

INVESTMENT REPORT July 1 – July 31, 2015

\$274,222.20

Change from Last Period:

Your Portfolio Value:

\$21,000.37

John W. Doe 100 Main St. Boston, MA 02201

	This Period	Year-to-Date
Beginning Portfolio Value	\$253,221.83	\$232,643.16
Additions	59,269.64	121,433.55
Subtractions	-45,430.74	-98,912.58
Transaction Costs, Fees & Charges	-139.77	-625.87
Change in Investment Value*	7,161.47	19,058.07
Ending Portfolio Value**	\$274,222.20	\$274,222.20

^{*} Appreciation or depreciation of your holdings due to price changes plus any distribution and income earned during the statement period.

ontact Information

nline	Fidelity.com
AST sm Automated Telephone	(800) 544-5555
ivate Client Group	(800) 544-5704

Envelope # BABCEJBBPRTLA

'elcome to your new Fidelity statement.

pur account numbers can be found on page 2 in the Accounts Included in this eport section. Your statement also has a new look and more information. We hope to find the changes beneficial and we look forward to hearing your feedback.

^{**} Excludes unpriced securities.



INVESTMENT REPORT July 1 – July 31, 2015

ortfolio Summary

ccounts Included in This Report

ıge	Account Type/Name	Account Number	Beginning Value	Ending Value
	GENERAL INVESTMENTS			
	John W. Doe - Individual - TOD	111-111111	\$88,0853.95	\$103,351.18
	PERSONAL RETIREMENT			
}	John W. Doe - Traditional IRA	222-22222	137,232.44	142,413.12
	EDUCATION (529) ACCOUNTS			
)	John W. Doe - Education Account	333-333333	27,935.44	28,457.90
	Total Portfolio		\$253,221.83	\$274,222.20

Includes transfers between Fidelity accounts.

Appreciation or depreciation of your holdings due to price changes plus any distribution and income earned during the statement period.

o more with your money.

ansfer funds, pay bills, earn credit card rewards and more. Learn more about e Fidelity Cash Management Account by calling 1-800-FIDELITY or visit lelit .com/cashmanagement

ne Fidelity Portfolio Advisory Service® account offers professional money mangement and access to our proprietary research through model portfolios of mutual nds. Get a complimentary investment proposal by calling Fidelity at 800-544-1766.





ortfolio Summary (continued)

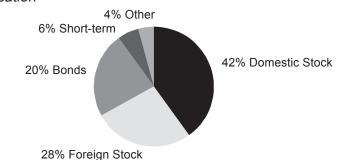
come Summary

	This Period	Year-to-Date
axable	\$178.53	\$2,839.92
Dividends	178.53	1,548.74
Interest	_	10.25
Short-term Capital Gains	_	255.68
Long-term Capital Gains	_	1,025.25
ax-exempt	\$372.10	\$3,384.74
Dividends	_	1,725.87
Interest	372.10	1,658.87
ax-deferred	\$500.31	\$7,020.49
eturn of Capital	\$4,000.00	\$8,500.00
quidations	_	\$1,576.16
otal	\$5,050.94	\$23,278.62

op Holdings

scription	Value	Percent of Portfolio
hnson & Johnson (JNJ)	\$47,113.80	17%
ople Inc (AAPL)	28,892.05	9
1 Portfolio 2015 Delphi	21,221.14	7
orp Jr Sb Nt Slm Corp	15,375.00	5
oi Lkd Nt (OSM)	13,859.10	5
otal	\$126,461.09	45%

Asset Allocation



Asset Class	Percent of Portfolio
Domestic Stock	42%
Foreign Stock	28
Bonds	20
Short-term	6
Other	4

IMPORTANT: If you have any unsettled trades pending, the asset allocation presented above may be materially impacted and, depending on the size and scope of such unsettled trades, rendered unreliable. Asset allocation includes Other Holdings and Assets Held Away when applicable. Please note that, due to rounding, percentages may not add to 100%. For further details, please see "Frequently Asked Questions" at Fidelity.com/Statements.





ccount Value: \$103,351.18

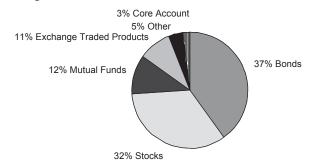
hange in Account Value ▲ \$15,297.23

	This Period	Year-to-Date
∍ginning Account Value	\$88,053.95	\$76,911.26
dditions	\$59,269.64	\$107,124.70
Deposits	9,465.00	35,871.01
Securities Transferred In	49,804.64	71,253.69
ubtractions	-\$45,430.74	-\$94,297.76
Withdrawals	-5,485.00	-32,581.02
Securities Transferred Out	-5,000.00	-5,000.00
Cards, Checking & Bill Payments	-33,842.96	-54,258.13
Trans. Costs, Fees & Charges	-139.77	-625.87
Taxes Withheld	-963.01	-1,832.74
hange in Investment Value*	\$1,458.33	\$13,612.98
nding Account Value	\$103,351.18	\$103,351.18

\ppreciation or depreciation of your holdings due to price changes plus any distribution and income earned during the statement period.

Account 111-111111
John W. Doe - Individual TOD

Account Holdings



Holding Type	Value	Account
Bonds	50,656	37%
Stocks	43,724	32
Mutual Funds	16,387	12
Exchange Traded Products	14,462	11
Other	6,740	5
Core Account	3,500	3
Ending Market Value of Holdings	\$108,051	100%

Top Holdings

Description	Value	Percent of Account
Apple Inc (AAPL)	13,132.75	12%
Doubleline Total Return Bond (DBLTX)	11,361.52	11
New York NY City Indl Dev Agy Rev	10,744.20	10
Spdr Sertr Barclays Cap High Yield (JNK)	10,165.00	9
Federal Natl Mtg Assn	10,000.00	9
Total	\$55,403.47	51%



INVESTMENT REPORT July 1 – July 31, 2015

.ccount Summary (continued)

Account 111-111111
John W. Doe - Individual TOD

ore Account Cash Flow

re Account: FDIC Insured Deposit at Fifth Third Bank

	This Period	Year-to-Date
eginning Core Account Balance	\$27,907.16	\$15,061.66
VESTMENT ACTIVITY		
ecurities Bought	-22,712.90	-102,997.45
ecurities Sold	25,801.00	155,987.33
vidends, Interest and Other Income D	4,550.63	16,258.13
ansaction Costs	-95.40	-445.18
ther Activity	594.10	1,641.58
otal Investment Activity	\$8,137.43	\$70,444.41
ASH MANAGEMENT ACTIVITY		
eposits	9,465.00	55,000.00
ithdrawals	-5,485.00	-33,587.28
axes Withheld	-963.01	-4,520.22
necking Activity	-24,432.10	-49,584.12
ebit Card Activity	-3,065.81	-14,358.77
Il Payments	-6,345.05	-14,958.62
es & Charges	-44.37	-325.69
argin Interest	-1,673.75	-19,670.87
otal Cash Management Activity	-\$32,544.09	-\$82,005.57
nding Core Account Balance	\$3,500.50	\$3,500.50

ncludes dividend reinvestments.

