

Envelope # BSDGSRBBBJFKK

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Your Net Portfolio Value:

\$6,925,062.03

Portfolio Change from Last Period:

▲ \$22,847.95

	This Period	Year-to-Date
Beginning Net Portfolio Value	\$6,902,214.08	\$6,665,854.21
Additions	519,399.11	1,810,400.32
Subtractions	-644,231.66	-2,047,290.60
Transaction Costs, Fees & Charges	-175.15	-294.96
Change in Investment Value *	147,680.50	496,098.10
Ending Net Portfolio Value **	\$6,925,062.03	\$6,925,062.03
Accrued Interest (AI)	13,157.62	
Ending Portfolio Value incl. AI	\$6,938,219.65	

* 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.



Portfolio Summary

Accounts Included in This Report

Page	Account Type/Name	Account Number	Beginning Value	Ending Value
GENERAL INVESTMENTS				
4	FIDELITY ACCOUNT RICHARD M KERNAN AND PEGGY E KERNAN - WITH RIGHTS OF SURVIVORSHIP TOD	Z24-527872	\$6,809,436.99	\$6,870,462.09
29	FIDELITY® CASH MANAGEMENT ACCOUNT RICHARD M KERNAN AND PEGGY Z27-375656 E KERNAN - WITH RIGHTS OF SURVIVORSHIP TOD		92,777.09	54,599.94
Ending Net Portfolio Value			\$6,902,214.08	\$6,925,062.03
Accrued Interest(AI)				\$13,157.62
Ending including AI				\$6,938,219.65
Balance Details				
Market Value of Holdings				\$6,862,194.66
Short Balance				62,867.37
Ending Net Portfolio Value				\$6,925,062.03



Portfolio Summary (continued)

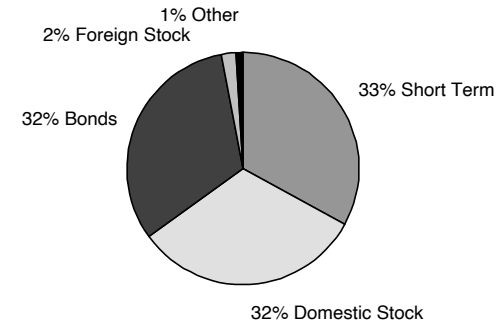
Income Summary

	This Period	Year-to-Date
Taxable	\$2,090.63	\$38,602.03
Dividends	2,068.11	37,665.76
Short-term Capital Gains	-	24.31
Interest	22.52	479.74
Long-term Capital Gains	-	432.22
Tax-exempt	14,882.56	120,968.90
Dividends	8,642.28	69,969.87
Interest	6,240.28	50,999.03
Return of Capital	466.35	1,391.55
Total	\$17,439.54	\$160,962.48

Top Holdings

Description	Value	Percent of Portfolio
Fimm Tax Exempt Portfolio: Class I	\$2,315,122	33%
Fidelity Tax-Free Bond	1,010,786	14
Alphabet INC Cap Stk CI C	533,825	8
Tesla INC Com	400,644	6
Advanced Micro Devices INC	325,260	5
Total	\$4,585,638	66%

Asset Allocation



Asset Class	Percent of Portfolio
Short Term	33%
Domestic Stock	32
Bonds	32
Foreign Stock	2
Other	1
Unknown	-

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



Account Summary

Account # Z24-527872
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

Net Account Value: **\$6,870,462.09**

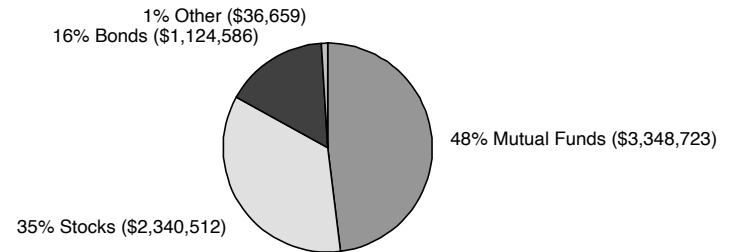
Change in Account Value **▲ \$61,025.10**

	This Period	Year-to-Date
Beginning Net Account Value	\$6,809,436.99	\$6,547,316.41
Additions	514,000.00	1,022,464.23
Deposits	8,000.00	216,464.23
Exchanges In	506,000.00	806,000.00
Subtractions	-600,175.15	-1,191,566.04
Withdrawals	-600,000.00	-1,048,000.00
Exchanges Out	-	-143,044.94
Transaction Costs, Fees & Charges	-175.15	-294.96
Taxes Withheld	-	-226.14
Change in Investment Value *	147,200.25	492,247.49
Ending Net Account Value	\$6,870,462.09	\$6,870,462.09
Accrued Interest (AI)	12,940.95	
Ending Net Account Value Incl. AI	\$6,883,403.04	

Balance Details

Market Value of Holdings	\$6,807,594.72
Short Balance	62,867.37
Ending Net Account Value	\$6,870,462.09

Account Holdings



Top Holdings

Description	Value	Percent of Account
Fimm Tax Exempt Portfolio: Class I	\$2,315,122	33%
Fidelity Tax-Free Bond	1,010,786	15
Alphabet INC Cap Stk CI C	533,825	8
Total	\$3,859,734	56%

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

Income Summary

	This Period	Year-to-Date
Taxable	\$1,904.88	\$35,310.17
Dividends	1,904.88	34,509.88
Short-term Capital Gains	-	24.31
Interest	-	343.76
Long-term Capital Gains	-	432.22
Tax-exempt	14,882.56	119,668.90
Dividends	8,642.28	69,969.87



Account # Z24-527872
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

Free Credit Balance \$359,802.10

Free credit balances (FCB) include cash credits from the sale of long positions, deposits, cash dividends, and interest payments which have not been transferred to a money market fund or FDIC core position. FCB also includes positions, FCASH and credit balances that exceed the amount required to satisfy your margin obligations. Refer to the back of your statement for more information.

* 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.

Income Summary (continued)

	This Period	Year-to-Date
Interest	6,240.28	49,699.03
Return of Capital	466.35	1,391.55
Total	\$17,253.79	\$156,370.62

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	72,167.04	90,240.15
Short-term Gain	72,167.04	90,240.15
Net Long-term Gain/Loss	-	7,896.72
Long-term Gain	-	7,896.72
Net Gain/Loss	\$72,167.04	\$98,136.87

Margin Information (as of August 31, 2025)

Maximum amount you can borrow	\$1,630,432.64
Maximum rate that could currently apply	12.57%

Holdings

Mutual Funds

Description	Beginning Market Value Aug 1, 2025	Quantity Aug 31, 2025	Price Per Unit Aug 31, 2025	Ending Market Value Aug 31, 2025	Total Cost Basis	Unrealized Gain/Loss Aug 31, 2025	EAI (\$) / EY (%)
Stock Funds							
MARTISAN MID CAP VALUE FUND ADVISOR (APDQX)	\$4,114.14	271.203	\$15.9400	\$4,322.97	\$4,275.29 [†]	\$47.68	\$26.49 0.610%
M LAZARD EMERGING MKTS EQUITY INSTITUTIONAL (LZEMX)	11,817.36	544.830	22.2200	12,106.12	8,660.73 [†]	3,445.39	303.20 2.500

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Holdings

Account # Z24-527872
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

Mutual Funds (continued)

