



Fidelity SEP-IRA SALIHA AWAIS - SEP-IRA - FIDELITY MANAGEMENT
TRUST CO - CUSTODIAN

► **Account Number: 233-357483**

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SALIHA AWAIS
2S391 CHAUCER CT
GLEN ELLYN IL 60137-7095

Your Account Value: **\$15,757.51**

Change from Last Period: ▲ \$0.39

	This Period	Year-to-Date
Beginning Account Value	\$15,757.12	-
Additions	-	15,750.00
Change in Investment Value *	0.39	7.51
Ending Account Value **	\$15,757.51	\$15,757.51
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$15,757.51	

* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.

** Excludes unpriced securities.

Contact Information

Online	Fidelity.com
FAST SM -Automated Telephone	(800) 544-5555
Customer Service	(800) 544-6666
Retirement Representative	(800) 544-5373

Find out exactly when your tax forms will be available. Visit [Fidelity.com/tax](https://www.fidelity.com/tax) for up-to-date information on the status of your forms, as well as access to tools, resources, and answers to your tax questions.



Account Summary

Account # 233-357483
SALIHA AWAIIS - SEP-IRA

Account Value: **\$15,757.51**

Account Holdings

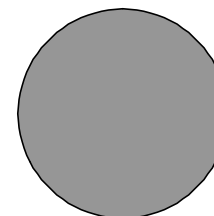
Change in Account Value **▲ \$0.39**

	This Period	Year-to-Date
Beginning Account Value	\$15,757.12	-
Additions	-	15,750.00
Contributions	-	15,750.00
Change in Investment Value *	0.39	7.51
Ending Account Value	\$15,757.51	\$15,757.51
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$15,757.51	

Total Account Trades Jan 2020 - Dec 2020: 0

* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.

► Please note, the December 31, 2020 value of this account, reflected on this statement, will be reported to the IRS as part of year-end tax-reporting. You will receive an IRS Form 5498 in January 2021 if you made any contributions, recharacterizations or conversions or if you held "Hard-to-Value" assets during 2020. If you make contributions for 2020 in 2021, you will be provided a Form 5498 reflecting those contributions in May 2021.



100% Core Account (\$15,757)

Top Holdings

Description	Value	Percent of Account
Fidelity Government Money Market	\$15,757	100%
Total	\$15,757	100%

Please note that, due to rounding, percentages may not add to 100%.

Income Summary

	This Period	Year-to-Date
Tax-deferred	\$0.39	\$7.51
Total	\$0.39	\$7.51



Account # 233-357483
SALIHA AWAI - SEP-IRA

Core Account and Credit Balance Cash Flow

Core Account: FIDELITY GOVERNMENT MONEY MARKET

	This Period	Year-to-Date
Beginning Balance	\$15,757.12	-
Investment Activity		
Dividends, Interest & Other Income ^D	0.39	7.51
Total Investment Activity	\$0.39	\$7.51
Cash Management Activity		
Contributions	-	15,750.00
Total Cash Management Activity	-	\$15,750.00
Ending Balance	\$15,757.51	\$15,757.51

^D Includes dividend reinvestments.

Holdings

Core Account

Description	Beginning Market Value Oct 1, 2020	Quantity Dec 31, 2020	Price Per Unit Dec 31, 2020	Ending Market Value Dec 31, 2020	EAI (\$) / EY (%)
FIDELITY GOVERNMENT MONEY MARKET (SPAXX) -- 7-day yield: 0.01%	\$15,757.12	15,757.510	\$1.0000	\$15,757.51	\$57.63 0.370%
Total Core Account (100% of account holdings)	\$15,757.12			\$15,757.51	\$57.63
Total Holdings				\$15,757.51	\$57.63

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. EAI may be negative on short & EY positions. EY is calculated by dividing the current EAI for a security position by its statement closing date market value. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. Actual income and yield might be lower or higher than the estimated amounts. **For calculation details, refer to the "Additional Information and Endnotes" section.**



Activity

Account # 233-357483
SALIHA AWAIS - SEP-IRA

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
10/30	FIDELITY GOVERNMENT MONEY MARKET	31617H102	Dividend Received	-	-	\$0.13
11/30	FIDELITY GOVERNMENT MONEY MARKET	31617H102	Dividend Received	-	-	0.13
12/31	FIDELITY GOVERNMENT MONEY MARKET	31617H102	Dividend Received	-	-	0.13
Total Dividends, Interest & Other Income						\$0.39

Core Fund Activity

For more information about the operation of your core account, please refer to your Customer Agreement.

