



Envelope # BBPTXFBJDKZP

RICHARD S MCLAUGHLIN JR  
7726 PERIDOT PL NW  
SILVERDALE WA 98383-5078

## Your Portfolio Value:

**\$69,352.43**

Portfolio Change from Last Period:

▼ \$1,079.87

	This Period	Year-to-Date
<b>Beginning Portfolio Value</b>	<b>\$70,432.30</b>	<b>\$67,786.26</b>
Additions	51.07	1,315.93
Subtractions	-	-101.45
Change in Investment Value *	-1,130.94	351.69
<b>Ending Portfolio Value **</b>	<b>\$69,352.43</b>	<b>\$69,352.43</b>

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

\*\* Excludes unpriced securities.

## Contact Information

Online	Fidelity.com
FAST <sup>sm</sup> -Automated Telephone	(800) 544-5555
Customer Service	(800) 544-6666
UNIQUE College Investing Plan	(800) 544-1722

2015 tax forms will be sent by February 16, the IRS deadline for this year and are available online. Visit [Fidelity.com/TaxCenter](http://Fidelity.com/TaxCenter) for specific tax form mailing dates, answers to your tax questions and more.





## Portfolio Summary

### Accounts Included in This Report

Page	Account Type/Name	Account Number	Beginning Value	Ending Value
	<b>EDUCATION (529) ACCOUNTS</b>			
3	EDUCATION ACCOUNT RICHARD S MCLAUGHLIN JR - PARTICIPANT TOD PERIN JOSEPH MCLAUGHLIN - BENEFICIARY	608-064106	\$46,015.11	\$45,326.96
5	EDUCATION ACCOUNT RICHARD S MCLAUGHLIN JR - PARTICIPANT TOD LANA GRACE MCLAUGHLIN - BENEFICIARY	608-666726	24,417.19	24,025.47
	<b>Ending Portfolio Value</b>		<b>\$70,432.30</b>	<b>\$69,352.43</b>

Total Portfolio Trades Jan 2015 - Dec 2015: 0



Account Value: **\$45,326.96**

Change in Account Value ▼ **\$688.15**

	This Period	Year-to-Date
<b>Beginning Account Value</b>	<b>\$46,015.11</b>	<b>\$43,991.26</b>
<b>Additions</b>	<b>51.07</b>	<b>1,114.48</b>
Contributions	51.07	1,114.48
<b>Change in Investment Value *</b>	<b>-739.22</b>	<b>221.22</b>
<b>Ending Account Value</b>	<b>\$45,326.96</b>	<b>\$45,326.96</b>

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

## Holdings

Description	Percent of Total Value	Quantity	Price per Unit	Total Market Value
<b>NH AGGRESSIVE GROWTH PORT (FIDELITY FDS)</b>	100%	2,463.422	\$18.40	\$45,326.96
<b>Total Market Value</b>				<b>\$45,326.96</b>

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

Account # 608-064106  
**RICHARD S MCLAUGHLIN JR - PARTICIPANT TOD**  
Contributions and Distributions

	This Period	Year-to-Date
Contributions	\$51.07	\$1,114.48

## College Investment Details

	Year-to-date
2015 Plan Contribution Cap:	\$375,000.00
Total Contributions Over Life of Plan:	\$24,971.13
2015 Remaining to Contribute:	\$329,673.04

## College Contribution Elections

Description	Percent of Contributions
NH AGGRESSIVE GROWTH PORT (FIDELITY FDS)	100%
<b>Total</b>	<b>100%</b>



## Activity

Account # 608-064106  
RICHARD S MCLAUGHLIN JR - PARTICIPANT TOD

### Securities Bought & Sold

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Transaction Cost	Amount
12/04	NH AGGRESSIVE GROWTH PORT (FIDELITY FDS)	NH1000908	You Bought	2.721	\$18.77000	-	-\$51.07
CONTRIBUTION PERIODIC INVESTMENT							
Total Securities Bought						-	-\$51.07
Net Securities Bought & Sold						-	-\$51.07

### Deposits

Date	Description	Amount	Date	Description	Amount
12/04	Deposit Fia Cardsvc Dcb Paymnt	\$51.07			
Total Deposits					\$51.07



Account Value: **\$24,025.47**

Change in Account Value ▼ **\$391.72**

	This Period	Year-to-Date
<b>Beginning Account Value</b>	<b>\$24,417.19</b>	<b>\$23,793.55</b>
<b>Additions</b>	-	<b>101.45</b>
Exchanges In	-	101.45
<b>Change in Investment Value *</b>	<b>-391.72</b>	<b>130.47</b>
<b>Ending Account Value</b>	<b>\$24,025.47</b>	<b>\$24,025.47</b>