Description	Beginning Market Value Aug 1, 2025	Quantity Aug 31, 2025	Price Per Unit Aug 31, 2025	Ending Market Value Aug 31, 2025	Total Cost Basis	Unrealized Gain/Loss Aug 31, 2025	EAI (\$) / EY (%)
Stock Funds (continued)							
NORTHERN SMALL CAP VALUE (NOSGX)	5,907.63	459.738	13.8900	6,385.76	8,419.48 ^t	-2,033.72	82.39 1.290
Total Stock Funds (0% of account holdings)	\$21,839.13			\$22,814.85	\$21,355.50	\$1,459.35	\$412.08
Bond Funds							
FIDELITY TAX-FREE BOND (FTABX) -- 30-day yield: 3.83%	\$1,002,334.85	94,201.940	\$10.7300	\$1,010,786.82	\$1,013,337.57	-\$2,550.75	\$31,973.38 3.160%
Total Bond Funds (15% of account holdings)	\$1,002,334.85			\$1,010,786.82	\$1,013,337.57	-\$2,550.75	\$31,973.38
Short-Term Funds							
FIMM TAX EXEMPT PORTFOLIO: CLASS I (FTCXX) -- 7-day yield: 2.71%	\$2,802,664.31	2,315,122.290	\$1.0000	\$2,315,122.29	not applicable	not applicable	\$65,086.92 2.810%
Total Short-Term Funds (33% of account holdings)	\$2,802,664.31			\$2,315,122.29			\$65,086.92
Total Mutual Funds (48% of account holdings)	\$3,826,838.29			\$3,348,723.96	\$1,034,693.07	-\$1,091.40	\$97,472.38

Exchange Traded Products

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

Description	Beginning Market Value Aug 1, 2025	Quantity Aug 31, 2025	Price Per Unit Aug 31, 2025	Ending Market Value Aug 31, 2025	Total Cost Basis	Unrealized Gain/Loss Aug 31, 2025	EAI (\$) / EY (%)
Equity ETPs							
TIDAL TR II YIELDMAX TSLA OP (TSLY)	\$2,876.51	377.000	\$7.8300	\$2,951.91	\$6,098.54	-\$3,146.63	-
Total Equity ETPs(0% of account holdings)	\$2,876.51			2,951.91	6,098.54	-3,146.63	-
Total Exchange Traded Products (0% of account holdings)	\$2,876.51			\$2,951.91	\$6,098.54	-\$3,146.63	-



Holdings

Account # Z24-527872
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

Stocks

Description	Beginning Market Value Aug 1, 2025	Quantity Aug 31, 2025	Price Per Unit Aug 31, 2025	Ending Market Value Aug 31, 2025	Total Cost Basis	Unrealized Gain/Loss Aug 31, 2025	EAI (\$) / EY (%)
Common Stock							
M AT&T INC COM USD1 (T)	\$65,268.63	2,381.198	\$29.2900	\$69,745.28	\$34,184.37	\$35,560.91	\$2,643.13 3.790%
M ADYEN NV UNSPON ADS EACH REP 0.01 ORD SHS (ADYEY)	17,200.00	1,000.000	16.7800	16,780.00	7,550.00	9,230.00	- -
M ADVANCED MICRO DEVICES INC(AMD) TF	unavailable	2,000.000	162.6300	325,260.00	348,513.49	-23,253.49	- -
M AERSALE CORPORATION COM(ASLE)	6,040.00	1,000.000	8.6300	8,630.00	14,006.70	-5,376.70	- -
M ALPHABET INC CAP STK CL C(GOOG)	482,150.00	2,500.000	213.5300	533,825.00	389,063.56	144,761.44	2,100.00 0.390
M ANTERO RESOURCES CORP COM(AR)	unavailable	1,000.000	31.9200	31,920.00	32,156.74	-236.74	- -
M APPLIED DIGITAL CORP COM USD0.001 (POST REV SPLIT) (APLD)	13,140.00	1,000.000	15.9800	15,980.00	5,085.00	10,895.00	- -
M BLACKROCK CR ALLOCATION INCOME COM (BTZ)	11,040.00	1,000.000	11.0000	11,000.00	9,311.62	1,688.38	1,006.80 9.150
M BRITISH AMERICAN TOBACCO LVL II ADR EACH REP 1 ORD GBP0.25 BNY (BTI)	16,104.00	300.000	56.8900	17,067.00	9,209.01	7,857.99	915.83 5.370
M CANNABIST CO HOLDINGS INC. COM NPV ISIN #CA13765Y1034 SEDOL #BMCMR28 (CBSTF)	45.20	500.000	0.1384	69.19	203.27	-134.08	- -
M COREWEAVE INC COM CL A(CRWV)	unavailable	1,000.000	103.0400	103,040.00	118,886.76	-15,846.76	- -
M CYBEATS TECHNOLOGIES CORP COM NPV ISIN #CA23249F1099 SEDOL #BP5J9H6 (CYBCF)	180.82	2,500.000	0.0801	200.27	1,455.61	-1,255.34	- -
M TORTOISE SUSTAINABLE AND SOCIAL IMPACT TERM FUND (TEAF)	12,150.00	1,000.000	12.1400	12,140.00	11,270.66	869.34	1,080.00 8.900
M ENBRIDGE INC COM ISIN #CA29250N1050 SEDOL #2466149 (ENB)	22,645.00	500.000	48.3400	24,170.00	16,785.00	7,385.00	- -

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Holdings

Account # Z24-527872
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

Stocks (continued)

Description	Beginning Market Value Aug 1, 2025	Quantity Aug 31, 2025	Price Per Unit Aug 31, 2025	Ending Market Value Aug 31, 2025	Total Cost Basis	Unrealized Gain/Loss Aug 31, 2025	EAI (\$) / EY (%)
Common Stock (continued)							
M ENERGY TRANSFER L P COM UT LTD PTN (ET)	18,040.00	1,000.000	17.7200	17,720.00	13,835.00	3,885.00	1,320.00 7.450
M FMC CORP COM NEW (FMC)	7,808.00	200.000	39.1000	7,820.00	12,081.35	-4,261.35	464.00 5.930
M FIDUS INVT CORP COM (FDUS)	1,421.58	68.742	21.5300	1,480.01	1,249.99	230.02	118.24 7.990
M HERITAGE NOLA BANCORP INC COM (HRGG)	8,850.00	500.000	17.6000	8,800.00	9,125.00	-325.00	- -
M INTEL CORP COM USD0.001 (INTC)	unavailable	1,000.000	24.3500	24,350.00	20,905.00	3,445.00	500.00 2.050
M KVH INDUSTRIES INC (KVHI)	10,051.00	1,900.000	5.6300	10,697.00	8,794.53	1,902.47	- -
M MFS MUN INCOME TR SH BEN INT (MFM)	5,130.00	1,000.000	5.1900	5,190.00	4,629.90	560.10	266.00 5.130
M MPLX LP COM UNIT REP LTD (MPLX)	7,483.92	142.551	50.8700	7,251.56	4,999.98	2,251.58	545.40 7.520
M MP MATERIALS CORP COM CL A (MP)	123,000.00	2,000.000	71.1400	142,280.00	33,184.73	109,095.27	- -
M MACH NATURAL RESOURCES LP COM UNIT LTD PAR (MNR)	15,050.00	1,000.000	14.2300	14,230.00	17,600.00	-3,370.00	1,520.00 10.680
M MICROSOFT CORP (MSFT)	133,375.00	250.000	506.6900	126,672.50	95,397.50	31,275.00	830.00 0.660
M STRATEGY INC COMMON STOCK CLASS A (MSTR)	unavailable	500.000	334.4100	167,205.00	182,018.37	-14,813.37	- -
M NEWLAKE CAPITAL PARTNERS INC COM (NLCP)	4,912.25	350.000	13.9000	4,865.00	4,413.51	451.49	602.00 12.370
M NUVEEN MUNICIPAL CREDIT INC FD COM SH BEN INT (NZF)	26,910.00	2,300.000	11.9700	27,531.00	25,660.03	1,870.97	2,194.20 7.970
M NUVEEN CR STRATEGIES INCOME FD COM SHS (JQC)	5,530.00	1,000.000	5.5100	5,510.00	4,933.84	576.16	648.00 11.760
M OMEGA FLEX INC COM USD0.01 (OFLX)	15,950.00	500.000	35.3000	17,650.00	20,375.00	-2,725.00	680.00 3.850
M PFIZER INC (PFE)	23,290.00	1,000.000	24.7600	24,760.00	29,386.19	-4,626.19	1,720.00 6.950
M PHILLIPS 66 (PSX)	12,358.00	100.000	133.5800	13,358.00	9,891.01	3,466.99	480.00 3.590