Settlement Date	Account Type	Transaction	Description	Quantity	Price	Amount	Balance
10/30	CASH	Reinvestment	FIDELITY GOVERNMENT MONEY MARKET REINVEST @ \$1.000	0.130	\$1.0000	\$0.13	\$15,757.25
11/30	CASH	Reinvestment	FIDELITY GOVERNMENT MONEY MARKET REINVEST @ \$1.000	0.130	1.0000	0.13	15,757.38
12/31	CASH	Reinvestment	FIDELITY GOVERNMENT MONEY MARKET REINVEST @ \$1.000	0.130	1.0000	0.13	15,757.51
Total Core Fund Activity						\$0.39	

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Estimated Cash Flow (Rolling as of December 31, 2020)

Account # 233-357483
SALIHA AWAIS - SEP-IRA

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
January 2021	--	--	--	--	\$5	--	\$5
February	--	--	--	--	5	--	5
March	--	--	--	--	5	--	5
April	--	--	--	--	5	--	5
May	--	--	--	--	5	--	5
June	--	--	--	--	5	--	5
July	--	--	--	--	5	--	5
August	--	--	--	--	5	--	5
September	--	--	--	--	5	--	5
October	--	--	--	--	5	--	5
November	--	--	--	--	5	--	5
December	--	--	--	--	5	--	5
Total	--	--	--	--	\$60	--	\$60

This table presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. The 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 estimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed income are calculated using the security's coupon rate. The estimates for all other securities are 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. There are circumstances in which these estimates will not be presented for a specific security you hold. **Please refer to Help/Glossary on Fidelity.com for additional information on these calculations.**

Bond & CD Income includes interest payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Bond & CD Principal includes maturing principal payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Stock Income includes estimated dividend payments for common stocks, preferred stocks, ADRs, closed-end mutual funds, and MLPs.

ETP Income includes estimated dividend payments for Exchange Traded Funds (ETFs) and Exchange Traded Notes (ETNs).

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

Other Income includes, but is not limited to estimated dividend payments for Unit Investment Trusts (UITs), REITs, and LPs.

This table does not include cash flow from foreign denominated fixed income.

-- not available

Additional Information and Endnotes

Account # 233-357483
SALIHA AWAIS - SEP-IRA

- ▶ Effective March 10, 2021, we are modifying the Customer Agreement, the Fidelity(R) Cash Management Account FDIC-Insured Deposit Sweep Disclosure Document, and the FDIC-Insured Deposit Sweep Program Disclosure for Fidelity(R) IRAs and HSAs (where applicable) for the following types of Fidelity brokerage accounts: (1) the Fidelity Account(R) (this includes all nonretirement brokerage accounts, such as individual, joint, estate, conservatorship/guardianship, custodial (UGMA/UTMA), trust, and nontrust accounts like business accounts and Stock Plan Services accounts), (2) Fidelity retirement accounts (this includes traditional IRAs, rollover IRAs, Roth IRAs, SEP IRAs, SIMPLE IRAs, inherited IRAs, and Keogh and non-prototype accounts), (3) Fidelity Cash Management Accounts, and (4) Fidelity Health Savings Accounts.

Many of the changes to the Customer Agreement, the Fidelity(R) Cash Management Account FDIC-Insured Deposit Sweep Disclosure Document, and the FDIC-Insured Deposit Sweep Program Disclosure for Fidelity IRAs and HSAs are related to the introduction of an additional sweep each morning for accounts that use the FDIC-Insured Deposit Sweep option as the account's core position. These changes primarily affect the subsections of the Customer Agreement titled "Credits to Your Account" and "Debits to Your Account" of the section "How Transactions Are Settled." In addition, the "Core Account" Section of the Customer Agreement has been updated to clarify our ability to make changes to your account's core position after your account is opened.

