

FIDELITY ACCOUNT COLBY A BLAKEMAN - INDIVIDUAL TOD

► Account Number: X90-368761

Envelope # BRDFXTBBBHKVD

COLBY A BLAKEMAN
1388 KETTNER BLVD UNIT 701
SAN DIEGO CA 92101-2774

Your Account Value: **\$628,428.92**

Change from Last Period: ▲ \$4,843.65

Total Including Other Holdings¹: \$1,945,891.60

	This Period	Year-to-Date
Beginning Account Value	\$623,585.27	\$264,911.88
Additions	-	197.72
Subtractions	-	-145,540.96
Transaction Costs, Fees & Charges	-	-9.49
Change in Investment Value *	4,843.65	508,860.28
Ending Account Value **	\$628,428.92	\$628,428.92
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$628,428.92	

Other Holdings¹

Stock Plans \$1,317,462.68

Total Including Other Holdings \$1,945,891.60

Your Financial Consultant

Tayo Ogundiya **Phone:** (650) 321-9021
ext. 59054

Contact Information

Online Fidelity.com
FAST®-Automated Telephone (800) 544-5555
Premium Services (800) 544-4442
8am - 11pm ET, Mon - Fri
Stock Plan Services (800) 544-9354
Sun 5pm - Sat 12am ET

Save on your tax preparation services; Fidelity is pleased to offer special discounts to help you prepare your tax return. Learn more at Fidelity.com/taxprep. 1064976.1.0

¹ Other Holdings, including Assets Held Away, are provided for informational purposes only and may not be custodied at Fidelity Investments and may not reflect accurate values. See individual account listing for additional details.

* 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

Accounts Included in This Report

Page	Account Type/Name	Account Number	Beginning Value	Ending Value
	GENERAL INVESTMENTS			
3	FIDELITY ACCOUNT COLBY A BLAKEMAN - INDIVIDUAL TOD	X90-368761	\$623,585.27	\$628,428.92
	Ending Account Value		\$623,585.27	\$628,428.92

Other Holdings¹

Page	Account Type/Name	Beginning Value	Ending Value
	STOCK PLAN		
	<i>Items shown under "Stock Plans" represent your interests under your company's stock plans, for which Fidelity Stock Plan Services LLC provides administrative and record keeping services. Items shown under "Stock Plans" are not assets held in your Fidelity brokerage account, and therefore are not carried by NFS and are not covered by SIPC. Fidelity Stock Plan Services LLC provides this statement to you as part of administrative and recordkeeping services it provides to the company. See the Participant Agreement for details.</i>		
8	EMPLOYEE STOCK PURCHASE - NOW STOCK PURCHASE	\$12,388.20	\$14,575.20 ^v
8	RESTRICTED STOCK UNITS - NOW RESTRICTED UNIT	1,289,761.76	1,302,887.48 ^v
	Total Including Other Holdings	\$1,925,735.23	\$1,945,891.60

¹ Other Holdings, including Assets Held Away, are provided for informational purposes only and may not be custodied at Fidelity Investments and may not reflect accurate values. See individual account listing for additional details.

^v Stock Plan values are an estimate of current value. See the Stock Plan Section below for a complete description of the values shown. Values may be unvested and may not reflect withdrawable assets. This information is included on your statement solely as a service to you. It is derived from information provided by your company and Fidelity is not responsible for its accuracy.

Account Summary

Account # X90-368761
COLBY A BLAKEMAN - INDIVIDUAL - TOD

Account Value: **\$628,428.92**

Account Holdings

Change in Account Value **▲ \$4,843.65**

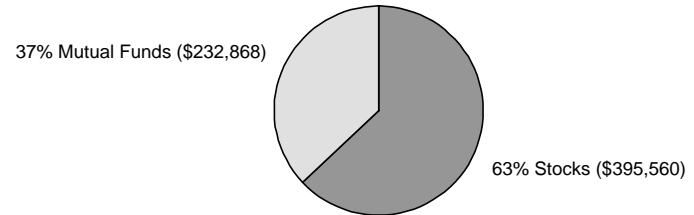
	This Period	Year-to-Date
Beginning Account Value	\$623,585.27	\$264,911.88
Additions	-	197.72
Exchanges In	-	197.72
Subtractions	-	-145,540.96
Withdrawals	-	-138,531.47
Exchanges Out	-	-7,000.00
Transaction Costs, Fees & Charges	-	-9.49
Change in Investment Value *	4,843.65	508,860.28
Ending Account Value	\$628,428.92	\$628,428.92
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$628,428.92	

Other Holdings¹

Stock Plans	\$1,317,462.68
Total Including Other Holdings	\$1,945,891.60

¹ Other Holdings, including Assets Held Away, are provided for informational purposes only and may not be custodied at Fidelity Investments and may not reflect accurate values. See individual account listing for additional details.