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Holdings

Account # Z24-527872
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

Stocks (continued)

Description	Beginning Market Value Aug 1, 2025	Quantity Aug 31, 2025	Price Per Unit Aug 31, 2025	Ending Market Value Aug 31, 2025	Total Cost Basis	Unrealized Gain/Loss Aug 31, 2025	EAI (\$) / EY (%)
Common Stock (continued)							
M PIMCO DYNAMIC INCOME FD COM USD0.00001 (PDI)	9,600.00	500.000	19.6500	9,825.00	7,730.30	2,094.70	1,323.00 13.470
M PROSPECT CAP CORP COM(PSEC)	310.00	100.000	2.9800	298.00	513.85	-215.85	54.00 18.120
M REPLIMUNE GROUP INC COM(REPL)	14,060.00	2,000.000	5.4000	10,800.00	14,813.44	-4,013.44	-
M ROYCE SMALL CAP TRUST INC COM (RVT)	11,981.71	789.309	16.0600	12,676.30	9,999.99	2,676.31	915.60 7.220
S SHUTTERSTOCK INC COM USD0.01 (SSTK)	-9,580.00	-500.000	20.9300	-10,465.00	-22,496.47	12,031.47	-660.00 6.310
M SOCIETE GENERALE FRANCE SPONSORED ADR(SCGLY)	25,580.00	2,000.000	12.3800	24,760.00	9,588.69	15,171.31	492.16 1.990
M STEEL PARTNERS HLDGS L P PFD SER A (SPLPP)	2,479.00	100.000	24.7775	2,477.75	2,360.00	117.75	150.00 6.050
M TARSUS PHARMACEUTICALS INC COM (TARS)	19,410.00	500.000	58.5800	29,290.00	6,503.36	22,786.64	-
M TESLA INC COM (TSLA)	215,789.00	1,200.000	333.8700	400,644.00	342,226.72	58,417.28	-
M TRULIEVE CANNABIS CORP COM NPV (TCNNF)	4,354.27	1,000.000	8.7913	8,791.28	5,050.00	3,741.28	-
M ULTA BEAUTY INC COM(ULTA)	50,985.99	99.000	492.7300	48,780.27	49,010.51	-230.24	-
S ULTA BEAUTY INC COM(ULTA)	-50,985.99	-99.000	492.7300	-48,780.27	-44,509.38	-4,270.89	-
M WARNER BROS DISCOVERY INC COM SER A (WBD)	13,170.00	1,000.000	11.6400	11,640.00	10,300.00	1,340.00	-
Total Common Stock (34% of account holdings)	\$1,372,277.38			\$2,297,934.14	\$1,887,253.73	\$410,680.41	\$21,908.36
Preferred Stock							
M ENBRIDGE INC 6.68304% PFD ISIN #CA29250N6679 SEDOL #BF67P82 (EBGEF)	\$12,150.00	500.000	\$24.6500	\$12,325.00	\$10,601.00	\$1,724.00	\$835.38 6.780%
M OXFORD LANE CAP CORP CAL NT 27 5.00000% 01/31/2027 PFD (OXLCZ)	6,044.00	250.000	24.3199	6,079.97	5,650.00 B	429.97	312.50 5.140

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Holdings

Account # Z24-527872
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

Stocks (continued)

Description	Beginning Market Value Aug 1, 2025	Quantity Aug 31, 2025	Price Per Unit Aug 31, 2025	Ending Market Value Aug 31, 2025	Total Cost Basis	Unrealized Gain/Loss Aug 31, 2025	EAI (\$) / EY (%)
Preferred Stock (continued)							
M RLJ LODGING TR CUM CONV PFD A (RLJPRA)	12,225.00	500.000	24.3400	12,170.00	11,798.25	371.75	975.00 8.010
M SYNOVUS FINL CORP 5.875 PFD SER E 8.41700% (SNVPRE)	11,908.42	454.000	26.4400	12,003.76	9,806.40	2,197.36	953.05 7.940
Total Preferred Stock (1% of account holdings)	\$42,327.42			\$42,578.73	\$37,855.65	\$4,723.08	\$3,075.93
Total Stocks (35% of account holdings)	\$1,414,604.80			\$2,340,512.87	\$1,925,109.38	\$415,403.49	\$24,984.29

Bonds

Description	Maturity	Beginning Market Value Aug 1, 2025	Quantity Aug 31, 2025	Price Per Unit Aug 31, 2025	End. Market Value Accrued Int. (AI) Aug 31, 2025	Total Cost Basis	Unrealized Gain/Loss Aug 31, 2025	Est. Annual Income (EAI)	Coupon Rate
Corporate Bonds									
M PROSPECT CAP CORP SER 1399 MTN	04/15/34	\$4,700.20	5,000.000	\$94.9540	\$4,747.70 \$141.67	\$4,977.50 ^B	-\$229.80	\$375.00	7.500% ^S
FIXED COUPON MOODYS Ba1 S&P BB+ SEMIANNUALLY NEXT CALL DATE 09/05/2025 CUSIP: 74348GRW2									
Total Corporate Bonds (0% of account holdings)		\$4,700.20			\$4,747.70	\$4,977.50	-\$229.80	\$375.00	
Municipal Bonds									
M TENNESSEE ST SCH BD AUTH HIGHER EDL FACS	11/01/29	\$5,031.30	5,000.000	\$100.4290	\$5,021.45 \$83.33	\$5,007.18 ^B	\$14.27	\$125.00	5.000%
FIXED COUPON PRE-REFUNDED 11/01/2025 @ 100.000 MOODYS Aa1 S&P AA+ SEMIANNUALLY CONT CALL 11/01/2025 CUSIP: 880558HN4									
HILLSBORO OHIO CITY SCH DIST SCH IMPT	12/01/25	20,012.40	20,000.000	100.0670	20,013.40 200.00	19,974.60 ^B	38.80	400.00	4.000
FIXED COUPON MOODYS Aa1 SEMIANNUALLY NEXT CALL DATE 09/30/2025 100.00 CUSIP: 432074EU2									
M KNOX CNTY TENN HEALTH EDL & HS G FAC	01/01/26	25,186.00	25,000.000	100.6310	25,157.75 208.33	25,084.91 ^B	72.84	625.00	5.000
FIXED COUPON S&P A SEMIANNUALLY EXTRAORDINARY CALL CUSIP: 499527BV0									
M MUNICIPAL ELEC AUTH GA GEN RESOLUTION	01/01/26	10,093.20	10,000.000	100.7810	10,078.10 83.33	10,024.29 ^B	53.81	250.00	5.000
FIXED COUPON MOODYS A2 S&P A- SEMIANNUALLY CUSIP: 6262075L4									

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Holdings

Account # Z24-527872
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

Bonds (continued)