Income Summary

	This Period	Year-to-Date
Taxable	\$178.53	\$2,839.92
Dividends	178.53	1,548.74
Interest	_	10.25
Short-term Capital Gains	_	255.68
Long-term Capital Gains	_	1,025.25
Tax-exempt	\$372.10	3,384.74
Dividends	_	1,725.87
Interest	372.10	1,658.87
Return of Capital	\$4,000.00	\$8,500.00
Liquidations	_	\$1,533.47
Total	\$4,550.63	\$16,258.13

Realized Gains and Losses from Sales

(May not reflect all gains and losses due to incomplete cost basis)

	This Period	Year-to-Date
Net Short-term Gain/Loss	_	\$115.89
Short-term Gain	_	255.68
Short-term Loss	_	-148.54
Short-term Disallowed Loss	_	8.75
Net Long-term Gain/Loss	_	507.97
Long-term Gain	_	1,025.25
Long-term Loss	_	-850.45
Long-term Disallowed Loss	_	333.17
Net Gain/Loss	_	\$623.86



INVESTMENT REPORT July 1 – July 31, 2015

oldings

Account 111-111111
John W. Doe - Individual TOD

ore Account

	0	Deles	Fording Wales	Total	Unrealized	Est. Annual	Est. Yield
escription	Quantity	Price	Ending Value	Cost Basis	Gain/Loss	Income (EAI)	(EY)
A NOT COVERED BY SIPC (QPIKQ) q Interest rate: 0.010% h	3,500.500	\$1.000	\$3,500.50	N/A	_	_	_
tal Core Account (3% of account holdings)			\$3,500.50				
lutual Funds							
escription	Quantity	Price Per Unit	Ending Market Value	Total Cost Basis	Unrealized Gain/Loss	Est. Annual Income (EAI)	Est. Yield (EY)
ond Funds	quantity		market value	0001 24010	Juni 2000		(=:)
	4.045.000	044.400	M44 004 50	Φ7 F00 04°	00.004.04	\$504.70	4 000/
DUBLELINE TOTAL RETURN BOND FD CL I BLTX)	1,015.328	\$11.190	\$11,361.52	\$7,536.91¢	\$3,824.61	\$531.72	4.68%
30-day yield: 4.83%							
nort-term Funds							
DELITY INSTL MMKT PORT CL I (FMPXX) 7-day yield: 0.01%	5,025.810	\$1.000	\$5,025.81	N/A	N/A	_	
ital Mutual Funds (12% of account holdings)			\$16,387.33	\$7,536.91	\$3,824.61	\$531.72	
xchange Traded Products ^E (e.g. ETF, ETN)							
		Price	Ending	Total	Unrealized		
scription	Quantity	Per Unit	Market Value	Cost Basis	Gain/Loss		
'DR SER TR BARCLAYS CAP HIGH YIELD BD 'F (JNK)	250.00	\$40.66	\$10,165.00	\$10,000.00 °	\$165.00		
NGUARD INTL EQUITY INDEX FDS MSCI JROPE ETF (VJK)	100.00	42.97	4,297.00	5,000.00	-703.00		
tal Exchange Traded Products (11% of account holdings)			\$14,462.00	\$15,000.00	-\$538.00		



INVESTMENT REPORT July 1 – July 31, 2015

oldings (continued)

Account 111-111111
John W. Doe - Individual TOD

tocks

	Price	Ending	Total	Unrealized	Est. Annual	Est. Yield
Quantity	Per Unit	Market Value	Cost Basis	Gain/Loss	Income (EAI)	(EY)
25.00	525.31	\$13,132.75	\$9,350.12 °	\$3,782.63	\$304.68	2.32%
30.00	203.15A	6,094.50	4,149.75 °	1,944.75	_	
-100.00	137.10	-13,710.00	-14,510.99 °	800.99	_	
		\$5,517.25	\$-1,011.12	\$6,528.37	\$304.68	
150.00	\$20.230	\$3,034.50	\$2,470.16	\$564.34		
300.00	25.843	7,752.90	6,895.40	857.50		
		\$10,787.40	\$9,365.56	\$1,421.84		
		\$43,724.65	\$37,376.42	\$6,348.23	\$304.68	
	30.00 -100.00 150.00	Quantity Per Unit 25.00 525.31 30.00 203.15A -100.00 137.10 150.00 \$20.230	Quantity Per Unit Market Value 25.00 525.31 \$13,132.75 30.00 203.15A 6,094.50 -100.00 137.10 -13,710.00 \$5,517.25 \$5,517.25 150.00 \$20.230 \$3,034.50 300.00 25.843 7,752.90 \$10,787.40	Quantity Per Unit Market Value Cost Basis 25.00 525.31 \$13,132.75 \$9,350.12 ° 30.00 203.15A 6,094.50 4,149.75 ° -100.00 137.10 -13,710.00 -14,510.99 ° \$5,517.25 \$-1,011.12 150.00 \$20.230 \$3,034.50 \$2,470.16 300.00 25.843 7,752.90 6,895.40 \$10,787.40 \$9,365.56	Quantity Per Unit Market Value Cost Basis Gain/Loss 25.00 525.31 \$13,132.75 \$9,350.12 ° \$3,782.63 30.00 203.15A 6,094.50 4,149.75 ° 1,944.75 -100.00 137.10 -13,710.00 -14,510.99 ° 800.99 \$5,517.25 \$-1,011.12 \$6,528.37 150.00 \$20.230 \$3,034.50 \$2,470.16 \$564.34 300.00 25.843 7,752.90 6,895.40 857.50 \$10,787.40 \$9,365.56 \$1,421.84	Quantity Per Unit Market Value Cost Basis Gain/Loss Income (EAI) 25.00 525.31 \$13,132.75 \$9,350.12 ° \$3,782.63 \$304.68 30.00 203.15A 6,094.50 4,149.75 ° 1,944.75 — -100.00 137.10 -13,710.00 -14,510.99 ° 800.99 — \$5,517.25 \$-1,011.12 \$6,528.37 \$304.68 150.00 \$20.230 \$3,034.50 \$2,470.16 \$564.34 300.00 25.843 7,752.90 6,895.40 857.50 \$10,787.40 \$9,365.56 \$1,421.84

onds

escription	Maturity	Quantity	Price Per Unit	Ending Market Value Accrued Interest (AI)	Total Cost Basis	Unrealized Gain/Loss	Est. Annual Income (EAI)	Coupon Rate
sset Backed Securities								
:DERAL NATL MTG ASSN	12/17/13	10,000.00	\$100.00	\$10,000.00	\$10,250.00 ^t	-\$250.00	\$125.00	1.25%
JSIP: 3136FPEX1								
. Semi-Annually								
tal Asset Racked Securities /7% of account to	holdinge)			\$10 000 n0	¢10 250 00	<u>-</u> ¢250 00	\$125 NN	



INVESTMENT REPORT July 1 – July 31, 2015

oldings (continued)