* 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.



Top Holdings

Description	Value	Percent of Account
Servicenow INC Com USD0.001	\$395,560	63%
Fidelity MMkt Premium Class	232,868	37
Fidelity Government Money Market	0	-
Total	\$628,428	100%

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

Income Summary

	This Period	Year-to-Date
Taxable	\$858.64	\$3,414.97
Dividends	858.64	3,414.94
Interest	-	0.03
Total	\$858.64	\$3,414.97

Account # X90-368761
COLBY A BLAKEMAN - INDIVIDUAL - TOD

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	-	20,425.64
Short-term Gain	-	20,425.64
Short-term Loss	-	-1,794.39
Short-term Disallowed Loss	-	1,794.39
Net Long-term Gain/Loss	-	32,693.70
Long-term Gain	-	32,693.70
Net Gain/Loss	-	\$53,119.34

Holdings

Core Account

Description	Beginning Market Value Dec 1, 2024	Quantity Dec 31, 2024	Price Per Unit Dec 31, 2024	Ending Market Value Dec 31, 2024	Total Cost Basis	Unrealized Gain/Loss Dec 31, 2024	EAI (\$) / EY (%)
FIDELITY GOVERNMENT MONEY MARKET (SPAXX) -- 7-day yield: 4.14%	\$55.14	0.010	\$1.0000	\$0.01	not applicable	not applicable	-
Total Core Account (0% of account holdings)	\$55.14			\$0.01			-

Mutual Funds

Description	Beginning Market Value Dec 1, 2024	Quantity Dec 31, 2024	Price Per Unit Dec 31, 2024	Ending Market Value Dec 31, 2024	Total Cost Basis	Unrealized Gain/Loss Dec 31, 2024	EAI (\$) / EY (%)
Short-Term Funds							
FIDELITY MMKT PREMIUM CLASS (FZDXX) -- 7-day yield: 4.28%	\$231,954.69	232,868.460	\$1.0000	\$232,868.46	not applicable	not applicable	\$11,787.73 5.060%
Total Short-Term Funds (37% of account holdings)	\$231,954.69			\$232,868.46			\$11,787.73

S

MR_CE_BRDFTBHHKVD_BB888 20241231

Holdings

Account # X90-368761
COLBY A BLAKEMAN - INDIVIDUAL - TOD

Mutual Funds (continued)

Description	Beginning Market Value Dec 1, 2024	Quantity Dec 31, 2024	Price Per Unit Dec 31, 2024	Ending Market Value Dec 31, 2024	Total Cost Basis	Unrealized Gain/Loss Dec 31, 2024	EAI (\$) / EY (%)
Total Mutual Funds (37% of account holdings)	\$231,954.69			\$232,868.46			\$11,787.73

Stocks

Description	Beginning Market Value Dec 1, 2024	Quantity Dec 31, 2024	Price Per Unit Dec 31, 2024	Ending Market Value Dec 31, 2024	Total Cost Basis	Unrealized Gain/Loss Dec 31, 2024	EAI (\$) / EY (%)
Common Stock							
SERVICENOW INC COM USD0.001 (NOW)	\$391,575.44	373.128	\$1,060.1200	\$395,560.45	\$236,852.66	\$158,707.79	-
Total Common Stock (63% of account holdings)	\$391,575.44			\$395,560.45	\$236,852.66	\$158,707.79	-
Total Stocks (63% of account holdings)	\$391,575.44			\$395,560.45	\$236,852.66	\$158,707.79	-

Total Holdings				\$628,428.92	\$236,852.66	\$158,707.79	\$11,787.73
-----------------------	--	--	--	---------------------	---------------------	---------------------	--------------------

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.