Description	Maturity	Beginning Market Value Aug 1, 2025	Quantity Aug 31, 2025	Price Per Unit Aug 31, 2025	End. Market Value Accrued Int. (AI) Aug 31, 2025	Total Cost Basis	Unrealized Gain/Loss Aug 31, 2025	Est. Annual Income (EAI)	Coupon Rate
Municipal Bonds (continued)									
M MAIN STR NAT GAS INC GA GAS SUPPLY REV FIXED COUPON MOODYS Aa1 SEMIANNUALLY EXTRAORDINARY CALL CUSIP: 56035DGF3	03/01/26	50,502.50	50,000.000	100.9240	50,462.00 1,250.00	50,322.24 ^B	139.76	2,500.00	5.000
M TEXAS ST UNIV SYS FING REV REV AND REF FIXED COUPON MOODYS Aa2 SEMIANNUALLY NEXT CALL DATE 09/30/2025 100.00 CUSIP: 88278PUJ1	03/15/26	10,031.60	10,000.000	100.3050	10,030.50 230.56	10,000.00 ^B	30.50	500.00	5.000
M SANDY SPRINGS GA PUB FACS AUTH REV REV FIXED COUPON PRE-REFUNDED 05/01/2026 @ 100.000 MOODYS Aaa S&P AAA SEMIANNUALLY CONT CALL 05/01/2026 CUSIP: 80036RANO	05/01/29	10,188.30	10,000.000	101.7540	10,175.40 166.67	10,066.72 ^B	108.68	500.00	5.000
M SOUTHEAST ENERGY AUTH COMMODITY FIXED COUPON MOODYS A1 SEMIANNUALLY EXTRAORDINARY CALL MAKE WHOLE CALL CUSIP: 84136FAN7	06/01/26	35,206.15	35,000.000	100.6270	35,219.45 350.00	35,034.03 ^B	185.42	1,400.00	4.000
M HILLSBOROUGH CNTY FLA SCH BRD CTFS FIXED COUPON MOODYS A2 S&P A SEMIANNUALLY NEXT CALL DATE 09/30/2025 100.00 CUSIP: 43232VSU6	07/01/26	25,040.75	25,000.000	100.1620	25,040.50 208.33	25,000.00 ^B	40.50	1,250.00	5.000
M GLYNN-BRUNSWICK MEM HOSP AUTH GA REV REV FIXED COUPON MOODYS Baa1 S&P BBB SEMIANNUALLY NEXT CALL DATE 09/30/2025 100.00 EXTRAORDINARY CALL CUSIP: 380037FU0	08/01/26	50,040.00	50,000.000	100.0850	50,042.50 208.33	50,000.00 ^B	42.50	2,500.00	5.000
M BLACK BELT ENERGY GAS DIST ALA GAS FIXED COUPON MOODYS A2 SEMIANNUALLY CUSIP: 09182TAL1	12/01/26	25,192.50	25,000.000	101.0660	25,266.50 250.00	25,012.80 ^B	253.70	1,000.00	4.000
M BLACK BELT ENERGY GAS DIST ALA GAS FIXED COUPON MOODYS A2 SEMIANNUALLY EXTRAORDINARY CALL MAKE WHOLE CALL CUSIP: 09182TBQ9	12/01/26	51,231.50	50,000.000	102.4830	51,241.50 656.25	50,841.87 ^B	399.63	2,625.00	5.250
M GAINESVILLE & HALL CNTY GA HOSP AUTH FIXED COUPON S&P A+ SEMIANNUALLY EXTRAORDINARY CALL CUSIP: 362762PX8	02/15/27	10,331.10	10,000.000	103.3750	10,337.50 22.22	10,110.93 ^B	226.57	500.00	5.000
M LAGO VISTA TEX GO REF BDS SER. 2015 FIXED COUPON S&P AA SEMIANNUALLY NEXT CALL DATE 09/30/2025 100.00 CUSIP: 507071JC3	02/15/27	50,039.00	50,000.000	100.0830	50,041.50 88.89	50,000.00 ^B	41.50	2,000.00	4.000
M MAIN STR NAT GAS INC GA GAS SUPPLY REV FIXED COUPON MOODYS Aa1 SEMIANNUALLY EXTRAORDINARY CALL CUSIP: 56035DGH9	03/01/27	51,400.00	50,000.000	102.8670	51,433.50 1,250.00	50,763.57 ^B	669.93	2,500.00	5.000

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Holdings

Account # Z24-527872
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

Bonds (continued)

Description	Maturity	Beginning Market Value Aug 1, 2025	Quantity Aug 31, 2025	Price Per Unit Aug 31, 2025	End. Market Value Accrued Int. (AI) Aug 31, 2025	Total Cost Basis	Unrealized Gain/Loss Aug 31, 2025	Est. Annual Income (EAI)	Coupon Rate
Municipal Bonds (continued)									
M MAIN STR NAT GAS INC GA GAS SUPPLY REV FIXED COUPON MOODYS A3 SEMIANNUALLY EXTRAORDINARY CALL CUSIP: 56035DEB4	06/01/27	118,423.55	115,000.000	103.0910	118,554.65 1,437.50	117,181.97 ^B	1,372.68	5,750.00	5.000
M ILLINOIS ST SALES TAX REV JR OBLIG REF FIXED COUPON S&P A SEMIANNUALLY NEXT CALL DATE 06/15/2026 100.00 CONT CALL 06/15/2026 CUSIP: 452227KN0	06/15/27	15,074.10	15,000.000	100.6100	15,091.50 126.67	15,034.39 ^B	57.11	600.00	4.000
M CARROLL CITY-CNTY HOSP AUTH GA REV FIXED COUPON MOODYS Aa2 S&P AA SEMIANNUALLY NEXT CALL DATE 07/01/2026 100.00 CONT CALL 07/01/2026 EXTRAORDINARY CALL CUSIP: 144709HK1	07/01/27	5,103.80	5,000.000	102.0070	5,100.35 41.67	5,030.53 ^B	69.82	250.00	5.000
M CRISP CNTY GA HOSP AUTH REV ANTIC CTFS FIXED COUPON MOODYS A1 SEMIANNUALLY EXTRAORDINARY CALL CUSIP: 226688CY3	07/01/27	31,182.60	30,000.000	104.0430	31,212.90 250.00	30,798.44 ^B	414.46	1,500.00	5.000
M COBB CNTY GA DEV AUTH LEASE REV REV FIXED COUPON MOODYS A1 SEMIANNUALLY EXTRAORDINARY CALL CUSIP: 19078VAG3	07/15/27	5,211.90	5,000.000	104.3360	5,216.80 31.94	5,133.26 ^B	83.54	250.00	5.000
M RICHMOND CNTY GA HOSP AUTH REV ANTIC FIXED COUPON MOODYS Aa3 S&P AA- SEMIANNUALLY NEXT CALL DATE 07/01/2026 100.00 CONT CALL 07/01/2026 EXTRAORDINARY CALL CUSIP: 764603BM7	01/01/28	25,472.25	25,000.000	101.8900	25,472.50 208.33	25,272.61 ^B	199.89	1,250.00	5.000
M JACKSON TENN HOSP REV BDS WEST FIXED COUPON MOODYS A3 S&P BBB+ SEMIANNUALLY EXTRAORDINARY CALL CUSIP: 46874TJE3	04/01/28	51,922.50	50,000.000	104.1280	52,064.00 1,041.67	50,550.44 ^B	1,513.56	2,500.00	5.000
M BROWARD CNTY FLA SCH BRD CTFS PARTN COPS FIXED COUPON MOODYS A1 S&P A+ SEMIANNUALLY NEXT CALL DATE 07/01/2026 100.00 CONT CALL 07/01/2026 EXTRAORDINARY CALL CUSIP: 115065YY4	07/01/28	35,652.05	35,000.000	101.8770	35,656.95 291.67	35,366.60 ^B	290.35	1,750.00	5.000
M DAHLONEGA GA DOWNTOWN DEV AUTH FIXED COUPON S&P AA- SEMIANNUALLY NEXT CALL DATE 07/01/2027 100.00 CONT CALL 07/01/2027 EXTRAORDINARY CALL CUSIP: 23378RFD3	07/01/28	31,104.60	30,000.000	103.9340	31,180.20 250.00	30,685.24 ^B	494.96	1,500.00	5.000
M PELL CITY ALA SPL CARE FACS FING AUTH FIXED COUPON S&P A SEMIANNUALLY EXTRAORDINARY CALL CUSIP: 705888BY0	12/01/28	26,265.00	25,000.000	105.4240	26,356.00 312.50	25,773.01 ^B	582.99	1,250.00	5.000
M MUNICIPAL ELEC AUTH GA BDS PLT VOGTLE FIXED COUPON MOODYS Baa1 S&P BBB+ SEMIANNUALLY NEXT CALL DATE 07/01/2028 100.00 CONT CALL 07/01/2028 CUSIP: 6262072E3	01/01/29	26,164.00	25,000.000	104.9550	26,238.75 208.33	25,681.65 ^B	557.10	1,250.00	5.000

