



FIDELITY ROTH IRA WILLIAM C CRUM - ROTH INDIVIDUAL
RETIREMENT ACCOUNT - FMTC CUSTODIAN

► Account Number: 238-879461

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WILLIAM COLE CRUM
793 N UNIVERSITY AVE
APT 2
PROVO UT 84601-1627

Your Account Value: **\$3,430.82**

Change from Last Period: ▲ \$247.13

	This Period	Year-to-Date
Beginning Account Value	\$3,183.69	\$1,541.52
Additions	115.00	1,465.00
Change in Investment Value *	132.13	424.30
Ending Account Value **	\$3,430.82	\$3,430.82
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$3,430.82	

Contact Information

Online	Fidelity.com
FAST®-Automated Telephone	(800) 544-5555
Customer Service	(800) 544-6666

* 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.





Account Summary

Account # 238-879461
WILLIAM COLE CRUM - ROTH IRA

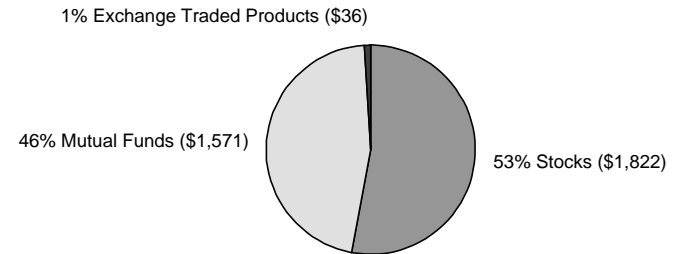
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Account Holdings



Top Holdings

Description	Value	Percent of Account
Microsoft Corp	\$1,822	53%
Jpmorgan Investor Growth Fund Class A	1,571	46
Fidelity Intl Multifactor	13	-
Total	\$3,408	99%

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

Income Summary

	This Period	Year-to-Date
Tax-free	\$0.55	\$29.86
Total	\$0.55	\$29.86

Contributions and Distributions

	This Period	Year-to-Date
2024 Contributions	\$115.00	\$1,465.00



Holdings

Account # 238-879461
WILLIAM COLE CRUM - ROTH IRA

Core Account

Description	Beginning Market Value Nov 1, 2024	Quantity Nov 30, 2024	Price Per Unit Nov 30, 2024	Ending Market Value Nov 30, 2024	Cost	Unrealized Gain/Loss Nov 30, 2024	EAI (\$) / EY (%)
FIDELITY GOVERNMENT MONEY MARKET (SPAXX) -- 7-day yield: 4.26%	\$0.17	0.230	\$1.0000	\$0.23	not applicable	not applicable	\$0.01 4.350%
Total Core Account (0% of account holdings)	\$0.17			\$0.23			\$0.01

Mutual Funds

Description	Beginning Market Value Nov 1, 2024	Quantity Nov 30, 2024	Price Per Unit Nov 30, 2024	Ending Market Value Nov 30, 2024	Cost	Unrealized Gain/Loss Nov 30, 2024	EAI (\$) / EY (%)
Stock Funds							
JPMORGAN INVESTOR GROWTH FUND CLASS A (ONGAX)	\$2,953.02	58.353	\$26.9300	\$1,571.44	\$1,432.43	\$139.01	\$17.67 1.120%
Total Stock Funds (46% of account holdings)	\$2,953.02			\$1,571.44	\$1,432.43	\$139.01	\$17.67
Total Mutual Funds (46% of account holdings)	\$2,953.02			\$1,571.44	\$1,432.43	\$139.01	\$17.67

Exchange Traded Products

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

Description	Beginning Market Value Nov 1, 2024	Quantity Nov 30, 2024	Price Per Unit Nov 30, 2024	Ending Market Value Nov 30, 2024	Cost	Unrealized Gain/Loss Nov 30, 2024	EAI (\$) / EY (%)
Equity ETPs							
FIDELITY SML MID MLTFCT (FSMD)	\$4.98	0.122	\$44.6800	\$5.45	\$4.16	\$1.29	\$0.06 1.100%
FIDELITY INTL MULTIFACTOR (FDEV)	13.63	0.484	28.5200	13.80	12.55	1.25	0.39 2.830
FIDELITY EMERG MKTS MLTFT (FDEM)	5.34	0.205	25.6437	5.25	4.76	0.49	0.14 2.670
Total Equity ETPs(1% of account holdings)	\$23.95			24.50	21.47	3.03	0.59

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Holdings

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Exchange Traded Products (continued)

Description	Beginning Market Value Nov 1, 2024	Quantity Nov 30, 2024	Price Per Unit Nov 30, 2024	Ending Market Value Nov 30, 2024	Cost	Unrealized Gain/Loss Nov 30, 2024	EAI (\$) / EY (%)
Fixed Income ETPs							
FIDELITY LOW DURATION BOND FACTOR ETF (FLDR)	\$11.64	0.233	\$50.0650	\$11.66	\$11.58	\$0.08	\$0.65 5.570%
Total Fixed Income ETPs(0% of account holdings)	\$11.64			11.66	11.58	0.08	0.65
Total Exchange Traded Products (1% of account holdings)	\$35.59			\$36.16	\$33.05	\$3.11	\$1.24