Account 111-111111
John W. Doe - Individual TOD

onds (continued)

escription	Maturity	Quantity	Price Per Unit	Ending Market Value Accrued Interest (AI)	Total Cost Basis	Unrealized Gain/Loss	Est. Annual Income (EAI)	Coupon Rate
orporate Bonds								
BRATEK CORP NT CV	12/15/13	5,000.00	\$101.250	\$5,062.50	\$10,000.00 ^t	-\$4,937.50	\$300.00	6.00%
JSIP: 78571UAA6								
. Semi-Annually								
ALPINE CORP ESCROW 4 131347BD7 JSIP: 131ESC9D9	11/15/13	10,000.000	99.500	9,950.00	10,000.00	-50.00	125.00	4.50
ced Coupon; Unrated; At Maturity								
tal Corporate Bonds (11% of account holdings)				\$15,012.50	\$20,000.00	-\$4,987.50	\$750.00	
unicipal Bonds								
EW YORK N Y CITY INDL DEV AGY REV JSIP: 64971PEN1	3/1/14	10,000.000	\$107.442	\$10,744.20	\$10,000.00 ^B	\$744.20	\$500.00	5.000%
ced Coupon; MBIA Insured; Moodys BAA1; S&P E	BBB; Int. Semi-Ar	nnually						
tal Municipal Bonds (8% of account holdings)				\$10,744.20	\$10,000.00	\$744.20	\$500.00	
ther Bonds								
(U SR NT-P	11/15/14	5,000.00	\$100.00	\$5,000.00	\$10,000.00	-\$5,000.00	\$227.50	5.55%
JSIP: 873168AL2								
ced Coupon								
tal Other Bonds (4% of account holdings)				\$5,000.00	\$10,000.00	-\$5,000.00	\$227.50	
3 Treasury/Agency Securities								
IITED STATES TREAS BILLS	11/21/13	10,000.00	\$99.00	\$9,900.00	\$10,000.00	-\$100.00	_	0.00%
JSIP: 912796BL2								
ced Coupon								
tal US Treasury/Agency Securities (7% of accoun	t holdings)			\$9,900.00	\$10,000.00	-\$100.00	_	
tal Bonds (37% of account holdings)				\$50,656.70 \$582.57	\$60,250.00	-\$9,593.30	\$1,652.50	



INVESTMENT REPORT July 1 – July 31, 2015

oldings (continued)

Account 111-111111
John W. Doe - Individual TOD

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		Price	Ending Market Value	Total	Unrealized	Est. Annual Est	. Yield
escription	Quantity	Per Unit	Accrued Interest (AI)	Cost Basis	Gain/Loss	Income (EAI)	(EY)
)I NET LEASE INC & GROWTH LP XIX UNIT	5.000	\$291.000A	\$1,455.00	unknown	unknown	_	_
P PARTNERSHIP INT BASED ON MGMTS							
ICONFIRMED EST OF NET ASSETS							
ENTAS INC (VTR)	500.000	10.57	5,285.00	unknown ^c	unknown	_	
tal Other (5% of account holdings)			\$6,740.00	_	_	_	
ıtal Holdings			\$108,051.18	\$120,163.33	\$41.54	\$2,488.45	



INVESTMENT REPORT July 1 – July 31, 2015

oldings (continued)

Account 111-111111
John W. Doe - Individual TOD

Investments such as direct participation program securities (e.g., partnerships, limited liability companies, and real estate investment trusts which are not listed on any exchange), commodity pools, private equity, private debt and hedge funds are generally illiquid investments and their current values may be different from the purchase price. Unless otherwise indicated, the values shown in this statement for such investments have been provided by the management, administrator or sponsor of each program or a third-party vendor without independent verification by Fidelity Brokerage Services (FBS) and represent their estimate of the value of the investor's participation in the program, as of a date no greater than 18 months from the date of this statement. Therefore, the estimated values shown herein may not necessarily reflect actual market values or be realized upon liquidation. If an estimated value is not provided, valuation information is not available.

Accrued Interest Presented for domestic fixed income securities and represents interest accumulated since the last coupon date, but not yet paid by the issuer or received by NFS. Al is calculated for the following securities: fixed rate bonds and Certificates of Deposit (CDs). There is no guarantee that Al will be paid by the issuer. Al for treasury and GNMA securities, however, is backed by the full faith and credit of the United States Government. Al totals represent accruals for only those securities with listed Al in the Holdings section of this statement. Please refer to the Help/Glossary section of Fidelity.com for additional information. See Cost Basis Information and Endnotes for important information about the adjusted cost basis information provided.

Cost basis information (or proceeds from short sales) has been provided by you and has not been adjusted except as otherwise indicated. When positions are transferred between accounts, in certain cases, cost basis information may be automatically transferred and deemed to be customer-provided.

Includes exchange-traded funds (ETFs), exchange-traded notes (ETNs), and other exchange-traded vehicles

- EAI Estimated Annual Income (EAI) & Estimated Yield (EY) EAI is an estimate of annual income for a specific security position over the next rolling 12 months. EY is calculated by dividing the
- EY current EAI for a security position by its statement closing date market value. EY reflects only the income generated by an investment; it does not reflect changes in its price, which may fluctuate. For certain types of securities, EAI and EY could include the return of principal or capital gains which would render them overstated. EAI and EY are estimates provided for informational purposes only and should not be relied on for making investment, trading, or tax decisions. There is no guarantee that your investments will actually generate the EAI or EY presented. Actual income and yield might be lower or higher. EAI and EY should not be confused with a security's 30-day Yield or 7-day Yield, if provided, as such yield quotations reflect the actual historical performance of a security. For additional information, including calculation details, refer to the "Additional Information and Endnotes" section at the end of your statement.
- h The stated Interest Rate is the interest rate effective for Cash Balances in your FDIC-Insured Deposit Sweep on the last day of the statement period.
- M Position held in margin account. All other positions held in cash account.
- q Customers are responsible for monitoring their total assets at the Program Bank to determine the extent of available FDIC insurance. Subject to the terms of the customer agreement, customers are reminded that funds are swept to a Program Bank on the business day following the date that funds are credited to your account and until swept to a Program Bank, funds are covered by SIPC. For additional information, please see the FDIC-Insured Deposit Sweep Disclosures on Fidelity.com.
- t Third party provided.



INVESTMENT REPORT July 1 – July 31, 2015

ctivity

Account 111-111111
John W. Doe - Individual TOD

ecurities Bought & Sold

ettleme	ent Security Name	Symbol/ CUSIP	Transaction Description	Quantity	Price	Cost Basis of Close	Transaction Cost	Transaction Total
11	SPDR SER TR BARCLAYS CAP HIGH YIELD BD	JNK	You bought	100	\$37.17900	0. 0.000	-\$7.95	-\$3,725.85
	ETF	01111	Wash sale of 8/8/11: \$2,805.50	100	φστ. τι σσσ		Ψ1.00	ψο,1 20.00
11	SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF	JNK	You bought Wash sale of 8/8/11: \$7,780.04	100	37.17900		-7.95	-3,725.85
11	SABRA HEALTH CARE REIT INC COM USD0.01	SBRA	You bought	200	11.04000		-7.95	-2,215.95
11	SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF	JNK	You sold LT loss: \$8,781.90 LT disallowed loss: \$8,781.90	-200	36.88200	\$60004	-7.95	7,368.45
11	SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF	JNK	You sold LT loss: \$5,210.22 LT disallowed loss: \$5,210.22	-500	36.88100	15500⁴	-7.95	18,432.55
11	SABRA HEALTH CARE REIT INC COM USD0.01	SBRA	You bought	50	11.03400		-7.95	-559.65
11	SABRA HEALTH CARE REIT INC COM USD0.01	SBRA	You bought	50	11.03000		-7.95	-559.45
11	SABRA HEALTH CARE REIT INC COM USD0.01	SBRA	You bought	150	11.05000		-7.95	-1,665.45
12	SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF	JNK	You bought Wash sale of 8/8/11: \$2,070.58	50	37.29900		-7.95	-1,872.90
18	SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF	JNK	You bought	50	38.27900		-7.95	-1,921.90
23	MGM RESORTS INTERNATIONAL 4.25000% 4/15/2015 SR CV NT TRADE EXECUTED BY MLCO		You bought Accrued Interest: -347.44	5000	109.00000			-5,450.00
30		FMPXX	You bought	1000	1.00000		-7.95	-1,007.95
tal Se	curities Bought						-\$95.4	-\$22,712.90
tal Se	curities Sold							\$25,801.00
et Sec	urities Bought & Sold							\$3 088 10



