

Getting Started

The simplest place to find what funds to buy, what funds to hold, and what funds we suggest selling is the back page (page 16): FundXpress. This is the best illustration of how we apply Upgrading to the \$1 billion in assets we manage. It reflects our nearly 40 years of experience and significant research.

FundXpress: Easy as 1, 2, 3 Start with Class 3

1. Invest in the funds marked as Buys.

Choose funds based on your broker's availability and your expected holding period. We recommend holding funds at least 90 days before Upgrading.

2. Hold these funds as long as they continue to rank as a Buy or Hold.

3. When a fund moves into the Sells, consider replacing it.

First, consider if you will incur a redemption fee from the fund or from your broker. Taxable accounts should also consider the tax implications of selling a fund.

CLASS 3				
RANK	FUND	Ticker	Redp	
Buys	1 Sequoia	SEQUX	None*	
	2 WTree Div xFincl	DTN	ETF	
	2 iShrs DJ Sel Div	DVY	ETF	
	3 Vang Div Gro	VDIGX	None*	
	4 FAM Equity Income	FAMEX	None*	
	5 Vang Equity Inc	VEIPX	None*	
	6 Weitz Value	WWALX	None*	
	7 WTree LgCp Div	DLN	ETF	
	7 PwrSh Div Achiev	PFM	ETF	
	8 SPDR S&P Div	SDY	ETF	
	9 SPDR DJIA Trust	DIA	ETF	
	10 Schwab Dividend Eq	SWDSX	30d:2%	
	11 Dreyfus Appreciation	DGAGX	None*	
	12 Schwab Hedged Eq	SWHEX	30d:2%	
	13 Nicholas Fund	NICSX	None*	
	14 Hennessy CorSt Val	HFCVX	None*	
	15 Vang Mega Cap 300 Gr	MGK	ETF	
	Holds	16 PwrSh Lg Cp Val	PWV	ETF
17 Sit Div Gr		SDVSX	30d:2%	
18 Ameristock		AMSTX	None*	
↓				
46 iShrs DJ US Index		IYY	ETF	
47 Schwab 1000		SNXFX	30d:2%	
48 Oakmark Fund		OAKMX	None*	
48 iShrs Rusl 1000		IWB	ETF	
49 FAM Value		FAMVX	None*	
Sells		50 Vang TotStkMk	VTI	ETF
		51 iShrs Rusl 3000	IWV	ETF
		52 Fidelity Gro & Inc	FGRIX	None*
		53 Fidelity Contra	FCNTX	None*
		54 RevenueShrs Lg Cap	RWL	ETF
		55 Gabelli Equity Inc	GABEX	7d:2%
		56 Wintergreen	WGRNX	60d:2%
		57 TRPrice Gro & Inc	PRGIX	None*
		58 Scout Md Cp	UMBMX	60d:2%
	59 Jensen Quality Gro	JENSX	None*	
	60 Domini Social Eq	DSEFX	30d:2%	
	61 AmCen MidCp Val	ACMVX	None*	
	62 Paradigm Value	PVFAX	90d:2%	
	62 PIMCO StksPlus D	PSPDX	None*	

This is only an example of FundXpress. Please refer to the most recent issue to find updated, accurate information.

How to Create a Portfolio



Invest Primarily in Class 3 (Core)

We recommend most subscribers keep a core—if not all—of their equity portfolios invested in Class 3 funds. Class 3 funds have an average level of risk that is appropriate for the core of a portfolio. As a whole, the class has risk similar to the broad market.

Buy Five (or More) Funds

Ultimately, the number of funds you use depends on how much money you have to invest and how many funds you are comfortable managing. We believe you should be able to buy at least five funds. See the Star Boxes on page 4 of the newsletter for five-fund portfolios.

We've found a larger number of funds increases diversification and reduces turnover. You should add more funds to your portfolio if you invest in funds from the more speculative Classes 1 and 2. Use the Monthly Upgrader Portfolio (MUP) as a guide.

Hold Funds 90 Days

We recommend holding funds for at least 90 days before Upgrading. (ETFs may be held for shorter periods.) Some subscribers will hold funds longer to avoid paying fund or broker redemption fees.