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Holdings

Account # Z24-527872
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

Bonds (continued)

Description	Maturity	Beginning Market Value Aug 1, 2025	Quantity Aug 31, 2025	Price Per Unit Aug 31, 2025	End. Market Value Accrued Int. (AI) Aug 31, 2025	Total Cost Basis	Unrealized Gain/Loss Aug 31, 2025	Est. Annual Income (EAI)	Coupon Rate
Municipal Bonds (continued)									
M JACKSON TENN HOSP REV REF BDS WEST	04/01/29	25,016.25	25,000.000	100.0680	25,017.00 520.83	25,000.00 ^B	17.00	1,250.00	5.000
FIXED COUPON MOODYS A3 S&P BBB+ SEMIANNUALLY NEXT CALL DATE 09/20/2025 100.00 EXTRAORDINARY CALL CUSIP: 46874TGU0									
M CLARKE CNTY GA HOSP AUTH REV CTFS ANTIC	07/01/29	30,552.90	30,000.000	101.8400	30,552.00 250.00	30,255.13 ^B	296.87	1,500.00	5.000
FIXED COUPON MOODYS Aa3 S&P AA- SEMIANNUALLY NEXT CALL DATE 07/01/2026 100.00 CONT CALL 07/01/2026 CUSIP: 181685JC3									
M OKLAHOMA DEV FIN AUTH HEALTH SYS REV	08/15/29	15,013.35	15,000.000	100.1040	15,015.60 33.33	15,000.00 ^B	15.60	750.00	5.000
FIXED COUPON MOODYS A3 S&P A- SEMIANNUALLY NEXT CALL DATE 09/30/2025 100.00 EXTRAORDINARY CALL CUSIP: 67884XBQ9									
M BLACK BELT ENERGY GAS DIST ALA GAS	06/01/31	54,289.50	50,000.000	109.1970	54,598.50 687.50	52,607.72 ^B	1,990.78	2,750.00	5.500
FIXED COUPON MOODYS A2 SEMIANNUALLY EXTRAORDINARY CALL MAKE WHOLE CALL CUSIP: 09182TCZ8									
M DALTON WHITFIELD CNTY GA JT DEV AUTH	08/15/31	20,837.60	20,000.000	104.4720	20,894.40 44.44	20,638.27 ^B	256.13	1,000.00	5.000
FIXED COUPON S&P A+ SEMIANNUALLY NEXT CALL DATE 02/15/2028 100.00 CONT CALL 02/15/2028 EXTRAORDINARY CALL CUSIP: 235641AC1									
M MAIN STR NAT GAS INC GA GAS SUPPLY REV	09/01/31	53,047.00	50,000.000	106.9640	53,482.00 1,250.00	53,172.26 ^B	309.74	2,500.00	5.000
FIXED COUPON MOODYS Aa1 SEMIANNUALLY NEXT CALL DATE 06/01/2031 100.24 CONT CALL 06/01/2031 EXTRAORDINARY CALL CUSIP: 56035DGS5									
M GAINESVILLE & HALL CNTY GA HOSP AUTH	02/15/37	60,577.80	60,000.000	101.3450	60,807.00 133.33	60,784.56 ^B	22.44	3,000.00	5.000
FIXED COUPON S&P A+ SEMIANNUALLY NEXT CALL DATE 02/15/2027 100.00 CONT CALL 02/15/2027 EXTRAORDINARY CALL CUSIP: 362762LR5									
M AUGUSTA GA DEV AUTH REV BDS AU HEALTH	07/01/38	47,570.50	50,000.000	95.3730	47,686.50 333.33	50,022.38 ^B	-2,335.88	2,000.00	4.000
FIXED COUPON MOODYS A2 S&P A+ SEMIANNUALLY NEXT CALL DATE 01/01/2029 100.00 CONT CALL 01/01/2029 EXTRAORDINARY CALL CUSIP: 05115CAR5									
M TENNESSEE HSG DEV AGY RESIDENTIAL FIN	07/01/53	10,022.20	10,000.000	100.7960	10,079.60 90.00	10,000.00 ^B	79.60	540.00	5.400
FIXED COUPON MOODYS Aa1 S&P AA+ SEMIANNUALLY NEXT CALL DATE 07/01/2032 100.00 CONT CALL 07/01/2032 EXTRAORDINARY CALL SUBJ TO SINKING FUND CUSIP: 88046KGV2									
Total Municipal Bonds (16% of account holdings)		\$1,118,029.75			\$1,119,838.75	\$1,111,231.60	\$8,607.15	\$51,815.00	
Total Bonds (16% of account holdings)		\$1,122,729.95			\$1,124,586.45	\$1,116,209.10	\$8,377.35	\$52,190.00	

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Holdings

Account # Z24-527872
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

Options

Description	Beginning Market Value Aug 1, 2025	Quantity Aug 31, 2025	Price Per Unit Aug 31, 2025	Ending Market Value Aug 31, 2025	Total Cost Basis	Unrealized Gain/Loss Aug 31, 2025
M CALL (ETN) EATON CORPORATION SEP 19 25 \$380 (100 SHS) (ETN250919C380)	unavailable	5.000	\$0.6500	\$325.00	\$2,116.37	-\$1,791.37
M PUT (ETN) EATON CORPORATION SEP 19 25 \$320 (100 SHS) (ETN250919P320) SHT	unavailable	-5.000	1.2800	-640.00	-1,328.63	688.63
M CALL (GOOG) ALPHABET INC CAP STK SEP 12 25 \$215 (100 SHS) (GOOG250912C215)	unavailable	20.000	5.1600	10,320.00	5,493.48	4,826.52
M PUT (AVGO) BROADCOM INC COM SEP 05 25 \$280 (100 SHS) (AVGO250905P280) SHT	unavailable	-10.000	4.0000	-4,000.00	-5,543.26	1,543.26
M PUT (COIN) COINBASE GLOBAL INC JAN 16 26 \$300 (100 SHS) (COIN260116P300) SHT	unavailable	-10.000	37.0000	-37,000.00	-35,243.26	-1,756.74
M PUT (CRWV) COREWEAVE INC COM CL AUG 29 25 \$100 (100 SHS) (CRWV250829P100) SHT	unavailable	-10.000	0.0100	-10.00	-6,993.26	6,983.26
M CALL (CRWV) COREWEAVE INC COM CL SEP 05 25 \$105 (100 SHS) (CRWV250905C105)	unavailable	10.000	2.5200	2,520.00	7,168.74	-4,648.74
M CALL (INTC) INTEL CORP COM OCT 17 25 \$25 (100 SHS) (INTC251017C25)	unavailable	20.000	1.3300	2,660.00	1,053.49	1,606.51
M PUT (INTC) INTEL CORP COM OCT 17 25 \$18 (100 SHS) (INTC251017P18) SHT	unavailable	-20.000	0.0700	-140.00	-806.51	666.51
M PUT (MSTR) MICROSTRATEGY COM AUG 29 25 \$360 (100 SHS) (MSTR250829P360) SHT	unavailable	-5.000	24.5700	-12,285.00	-6,006.63	-6,278.37
M PUT (NVDA) NVIDIA CORPORATION AUG 29 25 \$160 (100 SHS) (NVDA250829P160) SHT	unavailable	-10.000	0.0100	-10.00	-2,893.26	2,883.26
M PUT (NVDA) NVIDIA CORPORATION AUG 29 25 \$175 (100 SHS) (NVDA250829P175) SHT	unavailable	-10.000	0.8500	-850.00	-2,943.26	2,093.26

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Holdings

Account # Z24-527872
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

Options (continued)