INVESTMENT REPORT July 1 – July 31, 2015

ctivity (continued)

Account 111-111111
John W. Doe - Individual TOD

rades Pending Settlement

ttleme	nt	Symbol/				Cost Basis	
ıte	Security Name	CUSIP	Transaction Description	Quantity	Unit Price	of Close	Transaction Total
2	SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF	JNK	You bought	100	\$37.179		-\$3,717.90
2	SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF	SBRA	You bought	100	37.179		-\$3,717.90
2	SABRA HEALTH CARE REIT INC COM USD0.01	SBRA	You bought	200	11.040		-2,208.00
2	SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF	JNK	You sold LT loss: \$5,210.22 LT disallowed loss: \$5,210.22	-200	36.882		7,376.40
tal Tra	des Pending Settlement						\$1,450.50

ecurities Transferred In

ttleme	ent	Symbol/				Transaction
ıte	Security Name	CUSIP	Transaction Description	Quantity	Price	Amount
31	Z70-666580-1		Trans. from account 222-22222			\$39,508.64
31	ENSTAR GROUP LIMITED COM STK USD 1.00	ESGR	Trans. from account 222-22222	100.000	\$102.960	10,296.00
	Z70-666580-1					
tal Se	curities Transferred In					\$49,804.64

ecurities Transferred Out

ttleme	nt Security Name	Symbol/ CUSIP	Transaction Description	Quantity	Price	Transaction Amount
31	ENSTAR GROUP LIMITED COM STK USD 1.00	ESGR	Trans. to account 222-22222			-\$5,000.00
tal Sec	urities Transferred Out					-\$5,000.00



INVESTMENT REPORT July 1 – July 31, 2015

ctivity (continued)

Account 111-111111
John W. Doe - Individual TOD

ividends, Interest & Other Income

cluding dividend reinvestments)

ttleme	nt	Symbol/				Transaction
ıte	Security Name	CUSIP	Transaction Description	Quantity	Price	Amount
)1	DOUBLELINE TOTAL RETURN BOND FD CL I	DBLTX	Dividend received			\$9,746.03
)4	NEW YORK NY CITY INDL DEV AGY REV	64971PEN1	Muni exempt interest			18.18
12	STAR GAS PARTNERS LP SBI	SGU	Return of capital			\$7,905.00
tal Divi	idends, Interest & Other Income					\$41,301.03

argin Activity

riod	Period Balance	Interest Rate	Average Daily Balance	Interest Paid	Period	Period Balance	Interest Rate	Average Daily Balance	Interest Paid
1-7/31	999,047	2.000%	\$1,004,247	-\$1,673.75	Total this period				-\$1,637.75
					Total year-to-date				-19,670.87



INVESTMENT REPORT July 1 – July 31, 2015

ctivity (continued)

Account 111-111111
John W. Doe - Individual TOD

ther Activity

ttleme	nt	Symbol/				Cost Basis	Transaction	
ıte	Security Name	CUSIP	Transaction Description	Quantity	Price	of Close	Cost	Transaction Total
30	REFCO INC COM ESCROW PAYMENT AT \$0.148525 PER SHARE MER PAYOUT #REORCM0050704800000	RFX	Merger	-4000		unknown		\$594.10
30	REFCO INC COM ESCROW PAYMENT AT \$0.148525 PER SHARE MER FROM 758ESC982 REORUM0050704800002	RFX	Merger	4000				0.00
tal Oth	er Activity							\$594.10

eposits

ıte	Reference	Transaction Description	Transaction Total	Date	Refe
1		Wire transfer from bank	\$5,000.00	7/18	
2		Deposit received	15.00	7/19	
3		Wire transfer from bank	400.00	7/25	
12		Wire transfer from bank	1,000.00	7/26	
16		Wire transfer from bank	1,500.00	Total D	eposits

Date	Reference	Transaction Description	Transaction Total
7/18	7/18 Wire transfer from bank		300.00
7/19	,	Wire transfer from bank	250.00
7/25		Wire transfer from bank	500.00
7/26		Wire transfer from bank	500.00
Total Deposits & EFT In			\$9,465.00

/ithdrawals

ıte	Reference	Transaction Description	Transaction Total
2		Wire transfer to bank	-\$3,000.00
3		Wire transfer to bank	-750.00
3		Wire transfer to bank	-25.00

Date	Reference	Transaction Description	Transaction Total
7/17		Wire transfer to bank	-\$1,000.00
7/29	Electronic remit	Debit American Express	-210.00
7/30		Wire transfer to bank	-500.00
Total Withdrawals & EFT Out			-\$5,485.00



INVESTMENT REPORT July 1 – July 31, 2015

ctivity (continued)

Account 111-111111
John W. Doe - Individual TOD

ebit Card Summary

iding Balance	\$0.00
tal Payments	1,594.13
her Card Activity	86.58
tal Purchases	-1,173.71
es	0.00
ish Advances	-507.00
ginning Balance	\$0.00

Debit Card Activity

VISA® PLATINUM CHECK CARD (ACCOUNT ...9999)

Visa® Platinum Rewards Ending Point Balance: 12*

Trans. Date	Post Date	Location Reference/ Description	Transaction Total
8/1	8/4	ATM0058 1224 JONES RD, HOUSTON, TX, 7425612ZF6JW2BKA	-\$304.00
8/11	8/15	POS6600 TARGET T2066 W, HOUSTON, TX, 24251312ZF6JW2JQK	-528.12
8/11	8/15	STARBUCKS CORP00064139, SPRING, TX,24161312ZF6JW2QJE	-639.56
VISA® Platinu	m Check Card (9999) Subtotal	-\$1,471.68

^{*} Please refer to the Platinum Card Rewards Program Terms & Conditions for additional information about your Rewards Points, including information on expiration. Rewards Points have no cash or dollar value. Ending point balance shown is the most current value available on the closing date of this statement. Please call 800-323-5353 for the most up to date balance information as amount may have changed.