Class 3 Buys Table

On page 5 each month, we show the top 15 funds in Class 3. We provide select broker availability so if you use one of the five brokers listed, you can see at a glance if your broker carries a certain fund and if the fund is available with or without a transaction fee.

CLASS 3 BUYS									
Rank	Name	Ticker	Redemption Fee	Etrade	Fidelity	Schwab	Scottd	TDAmtrd	
1	Sequoia	SEQUX	None	NO	NO	FEE	FEE	FEE	
2	WTree Div xFincl	DTN	ETF - Like Stk	ETF	ETF	ETF	ETF	ETF	
2	iShrs DJ Sel Div	DVY	ETF - Like Stk	ETF	ETF	ETF	ETF	ETF	
3	Vang Div Gro	VDIGX	None	FEE	FEE	FEE	FEE	FEE	
4	FAM Equity Income	FAMEX	None	FEE	NTF	NTF	NTF	NTF	
5	Vang Equity Inc	VEIPX	None	FEE	FEE	FEE	FEE	FEE	
6	Weitz Value	WWALX	None	FEE	NTF	NTF	NTF	NTF	
7	PwrSh Div Achiev	PFM	ETF - Like Stk	ETF	ETF	ETF	ETF	ETF	
7	WTree LgCp Div	DLN	ETF - Like Stk	ETF	ETF	ETF	ETF	ETF	
8	SPDR S&P Div	SDY	ETF - Like Stk	ETF	ETF	ETF	ETF	ETF	
9	SPDR DJIA Trust	DIA	ETF - Like Stk	ETF	ETF	ETF	ETF	ETF	
10	Schwab Dividend Eq	SWDSX	30 Days 2%	FEE	FEE	NTF	NTF	FEE	
11	Dreyfus Appreciation	DGAGX	None	NTF	NTF	NTF	NTF	NTF	
12	Schwab Hedged Eq	SWHEX	30 Days 2%	FEE	FEE	NTF	NTF	FEE	
13	Nicholas Fund	NICSX	None	FEE	FEE	NTF	NTF	FEE	
14	Hennessy CorSt Val	HFCVX	None	FEE	NTF	NTF	NTF	NTF	
15	Vang Mega Cap 300 Gr	MGK	ETF - Like Stk	ETF	ETF	ETF	ETF	ETF	

NO: This fund is not available at this broker.

FEE: This broker charges a transaction fee on this fund.

ETF: Exchange traded funds (ETFs) are listed under stocks at most brokers.

NTF: This broker does not charge a transaction fee on this fund (NTF stands for no transaction fee).

This is only an example. Refer to the most recent issue to find updated, accurate information.

Five Fund Portfolios

Star Boxes

The Star Boxes, on page 4, are one of the longest running features in NoLoad FundX. Initially, the Star Boxes mechanically changed each month to show the top funds, but this resulted in very concentrated portfolios and excessively high turnover.

Today's Star Boxes are managed portfolios. FundX portfolio managers select from among the top ranked funds to create more diverse five-fund portfolios. Funds are held a minimum of 90 days, which helps manage turnover. Funds remain in the portfolio as long as they continue to rank as a Buy or a Hold on the back page FundXpress

Star Boxes At-A-Glance

- Five-fund portfolios for each equity risk class (typically used in combination).
- Follows FundXpress: Funds are bought when they rank as a Buy, held when ranked as a Hold and replaced when ranked as a Sell.
- A holding period of at least 90 days, often longer, to help avoid redemption fees and lower portfolio turnover. (ETFs may be held for shorter periods).

How to Read the Star Box

Bold Type

This shows the newly purchased funds this month.

Percentage in each fund

How much of the portfolio is invested in each fund.

Rank

This indicates how a fund is ranked based on the back page of FundXpress.

Trade Date

The Star Boxes hold funds a minimum of three months. ETFs may be held for shorter periods.