Description	Beginning Market Value Aug 1, 2025	Quantity Aug 31, 2025	Price Per Unit Aug 31, 2025	Ending Market Value Aug 31, 2025	Total Cost Basis	Unrealized Gain/Loss Aug 31, 2025
M PUT (ORCL) ORACLE CORP AUG 29 25 \$230 (100 SHS) (ORCL250829P230) SHT	unavailable	-10.000	4.3000	-4,300.00	-2,073.26	-2,226.74
M PUT (RRC) RANGE RESOURCES CORP SEP 19 25 \$35 (100 SHS) (RRC250919P35) SHT	unavailable	-10.000	1.4200	-1,420.00	-1,393.26	-26.74
M PUT (SERV) SERVE ROBOTICS INC SEP 12 25 \$11.5 (100 SHS) (SERV250912P11.5) SHT	unavailable	-10.000	1.0000	-1,000.00	-883.26	-116.74
M PUT (TSLA) TESLA INC COM AUG 29 25 \$300 (100 SHS) (TSLA250829P300) SHT	unavailable	-10.000	0.0100	-10.00	-1,423.25	1,413.25
Total Options (0% of account holdings)	unavailable			-\$45,840.00	-\$51,699.02	\$5,859.02

Other

Description	Beginning Market Value Aug 1, 2025	Quantity Aug 31, 2025	Price Per Unit Aug 31, 2025	Ending Market Value Accrued Interest (AI) Aug 31, 2025	Total Cost Basis	Unrealized Gain/Loss Aug 31, 2025	EAI (\$) / EY (%)
M ANNALY CAPITAL MANAGEMENT INC COM NEW (NLY)	\$11,117.11	546.833	\$21.1900	\$11,587.39 -	\$9,999.99	\$1,587.40	\$1,476.45 12.740%
M CAMDEN PROPERTY TRUST SBI USD0.01 (CPT)	21,840.00	200.000	111.9800	22,396.00 -	18,144.17	4,251.83	840.00 3.750
M THE CANNABIST CO HLDGS CO 0.14 RESTRICTED WTS EXP 05/29/2027	unavailable	123.000	-	unavailable -	unknown	unknown	- -
M NET LEASE OFFICE PROPERTIES COM (NLOP)	66.38	2.000	29.6200	59.24 -	22.20	37.04	- -
M WP CAREY INC COM (WPC)	2,502.24	39.000	67.1000	2,616.90 -	2,025.90	591.00	140.40 5.370
Total Other (1% of account holdings)	\$35,525.73			\$36,659.53	\$30,192.26	\$6,467.27	\$2,456.85

Holdings

Account # Z24-527872
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

Total Holdings		\$6,807,594.72	\$4,060,603.33	\$431,869.10	\$177,103.52
	Short Balance	62,867.37			
	Net Account Value	\$6,870,462.09			
	Accrued Interest (AI)	12,940.95			
	Total Including Accrued Interest (AI)	\$6,883,403.04			

All remaining positions held in cash account.

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.**

-- not available

AI **(Accrued Interest)**- Represents interest accumulated since the last coupon date, but not yet paid by the issuer or received by NFS. **There is no guarantee that AI will be paid by the issuer.** Please refer to the Help/Glossary section of Fidelity.com for additional information.

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

t Third-party provided

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

M Position held in margin account.

S Position held in short account.

TF In transfer.

SHT Short position.

Activity

Securities Bought & Sold

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Total Cost Basis	Transaction Cost	Amount
08/04	TESLA INC COM ASSIGNED PUTS	88160R101	You Bought	500.000	\$305.00000		-	-\$152,500.00



Activity

Account # Z24-527872
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

Securities Bought & Sold (continued)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Total Cost Basis	Transaction Cost	Amount
08/06	PUT (COIN) COINBASE GLOBAL INC AUG 15 25 \$300 (100 SHS) OPENING TRANSACTION	7378399EA	You Sold	-10.000	10.70000	-	-6.74	10,693.26
08/06	PUT (CRWV) COREWEAVE INC COM CL AUG 15 25 \$100 (100 SHS) OPENING TRANSACTION	7894949PJ	You Sold	-5.000	7.61000	-	-3.37	3,801.63
08/06	PUT (META) META PLATFORMS INC AUG 15 25 \$750 (100 SHS) OPENING TRANSACTION	7285639EE	You Sold	-5.000	6.48000	-	-3.37	3,236.63
08/06	PUT (NVDA) NVIDIA CORPORATION AUG 29 25 \$160 (100 SHS) OPENING TRANSACTION	7999339BX	You Sold	-10.000	2.90000	-	-6.74	2,893.26
08/06	PUT (TSLA) TESLA INC COM AUG 15 25 \$300 (100 SHS) OPENING TRANSACTION	7347879NJ	You Sold	-5.000	6.22000	-	-3.37	3,106.63
08/08	CALL (ETN) EATON CORPORATION SEP 19 25 \$380 (100 SHS) OPENING TRANSACTION	7408299DD	You Bought	2.000	4.22000	-	-1.35	-845.35
08/08	CALL (ETN) EATON CORPORATION SEP 19 25 \$380 (100 SHS) OPENING TRANSACTION	7408299DD	You Bought	3.000	4.23000	-	-2.02	-1,271.02
08/08	PUT (AR) ANTERO RESOURCES AUG 22 25 \$33 (100 SHS) OPENING TRANSACTION	7986819AS	You Sold	-10.000	0.85000	-	-6.74	843.26
08/08	PUT (ETN) EATON CORPORATION SEP 19 25 \$320 (100 SHS) OPENING TRANSACTION	7408289VR	You Sold	-3.000	2.66000	-	-2.02	795.98
08/08	PUT (ETN) EATON CORPORATION SEP 19 25 \$320 (100 SHS) OPENING TRANSACTION	7408289VR	You Sold	-2.000	2.67000	-	-1.35	532.65
08/08	PUT (RRC) RANGE RESOURCES CORP SEP 19 25 \$35 (100 SHS) OPENING TRANSACTION	7669819SQ	You Sold	-10.000	1.40000	-	-6.74	1,393.26
08/08	WISCONSIN ST HEALTH & EDL FACS AUTH REV 05.000000% 11/15/2027 FULL CALL PAYOUT #REOR R6006628610000	97712DHL3	Redeemed	-10,000.000	-	10,000.000	-	10,000.00

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Activity

Account # Z24-527872
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

Securities Bought & Sold (continued)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Total Cost Basis	Transaction Cost	Amount
08/12	CALL (INTC) INTEL CORP COM OCT 17 25 \$25 (100 SHS) OPENING TRANSACTION	7729649UU	You Bought	20.000	0.52000	-	-13.49	-1,053.49
08/12	INTEL CORP COM USD0.001	458140100	You Bought	1,000.000	20.90500	-	-	-20,905.00
08/12	PUT (GOOG) ALPHABET INC CAP STK AUG 15 25 \$200 (100 SHS) OPENING TRANSACTION	7766399TT	You Sold	-10.000	2.60000	-	-6.74	2,593.26
08/12	PUT (INTC) INTEL CORP COM OCT 17 25 \$18 (100 SHS) OPENING TRANSACTION	7729639FZ	You Sold	-20.000	0.41000	-	-13.49	806.51
08/12	PUT (TSLA) TESLA INC COM AUG 22 25 \$320 (100 SHS) OPENING TRANSACTION	7990219SO	You Sold	-10.000	3.08000	-	-6.74	3,073.26
08/13	FIMM TAX EXEMPT PORTFOLIO: CLASS I REDEEMED TO COVER A SETTLED OBLIGATION @ 1	316176106	You Sold	-50,583.120	-	-	-	50,583.12
08/15	CLIFTON TEX HIGHER ED FIN CORP ED REV 05.00000% 08/15/2025 REDEMPTION PAYOUT #REOR R6006569090000	187145GB7	Redeemed	-50,000.000	-	50,000.00f	-	50,000.00
08/15	PUT (AMD) ADVANCED MICRO AUG 29 25 \$180 (100 SHS) OPENING TRANSACTION	8001059DZ	You Sold	-20.000	5.75000	-	-13.49	11,486.51
08/15	PUT (COIN) COINBASE GLOBAL INC JAN 16 26 \$300 (100 SHS) OPENING TRANSACTION	6922869EC	You Sold	-10.000	35.25000	-	-6.74	35,243.26
08/15	PUT (MSTR) MICROSTRATEGY COM AUG 15 25 \$370 (100 SHS) OPENING TRANSACTION	7881139QQ	You Sold	-5.000	5.97000	-	-3.37	2,981.63
08/18	COREWEAVE INC COM CL A ASSIGNED PUTS	21873S108	You Bought	500.000	135.00000	-	-	-67,500.00
08/18	COREWEAVE INC COM CL A ASSIGNED PUTS	21873S108	You Bought	500.000	155.00000	-	-	-77,500.00
08/18	FIMM TAX EXEMPT PORTFOLIO: CLASS I REDEEMED TO COVER A SETTLED OBLIGATION @ 1	316176106	You Sold	-71,608.480	-	-	-	71,608.48
08/18	PUT (COIN) COINBASE GLOBAL INC AUG 15 25 \$300 (100 SHS) CLOSING TRANSACTION	7378399EA	You Bought <i>Short-term gain: \$10,683.02</i>	10.000	0.01000	-10,693.26f	-0.24	-10.24