For those customers using the FDIC-Insured Deposit Sweep, we are also altering the method and timing for making changes to the bank list assigned to your account. As a result, we are modifying the Fidelity(R) Cash Management Account FDIC-Insured Deposit Sweep Disclosure Document and the FDIC-Insured Deposit Sweep Program Disclosure for Fidelity IRAs and HSAs. These changes primarily affect the "Program Bank" and "Changes to Program Bank Lists" subsections of the Disclosure Documents. In addition, we are making changes to the "Other Program Changes" subsection of the "Changes to Program Bank Lists" section of both Sweep Program Disclosure Documents to clarify our ability to make changes to your account's core position after your account is opened.

There are other changes beyond those described above, so you should review the documents carefully. You may have one or more accounts affected by these changes. To review the revised documentation, please visit [Fidelity.com/2020-customer-agreement](https://www.fidelity.com/2020-customer-agreement). There you will see a list of the affected accounts and links to the applicable documents for each.

There is NO ACTION REQUIRED on your part unless you disagree with the changes. Your continued use of your account(s) after the effective date noted above will constitute your acknowledgment to having received and reviewed, and your consent to the changes made to the Customer Agreement(s) and Disclosure Documents. If you have any questions about these changes or don't agree with them, please call us at 800.343.3548.

- ▶ Effective February 15, 2021, for retail customers, we are updating the section of the Brokerage Commission and Fee Schedule titled "Foreign Stocks". They are primarily intended to clarify the commission rates and foreign currency exchange rates that apply to representative-assisted trades in foreign securities markets settling in U.S. dollars. However, the changes go beyond those described, so you should review the revised Brokerage Commission and Fee Schedule, which you can access at https://www.fidelity.com/bin-public/060_www_fidelity_com/documents/Brokerage_Commissions_Fee_Schedule.pdf.
- ▶ Please review our Customer Relationship Summary (CRS) disclosure outlining our responsibility and commitment to you. This document explains the relationships and services our firm offers to retail investors, including fees and costs, conflicts of interest, and standards of conduct. The CRS has been updated to reflect that certain advisory services are available from Fidelity Institutional Wealth Adviser LLC (FIWA), another affiliated investment adviser, and to reference FIWA's Form CRS. Some FIWA representatives also work for Fidelity Brokerage Services LLC. If you are receiving your statement by U.S. mail, this disclosure is included with your statement. If you are receiving your statement electronically, the link to this document is included in the email that we send when your new statement is available online. You can also view this disclosure online at: [Fidelity.com/fbs-fpwa-crs](https://www.fidelity.com/fbs-fpwa-crs).

Additional Information and Endnotes

Account # 233-357483
SALIHA AWAIIS - SEP-IRA

- ▶ Due to current events, mail may be delayed by circumstances beyond our control. You can always view your statements and other documents online. Learn more about paperless options at www.Fidelity.com/edelivery.
- ▶ NOTIFICATION OF YOUR TAX WITHHOLDING OPTIONS IN REGARD TO DISTRIBUTIONS FROM YOUR IRA. Federal Income Tax Withholding - IRS regulations require us to withhold federal income tax at a rate of 10% from your total IRA distribution (excluding Roth IRA distributions) unless you elect not to have federal income tax withholding apply (provided you have supplied Fidelity with a U.S. address) or you elect to increase the rate of withholding. Federal income tax will not be withheld from distributions from a Roth IRA unless you elect to have such tax withheld or are otherwise subject to withholding because you are a non-resident alien. If taken under a periodic distribution plan, your election will remain in effect on checkwriting or periodic distributions taken from your IRA until revoked by you. You can change your withholding elections for future distributions at any time by contacting Fidelity.

State Income Tax Withholding - If federal income tax withholding is applied to your distribution, state income tax may also apply. Your state of residence will determine your state income tax withholding requirements, if any. Please refer to the lists below. Your state of residence is determined by the legal address of record on your IRA. For residents of AR, IA, KS, MA, ME, OK and VT, if federal income tax withholding is applied to your distribution, state income tax will also apply. For residents of CA, DE, NC or OR, if federal income tax withholding is applied to your distribution, state income tax will also apply unless you elect not to have state income tax withheld.