STAR BOXES				
CLASS 1 Aggressive/Sector Stock Funds				
Name	Ticker	%	Rank	Trade Date
iShrs Transport Avg	IYT	16.3	Hold	6/3/14
iShrs Nasdaq Biotech	IBB	17.9	Buy	10/3/14
Janus Glo Life Science	JAGLX	29.6	Buy	8/5/13
Mkt Vectors Semicon	SMH	17.2	Hold	8/4/14
PwrShrs Pharma	PJP	19.0	Hold	5/2/14

CLASS 2 Aggressive Stock Funds				
Name	Ticker	%	Rank	Trade Date
Fidelity OTC	FOCPX	20.7	Buy	11/4/14
Oakmark Select	OAKLX	17.7	Hold	8/4/14
PwrShrs HiYld Eq Div Ach	PEY	16.9	Buy	1/6/15
PowerShares QQQ Trust	QQQ	21.9	Buy	8/4/14
PriCap Ody Aggr Gro (Closed)	POAGX	22.8	Buy	7/3/13

CLASS 3 Core Stock Funds				
Name	Ticker	%	Rank	Trade Date
Fidelity Growth Strategies	FDEGX	19.1	Buy	12/2/14
iShrs S&P 500 Gro	IWW	21.9	Hold	10/3/14
Vang FTSE Social Index	VFTSX	19.5	Buy	11/4/14
Vang Mega Cap Growth	MGK	19.1	Hold	12/2/14
Vang US Growth	VWUSX	20.4	Hold	11/4/14

CLASS 4 Total Return Funds				
Name	Ticker	%	Rank	Trade Date
AmBeacon Balanced	AABPX	19.0	Hold	3/4/13
Dodge & Cox Balanced	DODBX	21.5	Hold	10/3/12
Fidelity Puritan	FPURX	19.8	Buy	10/3/14
T.Rowe Pr Cap Appr (closed)	PRWCX	20.3	Buy	1/4/13
Value Line Inc & Gro	VALIX	19.4	Buy	10/3/14

Model Equity Portfolio

Monthly Upgrader Portfolio

If you want help creating a portfolio, use the MUP on page 2 of the newsletter. You can either follow the MUP or use it as a model to help you set up your own portfolio. The MUP is an example of how we might manage a growth portfolio for one of our client accounts.

Monthly Upgrader Portfolio At-A-Glance

- A core of Class 3 funds, with limited exposure to funds from Classes 1 and 2.
- A holding period of at least 90 days, often longer, to avoid fees and keep portfolio turnover reasonable. (ETFs may be held for shorter periods).
- Potential tax benefits. The MUP is not tax-managed, but it has historically realized more long-term capital gains than short term.

How to Read the MUP

Total in each class

How much of the portfolio is invested in each risk class. Generally, 70% is invested in Class 3 with 30% in Classes 1 and 2.

Percentage in each fund

How much of the portfolio is invested in each fund. Class 1 and 2 positions are generally kept smaller than Class 3 positions.

Bold type

This shows the newly purchased funds this month.

Buy Date

The date we initially bought a fund. The MUP holds funds a minimum of three months. ETFs may be held for shorter periods.

Example of the Monthly Upgrader Portfolio

Funds are listed first by risk class and then alphabetically within each class.

Name	Ticker	%	Buy Date
Total in Class 1		7.8%	
Fidelity Sel Biotech	FBIOX	2.2	Buy 12/2/11
SPDR S&P Homebuilders	XHB	2.2	Buy 4/4/12
SPDR Utilities	XLU	1.0	Buy 6/4/12
TRowe Pr Health Sciences	PRHSX	2.4	Buy 2/2/12
Total in Class 2		23.2%	
Fidelity Capital Apprec	FDCAX	4.3	Buy 6/4/12
PwrSh QQQ	QQQ	7.8	Buy 10/5/11
TouchSt Sands Select Gro	PTSGX	3.8	Buy 4/4/12
PwrSh High Yld Divid Ach	PEY	4.0	Buy 6/4/12
WellsF Advt Gro Inv {Closed}	SGROX	3.3	Hold 10/5/10
Total in Class 3		69.0%	
iShrs DJ Select Divid	DVY	5.1	Buy 6/4/12
iShrs S&P 500 Gr	IWV	6.9	Buy 8/3/11
Mairs & Powers Gro	MPGFX	5.9	Buy 4/4/12
Pimco Stks Plus Tot Ret	PSTDY	7.5	Buy 4/4/12
Sequoia {Closed}	SEQUX	6.1	Buy 12/2/11
TRPrice Blue Chip Gro	TRBCX	6.9	Buy 3/2/12
Vang Dividend Gro	VDIGX	6.7	Hold 1/5/12
Vang Equity Income	VEIPX	6.7	Hold 1/5/12
Vang Growth	VUG	7.5	Hold 4/4/12
Vang Mega Cap 300 Gro	MGK	4.6	Buy 4/4/12
WTree LgCap Div	DLN	5.1	Buy 10/5/11