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Activity

Account # Z24-527872
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

Securities Bought & Sold (continued)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Total Cost Basis	Transaction Cost	Amount
08/18	STRATEGY INC COMMON STOCK CLASS A ASSIGNED PUTS	594972408	You Bought	500.000	370.00000		-	-185,000.00
08/19	CALL (CRWV) COREWEAVE INC COM CL SEP 05 25 \$105 (100 SHS) OPENING TRANSACTION	8041349XV	You Bought	2.000	7.25000	-	-1.35	-1,451.35
08/19	CALL (CRWV) COREWEAVE INC COM CL SEP 05 25 \$105 (100 SHS) OPENING TRANSACTION	8041349XV	You Bought	8.000	7.14000	-	-5.39	-5,717.39
08/19	CALL (GOOG) ALPHABET INC CAP STK SEP 12 25 \$215 (100 SHS) OPENING TRANSACTION	8051819VP	You Bought	1.000	2.74000	-	-0.67	-274.67
08/19	CALL (GOOG) ALPHABET INC CAP STK SEP 12 25 \$215 (100 SHS) OPENING TRANSACTION	8051819VP	You Bought	19.000	2.74000	-	-12.81	-5,218.81
08/19	PUT (CRWV) COREWEAVE INC COM CL AUG 29 25 \$100 (100 SHS) OPENING TRANSACTION	7997579KG	You Sold	-10.000	7.00000	-	-6.74	6,993.26
08/19	PUT (MSTR) MICROSTRATEGY COM AUG 29 25 \$360 (100 SHS) OPENING TRANSACTION	7998979GG	You Sold	-5.000	12.02000	-	-3.37	6,006.63
08/19	PUT (TSLA) TESLA INC COM AUG 29 25 \$300 (100 SHS) OPENING TRANSACTION	8000269GE	You Sold	-6.000	1.43000	-	-4.05	853.95
08/19	PUT (TSLA) TESLA INC COM AUG 29 25 \$300 (100 SHS) OPENING TRANSACTION	8000269GE	You Sold	-4.000	1.43000	-	-2.70	569.30
08/25	ANTERO RESOURCES CORP COM ASSIGNED PUTS	03674X106	You Bought	1,000.000	33.00000		-	-33,000.00
08/25	FIMM TAX EXEMPT PORTFOLIO: CLASS I REDEEMED TO COVER A SETTLED OBLIGATION @ 1	316176106	You Sold	-22,510.580	-		-	22,510.58
08/27	PUT (AVGO) BROADCOM INC COM SEP 05 25 \$280 (100 SHS) OPENING TRANSACTION	8040849CU	You Sold	-10.000	5.55000	-	-6.74	5,543.26
08/27	PUT (ORCL) ORACLE CORP AUG 29 25 \$230 (100 SHS) OPENING TRANSACTION	7999409MI	You Sold	-10.000	2.08000	-	-6.74	2,073.26

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Activity

Account # Z24-527872
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

Securities Bought & Sold (continued)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Total Cost Basis	Transaction Cost	Amount
08/28	PUT (NVDA) NVIDIA CORPORATION AUG 29 25 \$175 (100 SHS) OPENING TRANSACTION	7999339QK	You Sold	-10.000	2.95000	-	-6.74	2,943.26
08/28	PUT (SERV) SERVE ROBOTICS INC SEP 12 25 \$11.5 (100 SHS) OPENING TRANSACTION	8053339OK	You Sold	-10.000	0.89000	-	-6.74	883.26
08/29	ADVANCED MICRO DEVICES INC ASSIGNED PUTS	007903107	You Bought	2,000.000	180.00000		-	-360,000.00
08/29	FIMM TAX EXEMPT PORTFOLIO: CLASS I REDEEMED TO COVER A SETTLED OBLIGATION @ 1	316176106	You Sold	-348,459.670	-		-	348,459.67
Total Securities Bought						-\$10,693.26	-\$37.32	-\$912,247.32
Total Securities Sold						\$60,000.00	-\$134.83	\$662,509.02
Net Securities Bought & Sold							-\$172.15	-\$249,738.30

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
08/01	AT&T INC COM USD1	00206R102	Dividend Received	-	-	\$660.78
08/01	GLYNN-BRUNSWICK MEM HOSP AUTH GA REV REV 05.000000% 08/01/2026 ANTIC CTFS SOUTHEAST GEORGIA HEALTH SYSTEM INC SOUTHEAST	380037FU0	Muni Exempt Int	-	-	1,250.00
08/01	NUVEEN CR STRATEGIES INCOME FD COM SHS	67073D102	Dividend Received	-	-	54.00
08/01	NUVEEN MUNICIPAL CREDIT INC FD COM SH BEN INT	67070X101	Dividend Received	-	-	182.62
08/01	NUVEEN MUNICIPAL CREDIT INC FD COM SH BEN INT SUBSTITUTE PAYMENT	67070X101	Dividend Received	-	-	0.23
08/01	PIMCO DYNAMIC INCOME FD COM USD0.00001	72201Y101	Dividend Received	-	-	110.25

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Activity

Account # Z24-527872
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

Dividends, Interest & Other Income (continued)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
08/06	BRITISH AMERICAN TOBACCO LVL II ADR EACH REP 1 ORD GBP0.25 BNY	110448107	Dividend Received	-	-	239.22
08/08	TIDAL TR II YIELDMAX TSLA OP	88636J444	Dividend Received	-	-	113.29
08/08	WISCONSIN ST HEALTH & EDL FACS AUTH REV 05.000000% 11/15/2027 FULL CALL PAYOUT #REOR R6006628610000	97712DHL3	Muni Exempt Int	-	-	115.28
08/15	CLIFTON TEX HIGHER ED FIN CORP ED REV 05.000000% 08/15/2025 REV BDS IDEA PUB SCH SER. 2016 B	187145GB7	Muni Exempt Int	-	-	1,250.00
08/15	DALTON WHITFIELD CNTY GA JT DEV AUTH 05.000000% 08/15/2031 REV BDS HAMILTON HEALTH CARE SYS INC HAMILTON HELATH CARE	235641AC1	Muni Exempt Int	-	-	500.00
08/15	GAINESVILLE & HALL CNTY GA HOSP AUTH 05.000000% 02/15/2037 REV ANTIC CTFS REV ANTIC CTFS NORTHEAST GEORGIA HLTH SYS INC	362762LR5	Muni Exempt Int	-	-	1,500.00
08/15	GAINESVILLE & HALL CNTY GA HOSP AUTH 05.000000% 02/15/2027 REV ANTIC CTFS CTFS NORTHEAST GEORGIA HLTH SYS INC SER.	362762PX8	Muni Exempt Int	-	-	250.00
08/15	LAGO VISTA TEX GO REF BDS SER. 2015 04.000000% 02/15/2027	507071JC3	Muni Exempt Int	-	-	1,000.00
08/15	OKLAHOMA DEV FIN AUTH HEALTH SYS REV 05.000000% 08/15/2029 REF BDS INTEGRIS BAPTIST MED CTR INC SER. 2015A	67884XBQ9	Muni Exempt Int	-	-	375.00
08/20	PROSPECT CAP CORP COM	74348T102	Dividend Received	-	-	4.50
08/29	BLACKROCK CR ALLOCATION INCOME COM SUBSTITUTE PAYMENT	092508100	Dividend Received	-	-	82.30
08/29	BLACKROCK CR ALLOCATION INCOME COM	092508100	Dividend Received	-	-	1.60