VISA® GOLD CHECK CARD (ACCOUNT ...8888)

Trans. Date	Post Date	Location Reference/ Description	Transaction Total
8/3	8/6	ATM0213 1224 TOWN CEN, HOUSTON, TX, 9842312ZF6JW2ZAD	-\$203.00
8/6	8/10	BEST DONUTS, SPRING,TX, 5465542ASKD620ASD	-6.03
8/11	8/15	MARSHALLS #0506, THE WOODLANDS, TX, 16510SKJF351321DDS	86.58
VISA® Gold Check Card (8888) Subtotal			-\$122.45
Total Debit Card Activity			

ill Payments

ıst		Payee		
ıte	Payee	Account	Amount	YTD Payments
10	American Express*	*******9999	-\$1,231.12	-\$2,455.86
15	FIA Card Service	*******8888	-504.78	-3,605.16

Post		Payee		
Date	Payee	Account	Amount	YTD Payments
7/18	Citi Visa	*******7777	-4,609.15	-8,897.60
Total	Bill Payments		-\$6,345.05	-\$14,958.62

^{*} recurring payment



INVESTMENT REPORT July 1 – July 31, 2015

ctivity (continued)

Account 111-111111
John W. Doe - Individual TOD

hecking Activity

ieck Num.	Post Date	Code	Description	Transaction Total
76	7/30	13	Check paid	-\$430.72
42 *	7/05	04	Check paid	-1,984.21
48 *	7/23	01	Check paid	-846.50

Check Num	. Post Date	Code	Description	Transaction Total
1549	7/30	01	Check paid	-17,165.00
Total Check	king Activity			-\$24,432.10

^{*} Check number has been skipped.

ees and Charges

ıte	Description	Amount
1	Advisor Fee	-\$44.37
14	ATM fee rebate	2.25

Amount	iption	Description	Date
-2.25	com Inc Spon	Baidu.com Inc Spon	7/17
-\$44.37	d Charges	ees and Charges	Total

axes Withheld

ıte	Security	Description	Amount
11	TRANSOCEAN LIMITED COM CHF157	Foreign tax paid	-\$440.12
15	SPDR SER TRIBARCI AVS CAP HIGH VIELD		-123 78

Date	Security	Description	Amount
7/15	SPDR SER TR BARCLAYS CAP HIGH YIELD BD E	ETF Federal tax paid	-399.11
Total I	Federal Taxes Withheld		-\$399.11
Total	State Taxes Withheld		-\$123.78
Total I	Foreign Taxes Withheld		-\$440.12
Total	Taxes Withheld		-\$963.01



INVESTMENT REPORT July 1 - July 31, 2015

ctivity

Account 111-111111 John W. Doe - Individual TOD

aily Additions and Subtractions

1elity NY Muni Money Market @ \$1 per share (the following is provided to you in accordance with industry regulations)

ıte	Total Additions	Total Subtractions	Net Activity	Daily Balance
)1	\$7,200,370.31		\$7,200,370.31	\$12,250,595.08
)3	999,999.99	-999,999.99	13,969.00	12,256,594.81

1	\$7,200,370.31		\$7,200,370.31	\$12,250,595.08	
3	999,999.99	-999,999.99	13,969.00	12,256,594.81	

IFO (First In, First Out)

Cost basis and gain/loss information is provided as a service to our customers and is based on standards for filing US Federal Tax Returns as determined by Fidelity. This information is not intended to address tax law or reporting requirements applicable in your country of tax residence.

Date	Total Additions	Total Subtractions	Net Activity	Daily Balance
7/29	\$999.99	-\$999.99	-\$999.99	\$999.99
7/31	999.99		999.99	999.99

B See Cost Basis Information and Endnotes for important information about the adjusted cost basis information provided.

n Exercise for a stock option. Stock Option Exercise. Please see your exercise transaction confirmation statement and specific plan section of this statement for your total cost, tax withholding and any applicable fees.



INVESTMENT REPORT July 1 – July 31, 2015

stimated Cash Flow olling as of July 31, 2015)

Account 111-111111
John W. Doe - Individual TOD

onth	Bond & CD Income	Bond & CD Principal	Stock Income	Mutual Fund Income	Total Est. Cash Flow
.gust 2015	_	_	\$76	\$44	\$120
eptember	\$413		193	44	650
ctober	-	_	_	44	44
ovember	-	_	76	44	120
ecember	413	_	193	44	650
nuary 2016			_	44	44
bruary	-	_	76	44	120
arch	413	_	193	44	650
lirc	_	_	_	44	44
ay	-		76	44	120
ine	413	_	193	44	650
ıly	-		_	44	44
otal	\$1,653	_	\$1,075	\$532	\$3,259

ne table above presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. ne cash flows displayed are estimates provided for informational purposes only and there is no guarantee that you will actually receive any of the amounts displayed. These stimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed rate domestic bond and CD income are calculated using the scurity's coupon rate. The estimates for domestic common stock and mutual fund income are calculated using an indicated annual dividend (IAD). The IAD is an estimate of a scurity's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. IADs are sourced from third party vendors believed to reliable, but no assurance can be made as to accuracy. There are circumstances in which these estimates will not be presented for a specific security you hold.

and & CD Income includes interest payments for fixed rate bonds and Certificates of Deposit (CDs).

ond & CD Principal includes maturing principal payments for CDs and the following bonds: fixed rate, floating rate, variable rate, discount, and zero coupon. **ock Income** includes estimated dividend payments for common stock, ADR's, and REITs.

utual Fund Income includes estimated dividend payments for Fidelity and non-Fidelity mutual funds.

ne table above does not include cash flow from the following securities: preferred stocks, international stocks, exchange trade products (ETF's & ETN's), UITs, variable te bonds, and international bonds, but may be included in future enhancements.



INVESTMENT REPORT July 1 – July 31, 2015

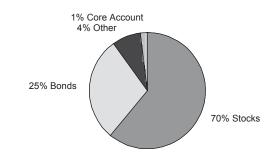
ccount Value: \$142,413.12

hange in Account Value ▼ \$5,180.68

	This Period	Year-to-Date
∍ginning Account Value	\$147,593.80	\$131,068.99
dditions	_	12,345.97
Contributions	_	5,000.00
Securities Transferred In	_	5,509.48
Other Additions	_	1,836.49
ubtractions	_	-4,614.82
Distributions	_	-4,065.21
Securities Transferred Out	_	-692.22
Cards, Checking & Bill Payments	_	-461.48
Trans. Costs, Fees & Charges	_	-230.74
Taxes Withheld	_	-461.48
Other Subtractions	_	-461.48
hange in Investment Value	-5,180.68	3,612.98
nding Account Value	\$142,413.12	\$142,413.12

Account 222-22222 John W. Doe - Traditional IRA

Account Holdings



		Percent of
Holding Type	Market Value	Account*
Stocks	\$99,215	70%
Bonds	35,475	25
Other	5,651	4
Core Account	2,070	1
Total	\$142,413	100%

^{*}Percent of Account based on positive values only.

Top Holdings

		Percent of
Description	Market Value	Account
Johnson and Johnsn (JNJ)	\$47,113.80	33%
Apple Inc (AAPL)	15,759.30	11
Delphi Corp Jr Sb Nt	15,375.00	11
Slm Corp Spi Lkd Nt (Osm)	13,859.10	10
Gen Motors Corp Bond	10,100.00	7
Total	\$102,207.20	72%



INVESTMENT REPORT July 1 – July 31, 2015

ccount Summary (continued)

Account 222-22222 John W. Doe - Traditional IRA

ore Account (Jash I	-low
---------------	--------	------

re Account: Fidelity Cash Reserves

	This Period	Year-to-Date
eginning Core Account Balance	\$1,570.57	\$794.51
VESTMENT ACTIVITY		
ecurities Bought	_	-15,000.00
ecurities Sold	_	11,278.12
vidends, Interest and Other Income *	500.31	7,020.49
ansaction Costs	_	-230.74
ther Activity	_	500.00
otal Investment Activity	\$500.31	\$3,567.87
ASH MANAGEMENT ACTIVITY		
ontributions	_	5,000.00
stributions	_	-4,065.21
axes Withheld	_	-1,016.30
necking Activity	_	-1,258.12
ebit Card Activity	_	-125.12
eferred Debit Card Activity	_	-275.89
Il Payments	_	-400.00
es & Charges	_	-112.13
otal Cash Management Activity	_	-\$2,252.77
nding Core Account Balance	\$2,070.88	\$2,070.88

ncludes dividend reinvestments.