This is only an example of the Monthly Upgrader Portfolio. Please refer to the most recent issue to find updated, accurate information.

Model Fixed Income Portfolio

Flexible Income Portfolio

The Monthly Flexible Income Portfolio (MFIP) on page 3 of the newsletter is a more conservative portfolio that may be used on its own or in conjunction with equity portfolios such as the MUP or the Star Boxes.

Flexible Income Portfolio At-A-Glance

- Primary goal is reasonable total return with low volatility, rather than monthly income.
- Less sensitivity to interest rates than a portfolio composed of only bond funds.

Flexible Income Strategy

We invest in the areas of fixed income that have the best relative performance and then we compare each fund against its peers. We also may use fixed-income alternatives, such as low volatility equity funds.

How to Read the MFIP

Percentage in each category

How much of the portfolio is invested in different areas of the bond market.

Percentage in each fund

How much of the portfolio is invested in each fund.

Bold type

This shows the newly purchased funds this month.

Buy Date

The MFIP holds funds a minimum of three months. ETFs may be held for shorter periods.

Example of the Flexible Income Portfolio Funds are listed first by category and then alphabetically within each category.

Current Portfolio			
Name	Ticker	%	Date
Short-Term Total		26.7%	
iShrs Barc 1-3 Year Cred (e)	CSJ	7.2	10/5/11
iShrs Barc 1-3 Year Treas (e)	SHY	14.3	10/5/11
Weitz Sht/Int Term Income	WEFIX	5.2	12/3/08
Intermediate Total		39.6%	
DoubleLine Core Fixed Inc	DLFNX	7.2	10/5/11
DoubleLine Total Return	DLTNX	13.5	9/2/11
iShrs Barc 3-7yr Tres (e)	IEI	6.3	9/2/11
Fidelity GNMA	FGMNX	6.3	9/2/11
Fidelity Investment Grade	FBNDX	6.3	9/2/11
Strategic Total		5.6%	
Fidelity Total Bond	FTBFX	5.6	6/3/09
High-Yield Total		10.0%	
WellsF Advtg High Income	STHYX	5.0	10/5/11
WellsF Advtg Shrt Trm Hi Yld	STHBX	5.0	10/5/11
World Total		0.0%	
Emerging Markets Total		0.0%	
Low Volatility Equity Funds		18.1%	
Hussman Strat Tot Ret (b)	HSTRX	9.0	8/3/11
Vang Wellesley Income	VWINX	9.1	1/5/11

This is only an example of the Monthly Flexible Income Portfolio. Please refer to the most recent issue to find updated, accurate

How We Classify Funds

Rather than categorizing funds according to investment styles, market capitalization, or other commonly used criteria, we group equity funds into four risk classes, with bond funds grouped into a fifth class.

Our Fund Classes

Classes 1 and 2 contain the most speculative funds. These tend to be sector or country specific funds that may be quite volatile. We recommend using these classes sparingly or setting a specific allocation to these funds.

Class 3, our recommended class, has average risk and includes funds that are appropriate for a core of a portfolio.

Class 4 funds tend to have an income component. These funds usually have lower volatility than the other equity classes.

Class 5 lists bond funds. We separate bond funds into sub-categories but we don't rank bond funds because there are simply too many variables to make a sensible performance comparison. To see what bond funds to buy or sell, use the Monthly Flexible Income Portfolio (MFIP).