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

S

MR_CE_BRDFTBHHKVD_BB888 20241231

Activity

Account # X90-368761
COLBY A BLAKEMAN - INDIVIDUAL - TOD

Securities Bought & Sold

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Transaction Cost	Amount
12/02	FIDELITY MMKT PREMIUM CLASS +	31617H805	You Bought	55.140	\$1.00000	-	-\$55.14
Total Securities Bought						-	-\$55.14
Net Securities Bought & Sold						-	-\$55.14

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
12/31	FIDELITY GOVERNMENT MONEY MARKET	31617H102	Dividend Received	-	-	\$0.01
12/31	FIDELITY MMKT PREMIUM CLASS	31617H805	Reinvestment	858.630	1.00000	-858.63
12/31	FIDELITY MMKT PREMIUM CLASS	31617H805	Dividend Received	-	-	858.63
Total Dividends, Interest & Other Income						\$0.01

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
12/02	CASH	You Sold	FIDELITY GOVERNMENT MONEY MARKET @ 1	-55.140	\$1.0000	-\$55.14	-
12/31	CASH	You Bought	FIDELITY GOVERNMENT MONEY MARKET @ 1	0.010	1.0000	0.01	0.01
Total Core Fund Activity						-\$55.13	

+ Prospectus sent under separate cover.

S

MR_CE_BRDFTBHHKVD_BBBB 20241231

Estimated Cash Flow (Rolling as of December 31, 2024)

Account # X90-368761
COLBY A BLAKEMAN - INDIVIDUAL - TOD

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
January 2025	--	--	--	--	\$982	--	\$982
February	--	--	--	--	982	--	982
March	--	--	--	--	982	--	982
April	--	--	--	--	982	--	982
May	--	--	--	--	982	--	982
June	--	--	--	--	982	--	982
July	--	--	--	--	982	--	982
August	--	--	--	--	982	--	982
September	--	--	--	--	982	--	982
October	--	--	--	--	982	--	982
November	--	--	--	--	982	--	982
December	--	--	--	--	982	--	982
Total	--	--	--	--	\$11,784	--	\$11,784

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

Stock Plans

Account # X90-368761
COLBY A BLAKEMAN - INDIVIDUAL - TOD

Items shown under "Stock Plans" represent your interests under your company's stock plans, for which Fidelity Stock Plan Services LLC provides administrative and record keeping services. Items shown under "Stock Plans" are not assets held in your Fidelity brokerage account, and therefore are not carried by NFS and are not covered by SIPC. Fidelity Stock Plan Services LLC provides this statement to you as part of administrative and recordkeeping services it provides to the company. See the Participant Agreement for details.

Employee Stock Purchase - NOW STOCK PURCHASE

Employee Stock Purchase Contribution Summary

Offering Period	Plan Type	Payroll Deduction	Employee Contributions (less withdrawals And adjustments)	Total Withdrawals	Total Adjustments
08/01/2024-01/31/2025	Section 423 Qualified	10.000%	\$14,575.20	\$0.00	\$0.00
Future Offering Periods		10.000%			
Total for all Offering Periods			\$14,575.20 ⁷	\$0.00 ⁸	\$0.00 ¹¹

⁷ Employee Contribution balance reflects accumulated cash amount of payroll deductions in Employee Stock Purchase.

⁸ Total withdrawal values include cumulative withdrawals taken during the offering period.

¹¹ Adjustment reflects a correction to or change in the outstanding contribution balance.

Restricted Stock Units - NOW RESTRICTED UNIT

Restricted Stock Units Summary

	Unvested Units December 1, 2024	Price Per Share December 1, 2024	Total Value ⁹ December 1, 2024	Unvested Units December 31, 2024	Price Per Share December 31, 2024	Total Value ⁹ December 31, 2024
Total Unvested Units	1,229	\$1,049.44000	\$1,289,761.76	1,229	\$1,060.12000	\$1,302,887.48