For residents of DC, if you take a distribution of your entire account balance and do not directly roll that amount over to another eligible retirement account, DC requires that a minimum amount be withheld from the taxable portion of the distribution, whether or not federal income tax is withheld. For residents of CT and MI, state income tax applies regardless of whether or not federal income tax withholding is applied to your distribution. Please reference the CT and MI W-4P Form for information and to calculate the amount to withhold from your distribution. Tax withholding is not required if you meet certain CT and MI requirements governing pension and retirement benefits. For residents of MS, state income tax withholding will apply regardless of whether or not federal income tax withholding is applied to your distribution, unless you elect not to have state income tax withheld.

For residents of SC, you must provide a valid Social Security number; individual tax identification number; or tax identification number for a nonresident alien, if not SC requires that 7% tax be withheld from the distribution. For residents of AK, FL, HI, NH, SD, TN, TX, WA or WY, state income tax withholding is not available on IRA distributions. For residents of all other states, you are not subject to mandatory state income tax withholding; however you may elect voluntary state income tax withholding in a percentage. If you elect to have state income taxes withheld and your state provides a minimum amount or percentage for withholding, you must elect a percentage that is not less than your state's minimum withholding requirements. If the percentage you elect for withholding is less than your state's minimum withholding requirements, your state's minimum amount or percentage will be withheld.

Whether or not you elect to have federal and/or state income tax withheld from your distribution(s), you are responsible for the full payment of federal income tax, any state or local taxes, and any penalties which may apply. You may be responsible for estimated tax payments and could incur penalties if your estimated tax payments are not sufficient. Please contact Fidelity for more information, or contact your state taxing authority for assistance. THE INFORMATION PROVIDED ABOVE IS GENERAL IN NATURE AND SHOULD NOT BE CONSIDERED LEGAL OR TAX ADVICE.

- ▶ Important information about your telephone conversations with Fidelity. Telephone conversations made with/to Fidelity may be monitored and/or recorded without further notice or disclosure.

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Additional Information and Endnotes

Account # 233-357483
SALIHA AWAIIS - SEP-IRA

- National Financial Services LLC ("NFS") an affiliate of Fidelity Brokerage Services LLC (FBS) provides custody and clearing services on behalf of FBS. In that capacity, NFS is required to provide you with written notice on the manner in which you may gain website access to information regarding NFS' Impartial Callable Securities Lottery Process (the "Lottery Process").

We are also providing you with the following description of the Lottery Process: When street name or bearer securities held for you are subject to a partial call or partial redemption by the issuer, National Financial Services LLC (NFS) may or may not receive an allocation of called/redeemed securities by the issuer, transfer agent, and/or depository. If NFS is allocated a portion of the called/redeemed securities, NFS utilizes an impartial lottery allocation system, in accordance with applicable rules, that randomly selects the securities within customer accounts that will be called/redeemed. NFS' allocations are not made on a pro rata basis and it is possible for you to receive a full or partial allocation, or no allocation.

A more detailed description of the Lottery Process may be accessed by visiting [Fidelity.com/callable-securities](https://www.fidelity.com/callable-securities). You may also request a hard copy of the Lottery process by writing to National Financial Services LLC, P.O. Box 770001, Cincinnati, OH 45277.

Estimated Annual Income (EAI) & Estimated Yield (EY) - EAI for fixed income 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. EY reflects only the income generated by an investment and not changes in its price which may fluctuate. Interest and dividend rates are subject to change at any time and may be affected by current and future economic, political and business conditions. EAI and EY are provided for informational purposes only and should not be used or relied on for making investment, trading or tax decisions. EAI and EY are based on data obtained from information providers believed to be reliable, but no assurance can be made as to accuracy, timeliness or completeness. **Please refer to the Help/Glossary on Fidelity.com for additional information regarding these calculations.**

For more information about your statement, please refer to our **Frequently Asked Questions** document at [Fidelity.com/statements](https://www.fidelity.com/statements).