How We Rank Funds

We rank funds by the FundX Score. The Score is an average of the 1, 3, 6, and 12 month total returns. A fund is given a bonus point if its returns are among the top returns of any fund in its class in each of the four performance periods we track.

The formula for the FundX Score:

$$\frac{(1\text{ m}\% + 3\text{ m}\% + 6\text{ m}\% + 12\text{ m}\%)}{4} + \text{Bonus Points}$$

Because of the bonus points, FundX Scores are weighted against the funds in one class so the Scores are only relevant when comparing funds in the same class.

The CPR is not the same as the FundX Score: the CPR does not include bonus points so it can be used to compare funds that are not included in the monthly letter, such as funds in the Supplement or Advisor Sections.

The formula for the CPR is:

$$\frac{(1\text{ m}\% + 3\text{ m}\% + 6\text{ m}\% + 12\text{ m}\%)}{1.833}$$

What Funds & ETFs We Cover

We don't list all mutual funds or exchange traded funds (ETFs). We aim to include only the funds that are useful to Upgraders. Ideally, a fund or ETF in the letter will be:

- No-load
- Open to new investors
- Have a holding period of 180 days or less
- Have a reasonable initial investment
- Be available at most brokers, ideally as No Transaction Fee (NTF) funds
- ETFs should have adequate liquidity and should be widely traded
- We try to avoid ETFs that track duplicate indexes

Changes to the Fund Listings

Our fund listings do change as needed. Funds may close to new investors or new funds may become available. We alert you to these changes in the letter on pages 4 or 5 and offer explanations on the NoLoad FundX blog: blog.fundx.com.

FundX Interactive

Our online sortable database of fund information allows you to customize the data in NoLoad FundX to your specifications.

It's easy to use. With a few simple clicks, you'll get performance data for one fund, or for all the funds in a class. Or you can get a list of all the funds we cover. You can get a list of just ETFs or just market indexes. To see if we cover a specific fund, you can enter the ticker in the Fund Lookup box and click the "Find This Fund" button. Note: FundX Interactive does not include bond funds.

With FundX Interactive, you can:

- Sort funds by 1, 3, 6, and 12 month returns.
- Get an alphabetical list of all the funds we cover.
- Search for a fund by its ticker symbol.
- Create a portfolio of the funds you hold.
- Find performance data on more funds in the Supplement and Advisor sections.

Supplement & Advisor Funds

Funds in the Supplement and Advisor sections of each class aren't listed in the printed newsletter, but data on these funds can be found using FundX Interactive.

Each equity class has a corresponding section of Supplement funds. These funds may have been moved from the regular edition to make room for other names with better performance or wider appeal. When funds temporarily close to new investors, we often move them here. Many are new funds that we wish to track, and may eventually move them to the regular listings.

Questions? Email us at issue@fundx.com

The screenshot shows the FundX Interactive website interface. At the top, there's a navigation menu with links for NEWSLETTER, GETTING STARTED, ARTICLES, PERFORMANCE, BLOG, and ABOUT US. Below the navigation is a search and filter section with various options like 'CLASS', 'Newsletter Funds', 'Include Supplement', 'Include Advisor', 'Include All', 'Include Indexes', 'ETFs ONLY', 'Exclude ETFs', 'Large Fonts', 'Limit results to: 25', 'Sort By Column: Rank Cur Month (asc)', 'Clear All', 'Sort Data', and 'Download Current Results'. There's also a 'Fund Lookup' box with a 'Find This Fund' button and a 'My Portfolio' section with 'View My Portfolio' and 'Manage my portfolio' buttons.

