



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
	XLRE	Real Estate Select Sector SPDR Fund	FREL	Fidelity MSCI Real Estate ETF
XLC	Communication Services Select Sector SPDR Fund	FCOM	Fidelity MSCI Communication Services 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
	IJH	iShares Core S&P Mid-Cap ETF	IJH	iShares Core S&P Mid-Cap ETF
	IJR	iShares Core S&P Small-Cap ETF	IJR	iShares Core S&P Small-Cap ETF
	<i>International</i>		<i>International</i>	
	EFA	iShares MSCI EAFE Index Fund	IEFA	iShares Core MSCI EAFE ETF
<i>Fixed Income</i>		<i>Fixed Income</i>		
AGG	iShares Core U.S. Aggregate Bond ETF	AGG	iShares Core U.S. Aggregate Bond ETF	
TSP Allocation Model (TSP)	<i>Domestic</i>		<i>Domestic</i>	
	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>International</i>		<i>International</i>	
	I Fund	International Stock Index Investment Fund	IEFA	iShares Core MSCI EAFE ETF
	<i>Fixed Income</i>		<i>Fixed Income</i>	
G Fund	Government Securities Investment Fund	N/A	Recommend 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	IAU	iShares Gold Trust
	BSV	Vanguard Short-Term Bond ETF	FLT	Fidelity Limited Term Bond ETF