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

## Holdings

Description	Percent of Total Value	Quantity	Price per Unit	Total Market Value
<b>NH AGGRESSIVE GROWTH PORT (FIDELITY FDS)</b>	100%	1,305.732	\$18.40	\$24,025.47
<b>Total Market Value</b>				<b>\$24,025.47</b>

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

Account # 608-666726  
**RICHARD S MCLAUGHLIN JR - PARTICIPANT TOD**  
Contributions and Distributions

	This Period	Year-to-Date
Contributions	-	\$101.45

## College Investment Details

	Year-to-date
2015 Plan Contribution Cap:	\$375,000.00
Total Contributions Over Life of Plan:	\$14,051.45
2015 Remaining to Contribute:	\$350,974.53

## College Contribution Elections

Description	Percent of Contributions
NH AGGRESSIVE GROWTH PORT (FIDELITY FDS)	100%
<b>Total</b>	<b>100%</b>

## Additional Information and Endnotes

- ▶ Due to a Fidelity statement redesign, activity associated with corporate action events is displaying incorrectly in the activity and summary sections of your statement. This error does not impact cost basis or the tax forms.

Additionally, as a result of the statement redesign, corporate action events (mergers, tender offers, cash in Lieu, liquidations) may show in different areas of the summary sections of your statement. These events will display in the Additions or Subtractions line item, and the "Change in Investment Value" line item. Your Beginning and Ending account balances are correct and we are working to make modifications to how this activity is presented in the summary sections of your statement. We apologize for this error and are actively working towards a solution. You will be notified once we have resolved this issue.

- ▶ 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.
- ▶ If you utilize a free credit balance for your core position (designated on your statement as 'FCASH') or in connection with an Earnings Automatic Withdrawal Plan (designated on your statement as 'Credit Balance'), the amounts so designated are payable to you on demand. You can also liquidate balances held in any other core position at any time and the proceeds will be remitted to you, provided however that, in some cases, you may also have the option of holding such proceeds as a free credit balance in your account. Regardless of the core position, the foregoing is subject to any open commitments in your account. Please note that free credit balances are not segregated and may be used in NFS's business in accordance with federal securities law.
- ▶ 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](http://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.

- ▶ Changes to the Customer Agreement. NO ACTION REQUIRED. Effective January 31, 2016, we are making several changes to the Customer Agreement (the "Agreement") and the Brokerage Commission and Fee Schedule (the "Fee Schedule") including a new section of the Agreement titled "Consumer Reporting Agencies", provided in the next two paragraphs:

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

We may also provide information about you and your account as well as the activity in your account to one or more consumer reporting agencies. If you believe that information Fidelity has provided about you or your account or the activity in your account is not accurate, you may notify us at: Fidelity Investments, ATTN: Customer Data Disputes, PO Box 770001, Cincinnati, OH 45277-0045. In order for us to investigate any dispute that you may submit to us with respect to information that we have provided please provide us with the following information: 1) your name, address and account number, 2) an identification of the specific information that you believe is not accurate, and 3) and explanation of the basis for your dispute.

Also, the section of the Agreement titled Callable Securities Lottery is being amended and renamed to provide further detail about the redemption features on certain securities and the operation of the callable security lottery. In the Fee Schedule, the second paragraph of the Stocks/ETF section is being amended to clarify the way in which Fidelity assesses and remits a fee, sometimes referred to as a ?Section 31 Fee?, on every sell order. The

## Additional Information and Endnotes (continued)

amendments to the Fee Schedule also eliminate the minimum fee for online bond trading.

You can obtain a copy of the amended Agreement and Fee Schedule online at [Fidelity.com/agreementchanges](http://Fidelity.com/agreementchanges) on or after January 31, 2016, or by calling us at 800-544-6666. Please note that if you have a 529 College Savings Plan Account, there is no change to your existing Agreement.

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



## 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 VISA® Gold Check 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.

## 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. **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 Strategic Advisers, Inc. (SAI) 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.

**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** An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund. 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](http://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 ("funds") or (ii) platform 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, platform infrastructure support and maintenance, and other 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.

**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 be inconsistent with the broker's best execution obligations. **Agency Trades** Individual securities trades placed for your Fidelity® Personalized Portfolios account are completed on an agency basis by FBS.

**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](http://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 Corporation (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.** FBS, NFS, and FDC are direct or indirect subsidiaries of FMR LLC. 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.

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**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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