









	Nov14	Dec14	Jan15	Feb15	Mar15	Apr15	May15	Jun15	Jul15	Aug15	Sep15	Oct15	Total
SPY	2.7%	-0.3%	-3.0%	5.6%	-1.6%	1.0%	1.3%	-2.0%	2.2%	-6.1%	-2.5%	5.4%	2.1%
XLY	5.4%	0.9%	-3.0%	8.5%	-0.5%	-0.1%	1.3%	0.6%	4.9%	-6.5%	-0.6%	5.3%	16.5%
XLP	5.5%	-0.9%	-1.0%	4.1%	-1.9%	-0.8%	0.9%	-1.8%	5.7%	-6.0%	0.4%	5.5%	9.5%
XLK	4.8%	-2.2%	-3.5%	8.0%	-3.4%	2.8%	1.9%	-4.1%	2.9%	-5.4%	-1.4%	5.5%	4.8%
XLV	3.5%	-1.4%	1.3%	4.3%	0.6%	-1.1%	4.5%	-0.4%	2.9%	-8.0%	-5.7%	3.1%	2.9%
IJR	-0.2%	2.9%	-3.6%	6.0%	1.6%	-2.3%	1.5%	1.1%	-0.8%	-5.2%	-3.8%	4.4%	0.8%
XLU	1.2%	3.6%	2.3%	-6.4%	-1.0%	-0.5%	0.6%	-6.0%	6.1%	-3.5%	2.9%	3.6%	2.2%
MDY	1.8%	0.8%	-1.1%	5.0%	1.3%	– 1.5%	1.7%	-1.3%	0.1%	-5.7%	-3.2%	4.0%	1.6%
XLF	2.3%	1.9%	-7.0%	5.8%	-0.6%	0.1%	1.9%	-0.5%	3.4%	-7.1%	-2.8%	3.7%	0.4%
XLI	3.1%	0.0%	-3.6%	5.4%	-2.5%	-0.3%	0.3%	-2.6%	0.2%	-5.4%	-2.2%	6.2%	-2.0%
XLB	1.6%	-0.6%	-1.8%	8.0%	-4.9%	3.4%	0.4%	-3.9%	-5.0%	-5.6%	-7.4%	8.8%	-8.4%
XLE	-8.7%	-0.2%	-4.6%	4.6%	-1.2%	6.6%	-5.2%	-3.5%	-7.7%	-4.2%	-7.2%	9.8% System	−21.0% raticPortfolio©