Stocks

Description	Beginning Market Value Nov 1, 2024	Quantity Nov 30, 2024	Price Per Unit Nov 30, 2024	Ending Market Value Nov 30, 2024	Cost	Unrealized Gain/Loss Nov 30, 2024	EAI (\$) / EY (%)
Common Stock							
MICROSOFT CORP (MSFT)	unavailable	4.305	\$423.4600	\$1,822.99	\$1,812.37	\$10.62	\$14.29 0.780%
Total Common Stock (53% of account holdings)	unavailable			\$1,822.99	\$1,812.37	\$10.62	\$14.29
Total Stocks (53% of account holdings)	unavailable			\$1,822.99	\$1,812.37	\$10.62	\$14.29
Total Holdings				\$3,430.82	\$3,277.85	\$152.74	\$33.21

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.**

All positions held in cash account unless indicated otherwise.



Holdings

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Total Cost does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable.

Activity

Securities Bought & Sold

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Cost	Transaction Cost	Amount
11/12	FIDELITY INVESTMENT GRADE BOND ETF	316188606	You Sold Transaction Profit: \$1.68	-3.000	\$42.87000	\$126.93	-	\$128.61
11/12	FIDELITY INVESTMENT GRADE BOND ETF	316188606	You Sold Transaction Profit: \$0.25	-0.462	42.87000	19.56	-	19.81
11/12	FIDELITY US MULTIFACTOR ETF	316092378	You Sold Transaction Profit: \$8.64	-1.000	35.32000	26.68	-	35.32
11/12	FIDELITY US MULTIFACTOR ETF	316092378	You Sold Transaction Profit: \$3.22	-0.372	35.32000	9.92	-	13.14
11/12	JPMORGAN INVESTOR GROWTH FUND CLASS A CONF:000005781	4812C2809	You Sold Transaction Profit: \$279.80	-55.928	26.82000	1,220.20	-	1,500.00
11/12	MICROSOFT CORP	594918104	You Bought	0.570	420.15000		-	-239.49
11/12	MICROSOFT CORP	594918104	You Bought	0.735	425.08000		-	-312.43
11/12	MICROSOFT CORP	594918104	You Bought	3.000	420.15000		-	-1,260.45
Total Securities Bought						-	-	-\$1,812.37
Total Securities Sold						\$1,403.29	-	\$1,696.88
Net Securities Bought & Sold							-	-\$115.49

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
11/01	FIDELITY INVESTMENT GRADE BOND ETF	316188606	Dividend Received	-	-	\$0.50
11/01	FIDELITY LOW DURATION BOND FACTOR ETF	316188408	Dividend Received	-	-	0.05
Total Dividends, Interest & Other Income						\$0.55

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Activity

Account # 238-879461
WILLIAM COLE CRUM - ROTH IRA

Contributions

Date	Reference	Description	Amount
11/12		Cash Contrb Curr Yr Er46136788 Wells Fargo Bank Na *****7791	\$115.00
Total Contributions			\$115.00

Core Fund Activity

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

Settlement Account							
Date	Type	Transaction	Description	Quantity	Price	Amount	Balance
11/01	CASH	You Bought	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	0.550	\$1.0000	\$0.55	\$0.72
11/12	CASH	You Sold	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	-0.490	1.0000	-0.49	0.23
Total Core Fund Activity						\$0.06	

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.

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Estimated Cash Flow (Rolling as of November 30, 2024)

Account # 238-879461
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Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
December 2024	--	--	\$4	--	--	--	\$4
January 2025	--	--	--	--	4	--	4
February	--	--	--	--	--	--	--
March	--	--	4	--	--	--	4
April	--	--	--	--	4	--	4
May	--	--	--	--	--	--	--
June	--	--	4	--	--	--	4
July	--	--	--	--	4	--	4
August	--	--	--	--	--	--	--
September	--	--	4	--	--	--	4
October	--	--	--	--	4	--	4
November	--	--	--	--	--	--	--
Total	--	--	\$16	--	\$16	--	\$32

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 # 238-879461
WILLIAM COLE CRUM - ROTH IRA

- To increase consistency across our products as well as reduce our environmental footprint, beginning in January 2025 the paper used for statements will be plain white stock without the 3-hole punch. If you'd rather receive your account statements electronically, visit Fidelity.com/preferences or scan the QR code on the back of the envelope. 1171990.1.0

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.**

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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.

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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 but 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. In certain situations, a price may be derived from a single market participant, also known as a "single broker quote". The prices provided are not firm bids or offers. Certain securities may reflect as 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

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