Income Summary

	This Period	Year-to-Date
Taxable	-	_
Dividends	_	_
Interest	_	_
Short-term Capital Gains	_	_
Long-term Capital Gains	_	_
Tax-exempt	_	_
Dividends	_	
Interest	_	
Tax-deferred	\$500.31	\$7,020.49
Tax-free	_	_
Return of Capital	_	_
Liquidations	_	_
Royalty Trust Payments	_	_
Total	\$500.31	\$7,020.49

Minimum Required Distribution (MRD) Estimate

Total 2015 MRD for this account:

\$6,097.82

	This Period	Year-to-Date
MRD Distributions		\$4,065.21

This estimate was calculated using the following information:

2014 Year-end Balance: \$123,123.00

Life Expectancy Factor: 23.8 IRS Table: Uniform Lifetime Table

For more information on MRD, please see "Additional Information About Your Investment Report" at the end of this statement or visit Fidelity.com/RDC.



INVESTMENT REPORT July 1 – July 31, 2015

oldings

Account 222-22222 John W. Doe - Traditional IRA

ore Account

escription	Quantity	Price	Ending Value	Cost Basis	Gain/Loss	Income (EAI)	(EY)
DELITY CASH RESERVES (FDRXX)	2,070.880	\$1.000	\$2,070.88	N/A	_	_	0.010%
7-day yield: 0.010%							
tal Core Account (1% of account holdings)			\$2.070.88				

tocks

escription	Quantity	Price Per Unit	Ending Market Value	Total Cost Basis	Unrealized Gain/Loss	Est. Annual Income (EAI)	Est. Yield (EY)
OMMON STOCK	•					, ,	
PLE INC (AAPL)	30.00	\$525.31	\$15,759.30	\$8,247.50 ^t	\$7,511.80	\$365.62	2.32%
(XON MOBILE (XOM)	50.00	87.96	4,398.00	4,149.75 _t	248.25	125.78	2.86
CEBOOK (FB)	60.00	25.16	1,509.60	1,848.95 ^t	-339.35		
ENERAL MOTORS CO USD0.01 (GM) IN: US37045V1008 :DOL: B3SMT78	209.00	35.56	7,432.04	unknown	unknown		
.M CORP CPI LKD NT FLTG RATE 0.00% /15/2017 (OSM)	590.00	23.49	13,859.10	9,090.70	4,768.40		
ANDARD PACIFIC CORP (SPF)	5,100.00	9.238	47,113.80	61,354.44	863.47	1,352.17	2.87
ESTMORELAND COAL CO DEP SHS EACH EPSTG 1/4 OF SHS SER A CV ESCH (WLBPZ)	300.00	30.48	9,144.00	5,088.40 ^t	4,055.60		
tal Stocks (70% of account holdings)			\$99,215.84	\$89,779.74	\$17,108.17	\$1,843.57	



INVESTMENT REPORT July 1 – July 31, 2015

Est Annual Coupon

oldings (continued)

Account 222-22222

John W. Doe - Traditional IRA

Unrealized

onds

			FIICE	Lituing Market value	i Otai	Ullicalized	LSt. Alliluai	Coupon
escription	Maturity	Quantity	Per Unit	Accrued Interest (AI)	Cost Basis	Gain/Loss	Income (EAI)	Rate
JSIP: 78571UAA6 mi-Annual Interest	4/15/15	10000.00	100.00	\$10,000.00	\$10,000.00 ^t	_	600.00	6.00%
ELPHI CORP JR SB NT JSIP: 247126AF2 (ed Coupon; Quarterly Interest	10/15/33	15000.00	102.50	15,375.00	15,025.00	350.00	1,237.50	8.250
JSIP: 370ESCAT2 (ed Coupon; Semi-Annual Interest;	3/15/36	10000.00	101.00	10,100.00	9,900.00	999,999.99	999,999.99	7.750
tal Bonds (25% of account holdings)				\$35,475.00	\$34,925.00	\$550.00	\$2,612.50	

Price Ending Market Value

Total

ther

escription	Quantity	Price Per Unit	Ending Market Value	Total Cost Basis	Unrealized Gain/Loss	Est. Annual Income (EAI)	Est. Yield (EY)
ENERAL MTRS CO WTS EXP 07/10/2016 MWSA)	190.000	\$15.290	\$2,905.10	unknown	unknown	_	
ENERAL MTRS CO WTS EXP 07/10/2019 MWSB)	190.000	10.570	2,008.30	unknown	unknown	_	
OUTHWEST ROYALTIES INSTITUTIONAL COME FUND LP IX-B used on an independent appraisal	6.000	123.000A	738.00	unknown	unknown	_	
ital Other (4% of account holdings)			\$5,651.40	_	_	_	
ital Holdings			\$142,413.12	\$109,600.63	\$17,658.17	\$4,456.07	

hird party provided.

All positions held in cash account unless indicated otherwise.



INVESTMENT REPORT July 1 – July 31, 2015

ctivity

Account 222-22222 John W. Doe - Traditional IRA

ividends, Interest & Other Income

cluding dividend reinvestments)

ttleme	ent Security Name	Symbol/ CUSIP	Transaction Description	Quantity	Price	Transaction Cost	Transaction Total
-	•		•	Quantity	FIICE	Cost	
)8	GMAC LLC NT 7.25%	GKM	Interest				\$37.61
)9	SPDR SER TR BARCLAYS CAP		Dividend received				397.99
	HIGH YIELD BD ETF						
15	SLM CORP	OSM	Interest				64.99
	CPI LKD NT FLTG RATE 0.00% 03/15/2017						
31	FIDELITY CASH RESERVES	FDRXX	Dividend received				0.02
tal Div	vidends, Interest & Other Income						\$500.31

aily Additions and Subtractions

1elity NY Muni Money Market @ \$1 per share (the following is provided to you in accordance with industry regulations)

ıte	Total Additions	Total Subtractions	Net Activity	Daily Balance	Date	Total Additions	Total Subtractions	Net Activity	Daily Balance
)8	\$37.61	_	\$37.61	\$1,608.18	7/15	\$64.69	_	\$64.69	\$2,070.86
)9	397.99	_	397.99	2,006.17	7/31	0.02	_	0.02	2,070.88



INVESTMENT REPORT July 1 – July 31, 2015

stimated Cash Flow olling as of July 31, 2015)

Account 222-22222 John W. Doe - Traditional IRA

onth	Bond & CD Income	Bond & CD Principal	Stock Income	Mutual Fund Income	Total Est. Cash Flow
.gust 2015	_	<u> </u>	\$767	_	\$767
eptember	\$326		_		326
ctober	-	_	_		_
ovember	653	_	767	_	1,420
ecember	326	_	_	_	326
nuary 2016		_	_	_	_
bruary	-	_	767	_	767
arch	326	_	_	_	326
oril	-	_	_	_	
ay	653		767		1,420
ine	326	_	_	_	326
ıly		_	_	_	<u> </u>
otal	\$2,612	_	\$3,069	_	\$5,682

ne table above presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. ne cash flows displayed are estimates provided for informational purposes only and there is no guarantee that you will actually receive any of the amounts displayed. These stimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed rate domestic bond and CD income are calculated using the scurity's coupon rate. The estimates for domestic common stock and mutual fund income are calculated using an indicated annual dividend (IAD). The IAD is an estimate of a scurity's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. IADs are sourced from third party vendors believed to reliable, but no assurance can be made as to accuracy. There are circumstances in which these estimates will not be presented for a specific security you hold.