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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 800-323-5353 for Fidelity® Debit Card.

Additional Investments with Fidelity Make checks payable to Fidelity Investments. Include your account number on the check. For retirement and health savings accounts (HSA), designate in the memo field whether your contribution is for the current or prior year. Mail checks or other inquiries to: Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0003.

Income Summary Shows income by tax status for the statement and year-to-date periods. Except for interest income earned on, or distributed by, tax-exempt securities, Fidelity reports dividends and capital gains held in taxable accounts as taxable income. A portion of income reported as tax-exempt income may be subject to alternative minimum taxes and/or state and local taxes. In Traditional IRAs, Rollover IRAs, SEP-IRAs, SIMPLE IRAs and Keoghs, earnings are reported as tax-deferred income. In Roth IRAs and HSAs, earnings are reported as tax-exempt income as they may be federally tax-exempt if certain conditions are met.

Cost Basis, Gain/Loss, and Holding Period Information NFS is required to report certain cost basis and holding period information to the IRS on Form 1099-B. Unless otherwise specified, NFS applies the average cost method for open-end mutual funds and the first-in, first-out (FIFO) method for all other securities. Cost basis is adjusted for wash sales on securities with the same CUSIP held in the same account (unless your account receives mark-to-market reporting). Your statement may not reflect all adjustments required for tax 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 information may be adjusted for certain transactions and does not reflect dividends or capital gains reinvestments. Fidelity reports transaction profit or loss information when securities are sold within a retirement or HSA account. Transaction profit or loss is calculated by subtracting purchase cost from sales proceeds

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. Inquiries, concerns or questions regarding your brokerage account or the activity therein should be directed to FBS by calling 800-544-6666, and NFS, who carries your brokerage accounts, by calling 866-408-1138. Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act (SIPA).

Material Changes Please advise us of material changes in your investment objectives or financial situation related to your brokerage account(s).

Mutual Funds and Performance Before investing, consider the funds' investment objectives, risks, charges and 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 principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted. Visit Fidelity.com/performance for most recent month-end performance.

Sales Loads & Fees Each fund reserves the right to terminate or modify its exchange privilege in the future. In connection with (i) access to, purchase or redemption of, and/or maintenance of positions in mutual funds and other investment products such as alternative investments or private placements ("funds") or (ii) infrastructure needed to support such funds, some funds, or their investment affiliates, pay FBS and/or NFS sales loads and 12b-1 fees described in the Offering Materials as well as additional compensation for shareholder services, start-up fees, infrastructure support and maintenance, and marketing, engagement and analytics programs. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by FBS or NFS will be furnished to you upon written request. At the time you purchase shares of funds those shares will 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

Free credit balances (FCB) are funds payable to you on demand. FCB are subject to open commitments such as uncleared checks and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is swept to a core position, you can liquidate the core position and have the proceeds sent to you or held in your account subject to the terms of your account agreement. Required rule 10b-10(a) information not contained herein will be provided on written request. Fidelity may use this free credit balance in connection with its business, subject to applicable law. **Assets Separate from Your Brokerage Account** Only securities in the margin portion of your brokerage account contribute to margin and maintenance requirements. Other Assets, which may be reported on your statement, including insurance products that are distributed by FBS and Fidelity Insurance Agency, Inc. and mutual fund only accounts held directly with the fund (Fidelity Mutual Fund Accounts) are not carried by NFS, not covered by the Securities Investor Protection Corporation (SIPC) and do not count toward your margin and maintenance requirements. Assets held in brokerage accounts managed by Fidelity Personal and Workplace Advisors LLC (FPWA) are carried by NFS and covered by SIPC but do not contribute to your margin and maintenance requirements. **Short Account Balances** Securities sold short are held in a segregated short account. These securities are marked-to-market for margin purposes, and any increase or decrease from the previous week's value is transferred weekly to your margin account. Fidelity represents your short account balance as of the last weekly mark-to-market, not as of the statement end date. **Information About Your Option Transactions** Each transaction confirmation previously delivered to you contains full information about commissions and other charges, and such information is available promptly upon request. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description is available upon request. Short positions in American-style options are liable for assignment anytime. The writer of a European-style option is subject to exercise assignment only during the exercise period. For more information, please call Fidelity at 800-544-6666. **Equity Dividend Reinvestment** Shares credited to your account resulted from transactions by FBS acting as agent for your account, or the Depository Trust Company (DTC). **Price Information/Total Market Value** The Total Market Value has been calculated out to 9 decimal places; however, the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency with which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g. \$1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. The prices provided are not firm bids or offers. Certain securities may reflect N/A or unavailable where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not closely reflect the value at which the security may be sold or purchased based on various market factors. The sale or redemption of any fixed income security prior to maturity may result in a loss. Prices for Certificates of Deposits (CDs) on your statement are generally estimates and are not based on actual market prices. The secondary market for CDs is generally illiquid. You should always request a current valuation for your securities prior to making a financial decision or placing an order.