Class	Fund Name	Ticker	My portfolio	Buy Hold Sell	Rank (Cur Month)	FX Score	CPR	Total Returns: Data Current to 10-31-12			
								1 Mo. %	3 Mo. %	6 Mo. %	12 Mo. %
3	FIMCO StkPlus Tot Ret	FSTDY	Add	Buy	1	10.74	19.07	-1.5	4.2	6.5 *	25.9 *
3	Causeway Intl Value	CIYVX	Add	Buy	2	10.17	15.65	1.2 *	9.0 *	5.9 *	12.6
3	Harbor Lg Cp Val	HELVX	Add	Buy	3	9.94	15.14	-0.1	7.0 *	3.9 *	17.0 *
3	Ariel	ARDFX	Add	Buy	4	9.70	16.81	-0.2	11.0 *	4.0 *	16.0
3	Dakmark Intl	DAKIX	Add	Buy	5	9.49	14.15	2.1 *	9.2 *	4.1 *	10.5
3	Vang Euro Idx	VGK	Add	Buy	6	9.25	13.21	1.8 *	9.7 *	4.9 *	7.9
3	Perth Lg Cp Val	PWV	Add	Buy	7	8.98	15.22	-0.7	4.9	6.1 *	17.6 *
3	Dodge & Cox Stock	DOOGK	Add	Buy	8	8.94	15.15	-0.6	5.3	5.4 *	17.7 *
3	iShares S&P Euro 350	IEV	Add	Buy	9	8.92	12.92	1.7 *	9.5 *	4.8 *	7.7
3	Nicholas Fund	NICSX	Add	Buy	10	8.91	15.09	1.1 *	7.6 *	3.0	16.0
3	TRPrice Val	TRVLX	Add	Buy	11	8.78	14.80	0.0	5.9	4.7 *	16.6 *

This is only an example of FundX Interactive. Log in to www.fundx.com to find updated, accurate information.

Funds listed in the Advisor section are available exclusively to investment professionals. Some subscribers are professional money managers and others may find funds from their company 401(k) plans in this section.

We don't calculate a FundX Score for these funds because you wouldn't want to Upgrade these sections as a class. You can use the CPR Score to get a sense of how a fund in the Supplement would "rank" if it were included in the newsletter. The funds in the Supplement to Class 3, for example, should be compared against the funds in the newsletter Class 3.

FundX Interactive’s My Portfolio Feature

With FundX Interactive, you can create your own watch list of funds.

Use the My Portfolio feature to list the funds you’re currently holding in your accounts. Each month, you can quickly see which funds should be replaced.

The My Portfolio feature also helps subscribers who have a limited number of funds to choose from. Subscribers who are managing their 401Ks, for example, can create a list of the funds that are part of their 401K plan.

Adding Funds to Your Portfolio

It’s very easy to add a fund to your portfolio. You can search for a fund by ticker using the Fund Lookup box, or just check the box for the class of funds you want to choose from.

Once you’ve found the fund you want to put in your portfolio, click “Add” (under the My Portfolio column). When a fund is added, it will be shaded in green. To remove a fund, simply click “Remove”.

If you already know the tickers of the funds you want to add to the My Portfolio feature, you can click on “Manage my portfolio” (right under the “View My Portfolio” button) and enter the tickers manually.

View All the Funds in Your Portfolio

To see all the funds that have been added to your portfolio, click the [View My Portfolio](#) button.

