N/A	*Recommend using RING, although this fund provides exposure to gold miners rather than the spot price of gold