Executing Orders on the Floor of the NYSE The Floor broker may permit the Designated Market Maker to trade on parity with the order for some or all of the executions associated with filling that order, where such permission would not be inconsistent with the broker's best execution obligations.

SIPC Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with the SIPC up to \$500,000 (including cash claims limited to \$250,000). For details, including the SIPC brochure, please see www.sipc.org or call 1-202-371-8300. NFS has arranged for additional protection for cash and covered securities to supplement its SIPC coverage. Neither coverage protects against a decline in the market value of securities.

Fidelity Investments Fidelity Distributors Company LLC (FDC) is the distributor for Fidelity Funds with marketing and shareholder services provided by FBS or NFS. **Brokerage services are provided by FBS, which clears all transactions through its affiliate, NFS. NFS carries all brokerage accounts. FBS and NFS are members of the NYSE and SIPC.** Upon written request, Fidelity will mail an NFS financial statement, which is also available for inspection at its office. Fidelity Investments (with pyramid logo) is a trademark of FMR LLC.

FPWA Services Fidelity Go®, Fidelity® Personalized Planning & Advice and Fidelity® Strategic Disciplines are advisory services offered by FPWA, a registered investment adviser. Fidelity® Strategic Disciplines includes the Breckinridge Intermediate Municipal Strategy, the Fidelity® Equity-Income Strategy, the Fidelity® Tax-Managed U.S. Equity Index Strategy, the Fidelity® U.S. Large Cap Equity Strategy, the Fidelity® International Equity Strategy, the Fidelity® Tax-Managed International Equity Index Strategy, the Fidelity® Intermediate Municipal Strategy and the Fidelity® Core Bond Strategy. Fidelity® Wealth Services are advisory services offered by FPWA or Fidelity Personal Trust Company, FSB (FPTC), a federal savings bank. Nondeposit investment products and trust services offered by FPTC and its affiliates are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency, are not obligations of any bank, and are subject to risk, including possible loss of principal. **These advisory services are provided for a fee.** FBS, NFS, FDC, FPWA and FPTC are direct or indirect subsidiaries of FMR LLC.

Ratings Information from Standard & Poors ("S&P") may not be reproduced. S&P credit ratings are statements of opinion and are not statements of fact or recommendations to purchase, hold, or sell securities, nor do they address the suitability of securities for investment purposes, and should not be relied on as investment advice. S&P does not guarantee the accuracy, completeness, timeliness or availability of any information, including ratings, and is not responsible for errors or omissions (negligent or otherwise). S&P gives no express or implied warranties, including but not limited to any warranties of merchantability or fitness for a particular purpose or use. S&P shall not be liable for any direct, indirect, incidental, exemplary, compensatory, punitive, special or consequential damages, costs, expenses, legal fees, or losses (including lost income or profits and opportunity costs) in connection with any use of ratings.

Miscellaneous Mutual fund shares, other securities held in your account, and insurance products are neither deposits nor obligations of, nor endorsed or guaranteed by, any bank or other depositing institution, nor are they federally insured by the FDIC or any other agency. If you request a reprint of your statement, the disclosure information may not be the same as the information originally provided. To confirm that an authorized, direct deposit has been made to your Fidelity Account or Fidelity Mutual Fund Account, call Fidelity at 1-800-544-5555.

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