and & CD Income includes interest payments for fixed rate bonds and Certificates of Deposit (CDs).

ond & CD Principal includes maturing principal payments for CDs and the following bonds: fixed rate, floating rate, variable rate, discount, and zero coupon. **ock Income** includes estimated dividend payments for common stock, ADR's, and REITs.

utual Fund Income includes estimated dividend payments for Fidelity and non-Fidelity mutual funds.

ne table above does not include cash flow from the following securities: preferred stocks, international stocks, exchange trade products (ETF's & ETN's), UITs, variable te bonds, and international bonds, but may be included in future enhancements.



nding Account Value

INVESTMENT REPORT July 1 – July 31, 2015

ccount Value: \$28,457.90

Account 333-333333
John W. Doe - Education Account

	▲ \$522.46		
This Period	Year-to-Date		
\$27,935.44	\$24,662.91		
_	1,962.88		
_	_		
522.46	1,832.11		
	\$27,935.44 — —		

\$28,457.90

College Investment Details

	Year-to-Date
2015 Plan Contribution Cap:	\$350,000.00
Total Contributions Over Life of Plan:	23,662.88
2015 Remaining to Contribute:	\$324,003.79
20 to Remaining to Contribute.	Ψ024,0

Contribution Elections

Description	Contributions	
NH PORTFOLIO 2015 (FIDELITY FUNDS)	75%	
NH MODERATE GROWTH PORT(FIDELITY FDS)	25%	

oldings

	Percent of Total Value			
escription		Quantity	Unit Price	Ending Value
H Portfolio 2015 (Fidelity Funds)	50%	1,200.291	\$17.680	\$21,221.14
H Moderate Growth Port (Fidelity Funds)	25%	463.301	15.620	7,236.76
4-1 V-1				00 457 00

\$28,457.90

tal Value 28,457.90





INVESTMENT REPORT
July 1 - July 31, 2015

Additional Information and Endnotes

Because you may own one or more products or account positions in your Fidelity account that are eligible for FDIC insurance coverage, we want to remind you about current FDIC coverage limits and why you should monitor your balances.

Generally, deposits at a bank held in nonretirement and qualified retirement accounts such as traditional or Roth IRAs are eligible for up to \$250,000 coverage per account owner, per depository institution. Certain holdings at Fidelity are eligible for "passthrough" FDIC insurance coverage subject to these same limits. Eligible positions include: 1) Certificates of deposit (CDs) - Brokered CDs that are issued by an FDIC insured institution, 2) Core balances in the Fidelity(R) Cash Management Account, eligible Fidelity IRAs or Fidelity Health Savings Accounts(1), and 3) Any 529 Bank Deposit Portfolio investments.

You are responsible for monitoring your FDIC coverage. Generally, all the assets you hold at a depository institution are counted toward the FDIC coverage limit. Therefore, when considering whether your holdings will be FDIC insured, you must take into consideration both the combined balance of all bank deposits (including bank CDs) made directly through a particular institution as well as those deposits coming about indirectly through Fidelity or another brokerage firm. For more information about FDIC insurance coverage, please visit the FDIC Web site at www.FDIC.gov.

* Cash Balances in an account with the FDIC-Insured Deposit Sweep Program are swept to an FDIC-insured account at a Program Bank. Funds are swept to the Program Bank on the business day following the date that funds are credited to your account and, until swept to the Program Bank, funds are covered by SIPC. Once at the Program Bank, the deposit is not covered by SIPC; however, the deposit is eligible for FDIC insurance coverage subject to the applicable coverage limits. All assets of the account holder at the Program Bank will generally be counted toward the aggregate limit. For additional information, please see the FDIC-Insured Deposit Sweep Program Disclosure document that can be found at http:personal.fidelity.comaccountspdfRollover Sep Supplemental.pdf

Cost basis and gain/loss information is provided as a service to our customer, and is based on standards for filing US Federal Tax Returns as determined by Fidelity. This information is not intended to address tax law or reporting requirements applicable in your country of tax residence.

Amortization, accretion and similar adjustments to cost basis are provided for many fixed income securities (and some bond-like equities), however they are not provided for certain fixed income securities, such as short-term instruments, Unit Investment Trusts, foreign fixed income securities, or those that are subject to early prepayment of principal (pay downs).

B Adjusted cost basis information is shown where this indicator is displayed. Adjusted cost basis reflects any cumulative original issue discount, premium, or acquisition premium (including any year-to-date amount). It assumes such amounts were amortized or accrued for tax purposes from the acquisition date through the disposition date. Premium amortization was calculated using the yield-to-maturity method. Acquisition premium was calculated using the ratable accrual method. Any market discount accretion for this position was calculated using the straight-line method and, if applicable, recognized upon disposition. Gain/loss displayed for this transaction is calculated using the cost basis adjustments, as described above. The adjusted cost basis used here may not reflect all adjustments necessary for tax purposes (such as wash sale adjustments) and may not apply if you are using an alternative amortization calculation method. Refer to IRS Publication 550, Investment Income and Expenses, for additional information.

If total cost basis information is provided for multiple tax lots, that total cost basis information (and any associated gain/loss displayed) may have been calculated using a combination of adjusted cost basis information (as described above) and non-adjusted cost basis information. Total cost basis information (and any associated gain/loss displayed) is calculated using adjusted cost basis for lots for which adjusted cost basis is provided and non-adjusted cost basis for lots for which adjusted cost basis is not provided or not applicable.





Additional Information and Endnotes (continued)

About Your MRD Estimate:

Each year your annual MRD estimate is calculated on or after January 1 using your prior year-end account balance divided by the applicable life expectancy factor. The life expectancy factor used is based on both your date of birth and the beneficiary information we have on file as of December 31st of the prior year. Please contact Fidelity if there is a change in your beneficiary information as this calculation will not be updated until the calendar year following the year in which you change your beneficiary designation.

Year-to-Date distributions include any distributions taken after January 1st of the current year through midnight of the statement end date.

It is your responsibility to satisfy IRS minimum distribution requirements. Learn more about MRD s at www.Fidelity.com/RDC or call a Fidelity representative at the number listed on the front of your statement. If you need specific tax advice be sure to consult with your tax adviser.

EAI for fixed rate domestic bonds and CDs is calculated using the coupon rate. For all other securities, EAI is calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. IADs are sourced from third party vendors believed to be reliable, but no assurance can be made as to accuracy. This third party data may not be promptly updated to reflect various corporate actions (for example, when an issuer has missed a scheduled dividend payment, announced changes to a payment schedule, or declared a stock split) and, as a result, the EAI and EY may be over or understated. Interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political and business conditions. Please refer to the Help/Glossary on Fidelity.com for additional information regarding these calculations.