Class	Fund Name	Ticker	My portfolio	Buy Hold Sell	Rank Cur Month	FX Score	CPR	Total Return: Data Current to 12-31-11			
								1 Mo %	3 Mo %	6 Mo %	12 Mo %
3	Vang Equity Inc	VEIPX	Remove	Buy	1	11.26	15.84	3.0 *	13.8 *	1.6 *	10.6 *
3	iShrs DJ Sel Div (e)	DVY	Remove	Buy	2	10.57	16.51	2.6 *	12.4	3.4 *	11.8 *
3	WTree Div xFind (e)	DTN	Remove	Buy	3	10.33	15.99	2.6 *	11.9	2.9 *	11.9 *
3	FAM Equity Income	FAMEX	Add	Buy	4	10.26	13.67	1.4 *	16.3 *	0.6 *	6.8 *
3	WTree LgCp Div (e)	DLN	Remove	Buy	5	9.56	14.31	2.8 *	12.4	1.5 *	9.4 *
3	PwrSh Div Achiev (e)	PFM	Add	Buy	6	9.10	13.30	2.1 *	11.9	1.3 *	9.1 *
3	Vang Div Gro	VDIGX	Remove	Buy	7	9.07	13.25	1.8 *	11.9	1.2 *	9.4 *
3	Sequoia	SEQUX	Remove	Buy	8	8.97	15.21	0.7	12.6	1.4 *	13.2 *
3	SPDR DJIA Trust (e)	DIA	Remove	Buy	9	8.53	12.07	1.7 *	12.6	-0.3 *	8.1 *
3	Dreyfus Appreciation	DGAGX	Remove	Buy	10	8.26	11.47	1.6 *	11.7	0.2 *	7.6 *
3	PwrSh Lg Cp Val (e)	PWV	Add	Buy	11	8.04	11.00	2.6 *	13.4 *	-2.2	6.4 *
3	Schwab Dividend Eq (b)	SWDSX	Add	Buy	12	8.03	10.97	1.8 *	13.6 *	-1.3	6.0 *
3	Hennessy CorSt Val	HFCVX	Add	Buy	13	7.50	9.82	1.9 *	10.2	-0.5 *	6.5 *
3	SPDR S&P Div (e)	SDY	Add	Buy	14	7.43	11.86	1.1	12.0	1.5 *	7.1 *
3	Yacktman (b)	YACKX	Remove	Buy	15	7.23	9.22	1.6 *	9.1	-1.1 *	7.3 *
3	Gughm MulAsstInc (e)	CVY	Add	Hold	16	6.60	10.04	2.0 *	10.9	-2.1	7.6 *
3	Weitz Value	WVALX	Remove	Hold	17	6.37	9.53	0.3	11.5	-0.4 *	6.1 *
3	PIMCO StksPlus Tot Ret	PSTDY	Add	Hold	18	5.53	7.70	2.7 *	14.0 *	-5.0	2.5
3	Nicholas Fund	NICSX	Add	Hold	19	4.63	7.92	0.4	13.2 *	-3.5	4.4
3	Allianz NFJ Div Val D	PEIDX	Add	Hold	20	4.61	7.87	2.2 *	12.8	-3.8	3.2

This is only an example. Refer to the most recent issue to find updated, accurate information.

Online Resources



FundX.com

The monthly newsletter is all most subscribers will need to Upgrade. But there are also many useful tools available to subscribers when they log in to www.fundx.com, such as:

Archives

Find years worth of back issues of NoLoad FundX.

Videos

Find videos and quickstart guides on some of NoLoad FundX's most popular features and portfolios.

My Account

Update your email and mailing address, see when your subscription expires or renew your subscription.

Free Guides

Access free reports on topics like Exchange Traded Funds (ETFs), Allocating Your Portfolio, and Investing in Fixed Income.

How to Log In

Subscribers with NoLoad FundX can log in to www.fundx.com as long as we have an email address and password on file. To log in, enter your email address and password and click "Enter".

Newsletter Login:
Email:
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The screenshot shows the NoLoad FundX website interface. At the top, there's a navigation bar with links for NEWSLETTER, GETTING STARTED, STRATEGY, PERFORMANCE, BLOG, and ABOUT US. The main content area features the 'February Issue' with download links for 'NoLoad FundX February 2015', 'January 2015 Mid Month issue', and 'FundX Interactive'. Below this, there are sections for 'Articles in The February 2015 Issue' with titles like 'Markets: Great Divergence', 'Successful Investing Starts with Your Allocation', and 'Help Managing Risk'. A callout box highlights 'MY ACCOUNT INFORMATION' and 'USER'S GUIDE TO NLOAD FUNDX'. Another callout box highlights the 'FREE GUIDES' section, which includes topics like '3 Ways to Cut Common Trading Fees', 'Advantages of Global Investing', 'Find the ETFs that Matter Most', 'Changing Market Leadership', 'Bond Funds or Bond ETFs?', 'Benefits of a Balanced Portfolio', and 'Tools for Changing Bond Markets'.

Other Questions? Contact Us.

Call us at 1-800-763-8639 or email us at issue@fundx.com with your questions. We're here Monday through Friday from 9am-5pm pacific time.

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