Unit Balances

Grant Date	Grant ID	Unvested Units December 1, 2024	Units ¹² Vested	Units ¹⁰ Cancelled	Unvested Units December 31, 2024	Value of ⁹ Unvested Units
02/17/2021	12RU13.005	29.00	0.00	0.00	29.00	\$30,743.48
02/15/2022	21RU13.1	171.00	0.00	0.00	171.00	181,280.52
02/15/2023	21RU13.4	500.00	0.00	0.00	500.00	530,060.00
02/15/2024	21RU13.7	529.00	0.00	0.00	529.00	560,803.48
Total		1,229.00	0.00	0.00	1,229.00	\$1,302,887.48

Stock Plans

Account # X90-368761
COLBY A BLAKEMAN - INDIVIDUAL - TOD

Restricted Stock Units - NOW RESTRICTED UNIT (continued)

- 9 *Restricted Stock Units values are calculated using the previous per share price multiplied by the number of unvested Units, but not including unaccepted Units. Fair Market Value is determined under your Plan rules and Unit grant. The above calculation and Fair Market Value determination is not applicable to cash based plans. Please refer to your Unit agreement for your actual Unit values and payment calculation.*
- 10 *Units cancelled include expirations, forfeitures, and cancellations.*
- 12 *Units vested includes the units withheld for your total cost, tax withholding, and any applicable fees.*

Additional Information and Endnotes

- ▶ In compliance with U.S. Securities and Exchange Commission requirements, Fidelity regularly provides you with documents that describe the various accounts and services that Fidelity offers. When material updates occur, the Fidelity Brokerage Services (FBS) and Fidelity Personal and Workplace Advisors LLC (FPWA) Customer Relationship Summaries (Form CRS) are provided with printed statements mailed at quarter-end and as a link in email notices of statement delivery. These and other important disclosure documents, including the Products, Services, and Conflicts of Interest (PSCOI) document, may be updated periodically and are available to you for review online at <https://communications.fidelity.com/information/crs/>. In addition, you may contact Fidelity at any time to request a printed copy. 919834.12.0
- ▶ 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. 570303.1.0
- ▶ 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](https://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.**

Additional Information and Endnotes

Account # X90-368761
COLBY A BLAKEMAN - INDIVIDUAL - TOD

Copyright 2022, S&P Global Market Intelligence. Reproduction of any information, data or material, including ratings ("Content") in any form is prohibited except with the prior written permission of the relevant party. Such party, its affiliates and suppliers ("Content Providers") do not guarantee the accuracy, adequacy, completeness, timeliness or availability of any Content and are not responsible for any errors or omissions (negligent or otherwise), regardless of the cause, or for the results obtained from the use of such Content. In no event shall Content Providers be liable for any damages, costs, expenses, legal fees, or losses (including lost income or lost profit and opportunity costs) in connection with any use of the Content. A reference to a particular investment or security, a rating or any observation concerning an investment that is part of the Content is not a recommendation to buy, sell or hold such investment or security, does not address the suitability of an investment or security and should not be relied on as investment advice. Credit ratings are statements of opinions and are not statements of fact.

Moody's® Copyright 2022, Moody's Investors Service, Inc. ("Moody's"). Moody's ratings ("Ratings") are proprietary to Moody's or its affiliates and are protected by copyright and other intellectual property laws. Ratings are licensed to Licensee by Moody's. RATINGS MAY NOT BE COPIED OR OTHERWISE REPRODUCED, REPACKAGED, FURTHER TRANSMITTED, TRANSFERRED, DISSEMINATED, REDISTRIBUTED OR RESOLD, OR STORED FOR SUBSEQUENT USE FOR ANY SUCH PURPOSE, IN WHOLE OR IN PART, IN ANY FORM OR MANNER OR BY ANY MEANS WHATSOEVER, BY ANY PERSON WITHOUT MOODY'S PRIOR WRITTEN CONSENT. Moody's® is a registered trademark.

Please go to [Fidelity.com/disclosures](https://www.fidelity.com/disclosures) to review important legal and regulatory disclosures. Historical statements, confirms and other regulatory documents are available to access and download at [Fidelity.com/statements](https://www.fidelity.com/statements).

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

Information About Your Fidelity Statement

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

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

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, sale, exchange or redemption of, and/or maintenance of positions in mutual funds, ETFs and other investment products ("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 prospectus as well as additional compensation for shareholder services, start-up fees, platform 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

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 Managed FidFoliosSM 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.

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.

588130.55.0