EAI and EY are not provided for: preferred stocks, exchange traded products (ETFs & ETNs), UITs, variable rate bonds, and international stocks & bonds, but may be included in the future. EAI is not displayed for amounts less than \$10.

For more information about your statement, please refer to our **Frequently Asked Questions** document at **Fidelity.com/statements** .

Fidelity

*** SAMPLE STATEMENT *** For informational purposes only

Information About Your Fidelity Statement

TDD Service for the Hearing-Impaired Call 800-544-0118, 9 am - 9 pm ET, 7 days a week

Lost or Stolen Cards For 24-Hour worldwide customer service, call 800-529-2164 for American Express or Inquiries, concerns or questions regarding your brokerage account or the activity therein should be 800-323-5353 for VISA® Gold Check Card.

Additional Investments with Fidelity Make checks payable to Fidelity Investments. Include your account 866-408-1138. Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in number on the check. For retirement and health savings accounts (HSA), designate in the memo field whether writing to protect your rights, including those under the Securities Investor Protection Act (SIPA). your contribution is for the current or prior year. Mail checks or other inquiries to: Fidelity Investments, P.O. Box Material Changes Please advise us of material changes in your investment objectives or financial situation

Income Summary Shows income by tax status for the statement and year-to-date periods. Except for interest Mutual Funds and Performance An investment in a money market fund is not insured or guaranteed by income earned on, or distributed by, tax status for the statement and year-locate period income earned on, or distributed by, tax-exempt securities, Fidelity reports dividends and capital gains held in the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although the fund taxable accounts as taxable income. A portion of income reported as tax-exempt income may be subject to seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by as tax-exempt income as they may be federally tax-exempt if certain conditions are met.

cost method for open-end mutual funds and the first-in, first-out (FIFO) method for all other securities. Cost month-end performance.

basis is adjusted for wash sales on securities with the same CUSIP held in the same account (unless your Sales Loads & Fees Each fund reserves the right to terminate or modify its exchange privilege in the future. In

information may be adjusted for certain transactions and does not reflect dividends or capital gains information about the source(s) and amount(s) of compensation as well as other remuneration received by FBS

using the FIFO method if shares were purchased at different times or prices. Statement Mailing We deliver statements at least four times during the calendar year for any account with a balance.

Statement Discrepancies Please review your statement and report any inaccuracies or discrepancies.

directed to FBS by calling 800-544-6666, and NFS, who carries your brokerage accounts, by calling

related to your brokerage account(s).

alternative minimum taxes and/or state and local taxes. In Traditional IRAs, Rollover IRAs, SEP-IRAs, SIMPLE investing in the fund. Before investing, consider the funds' investment objectives, risks, charges and IRAs and Keoghs, earnings are reported as tax-deferred income. In Roth IRAs and HSAs, earnings are reported expenses. Contact Fidelity for a prospectus containing this information. Read it carefully. Performance data shown represents past performance and is no guarantee of future results. Investment return and

Cost Basis, Gain/Loss, and Holding Period Information NFS is required to report certain cost basis and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current holding period information to the IRS on Form 1099-B. Unless otherwise specified, NFS applies the average performance may be higher or lower than that quoted. Visit Fidelity.com/performance for most recent

account receives mark-to-market reporting). Your statement may not reflect all adjustments required for tax connection with access to, purchase of, and/or maintenance of positions in mutual fund and other investment purposes. Customers should consult their tax advisors for further information. Cost Fidelity provides purchase cost information for securities held in retirement and HSA accounts. Such 12b-1 fees described in the prospectus as well as program participation and maintenance fees. Additional

reinvestments. Fidelity reports transaction profit or loss information when securities are sold within a retirement or NFS will be furnished to you upon written request. At the time you purchase shares of funds those shares will or HSA account. Transaction profit or loss is calculated by subtracting purchase cost from sales proceeds be assigned either a load, transaction fee (TF) or no transaction fee (NTF) status. When you subsequently sell those shares, any fees applicable to your transaction will be assessed based on the status assigned to the

shares at the time of purchase.

Additional Information About Your Brokerage Account, If Applicable

Customer Free Credit Balance You are entitled to your free credit balance in your brokerage account, subject be inconsistent with the broker's best execution obligations. to open commitments in your cash accounts. Free credit balances are not segregated and may be used by NFS Agency Trades Individual securities trades placed for your Fidelity® Personalized Portfolios account are in accordance with federal securities law. There is no free credit balance in a retirement account or HSA.

mutual fund only accounts field directly with the fund (Friedly Middla Fund Accounts) are first carried by the Securities Investor Protection Corporation (SIPC) and do not count toward your margin and value of securities.

maintenance requirements. Assets held in brokerage accounts managed by Strategic Advisers, Inc. (SAI) are **Fidelity Investments** Fidelity Distributors Corporation (FDC) is the distributor for Fidelity Funds with marketing carried by NFS and covered by SIPC but do not contribute to your margin and maintenance requirements.

your margin account. Fidelity represents your short account balance as of the last weekly written request, Fidelity will mail an NFS financial statement, which is also available for inspection at its office. mark-to-market, not as of the statement end date.

upon request. Assignments of American and European-style options are allocated among customer short investment adviser and a Fidelity Investments company. Fidelity® Personalized Portfolios may be offered positivestriants of Anielical and European-style options are allocated anioning customer. State in a relative final a ride in through the following Fidelity Investments companies: SAI, Fidelity Personal Trust Company, FSB (FPTC), American-style options are liable for assignment anytime. The writer of a European-style option is subject to a federal savings bank, or Fidelity Management Trust Company (FMTC). Non-deposit investment only during the exercise period. For more information, please call Fidelity at and trust services offered through FPTC and FMTC and their affiliates are not insured or guaranteed by the

acting as agent for your account, or the Depository Trust Company (DTC).

where the price for such security is generally not available from a pricing source. The Market Value of a Miscellaneous Mutual fund shares, other securities held in your account, and insurance products are neither security, including those priced at par value, may differ from its purchase price and may not closely reflect the deposits nor obligations of, nor endorsed or guaranteed by, any bank or other depositing institution, nor are they

Executing Orders on the Floor of the NYSE The Floor broker may permit the specialist to trade on parity with the order for some or all of the executions associated with filling that order, where such permission would not

completed on an agency basis by FBS

Assets Separate from Your Brokerage Account Only securities in the margin portion of your brokerage SIPC Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with account contribute to margin and maintenance requirements. Other Assets, which may be reported on your the SIPC up to \$500,000 (including cash claims limited to \$250,000). For details, including the SIPC brochure, statement, including insurance products that are distributed by FBS and Fidelity Insurance Agency, Inc. and please see www.sipc.org or call 1-202-371-8300. NFS has arranged for additional protection for cash and mutual fund only accounts held directly with the fund (Fidelity Mutual Fund Accounts) are not carried by NFS, covered securities to supplement its SIPC coverage. Neither coverage protects against a decline in the market

Short Account Balances Securities sold short are held in a segregated short account. These securities are all transactions through its affiliate, NFS. NFS carries all brokerage accounts. FBS and NFS are marked-to-market for margin purposes, and any increase or decrease from the previous week's value is members of the NYSE and SIPC. FBS, NFS, and FDC are direct or indirect subsidiaries of FMR LLC. Upon transferred weekly to

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FDIC or any other government Shares credited to your account from resulted from transactions by FBS possible loss of principal. These advisory services are provided for a fee.

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financial decision or placing an order.