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Activity

Account # Z24-527872
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

Dividends, Interest & Other Income (continued)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
08/29	FIDELITY GOVERNMENT MONEY MARKET	31617H102	Dividend Received	-	-	548.94
08/29	FIDELITY TAX-FREE BOND	316128503	Reinvestment	262.404	10.73000	-2,815.60
08/29	FIDELITY TAX-FREE BOND	316128503	Dividend Received	-	-	2,815.60
08/29	FIMM TAX EXEMPT PORTFOLIO: CLASS I	316176106	Reinvestment	5,619.830	1.00000	-5,619.83
08/29	FIMM TAX EXEMPT PORTFOLIO: CLASS I	316176106	Dividend Received	-	-	5,619.83
08/29	MFS MUN INCOME TR SH BEN INT	552738106	Dividend Received	-	-	24.00
08/29	TORTOISE SUSTAINABLE AND SOCIAL IMPACT TERM FUND	27901F109	Dividend Received	-	-	90.00
Total Dividends, Interest & Other Income						\$8,352.01

Short Activity

Trade Date	Security Name	Description	Quantity	Price	Transaction Cost	Amount
08/01	MARK TO MARKET	Short Vs Margin	-	-	-	\$509.58
08/01	MARK TO MARKET	Short Vs Margin	-	-	-	-509.58
08/08	MARK TO MARKET	Short Vs Margin	-	-	-	275.16
08/08	MARK TO MARKET	Short Vs Margin	-	-	-	-275.16
08/15	MARK TO MARKET	Short Vs Margin	-	-	-	-2,320.99
08/15	MARK TO MARKET	Short Vs Margin	-	-	-	2,320.99
08/22	MARK TO MARKET	Short Vs Margin	-	-	-	394.00
08/22	MARK TO MARKET	Short Vs Margin	-	-	-	-394.00
08/29	MARK TO MARKET	Short Vs Margin	-	-	-	-649.55
08/29	MARK TO MARKET	Short Vs Margin	-	-	-	649.55
Total Short Activity					-	-

Other Activity In

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Total Cost Basis	Transaction Cost	Amount
08/01	PUT (META) META PLATFORMS INC AUG 01 25 \$712.5 (100 SHS)	8004479AY	Expired	5.000	-	-\$12,496.62 ^f	-	-
08/01	PUT (MSFT) MICROSOFT CORP AUG 01 25 \$490 (100 SHS)	7946929CY	Expired	5.000	-	-2,061.62 ^f	-	-
08/15	MPLX LP COM UNIT REP LTD	55336V100	Return Of Capital	-	-		-	136.35

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Activity

Account # Z24-527872
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

Other Activity In (continued)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Total Cost Basis	Transaction Cost	Amount
08/15	PUT (CRWV) COREWEAVE INC COM CL AUG 15 25 \$100 (100 SHS)	7894949PJ	Expired	5.000	-	-3,801.63 ^f	-	-
08/15	PUT (GOOG) ALPHABET INC CAP STK AUG 15 25 \$170 (100 SHS)	7766399LJ	Expired	10.000	-	-10,173.21 ^f	-	-
08/15	PUT (GOOG) ALPHABET INC CAP STK AUG 15 25 \$200 (100 SHS)	7766399TT	Expired	10.000	-	-2,593.26 ^f	-	-
08/15	PUT (META) META PLATFORMS INC AUG 15 25 \$750 (100 SHS)	7285639EE	Expired	5.000	-	-3,236.63 ^f	-	-
08/15	PUT (TSLA) TESLA INC COM AUG 15 25 \$300 (100 SHS)	7347879NJ	Expired	10.000	-	-15,308.25 ^f	-	-
08/19	ENERGY TRANSFER L P COM UT LTD PTN	29273V100	Return Of Capital	-	-		-	330.00
08/22	PUT (TSLA) TESLA INC COM AUG 22 25 \$320 (100 SHS)	7990219SO	Expired	10.000	-	-3,073.26 ^f	-	-
Total Other Activity In							-	\$466.35

Other Activity Out

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Total Cost Basis	Transaction Cost	Amount
08/01	PUT (TSLA) TESLA INC COM AUG 01 25 \$305 (100 SHS)	7948139BB	Assigned	5.000	-		-	-
08/15	PUT (CRWV) COREWEAVE INC COM CL AUG 15 25 \$135 (100 SHS)	7914329NL	Assigned	5.000	-		-	-
08/15	PUT (CRWV) COREWEAVE INC COM CL AUG 15 25 \$155 (100 SHS)	7915829GG	Assigned	5.000	-		-	-
08/15	PUT (MSTR) MICROSTRATEGY COM AUG 15 25 \$370 (100 SHS)	7881139QQ	Assigned	5.000	-		-	-
08/22	PUT (AR) ANTERO RESOURCES AUG 22 25 \$33 (100 SHS)	7986819AS	Assigned	10.000	-		-	-
08/28	PUT (AMD) ADVANCED MICRO AUG 29 25 \$180 (100 SHS)	8001059DZ	Assigned	20.000	-		-	-
Total Other Activity Out							-	-

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Activity

Account # Z24-527872
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

Deposits

Date	Reference	Description	Amount
08/21		Deposit Received	\$8,000.00
Total Deposits			\$8,000.00

Exchanges In

Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
08/01	Z40-394071-1		Transferred From	-	-	\$100,000.00
08/14	Z40-394067-1		Transferred From	-	-	250,000.00
08/14	Z40-397011-1		Transferred From	-	-	156,000.00
Total Exchanges In						\$506,000.00

Withdrawals

Date	Reference	Description	Amount
08/01	Wire Tfr To Bank	WD83188739 COINBASE INC CROSS RIVER BANK *****7024	-\$100,000.00
08/13	Wire Tfr To Bank	WD83488553 COINBASE INC CROSS RIVER BANK *****7024	-250,000.00
08/15	Wire Tfr To Bank	WD83546207 COINBASE INC CROSS RIVER BANK *****7024	-250,000.00
Total Withdrawals			-\$600,000.00

Fees and Charges

Date	Description	Amount	Date	Description	Amount
08/06	British American Tobacco Lvl II Adr	-\$3.00	Total Fees and Charges		-\$3.00



Activity

Account # Z24-527872
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

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
08/01	CASH	You Bought	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	2,767.460	\$1.0000	\$2,767.46	\$331,482.20
08/04	CASH	You Sold	FIDELITY GOVERNMENT MONEY MARKET @ 1	-152,500.000	1.0000	-152,500.00	178,982.20
08/06	CASH	You Bought	FIDELITY GOVERNMENT MONEY MARKET @ 1	236.220	1.0000	236.22	179,218.42
08/06	CASH	You Bought	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	23,731.410	1.0000	23,731.41	202,949.83
08/08	CASH	You Bought	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	11,952.510	1.0000	11,952.51	214,902.34
08/12	CASH	You Sold	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	-15,485.460	1.0000	-15,485.46	199,416.88
08/13	CASH	You Sold	FIDELITY GOVERNMENT MONEY MARKET @ 1	-199,416.880	1.0000	-199,416.88	-
08/14	CASH	You Bought	FIDELITY GOVERNMENT MONEY MARKET @ 1	406,000.000	1.0000	406,000.00	406,000.00
08/15	CASH	You Sold	FIDELITY GOVERNMENT MONEY MARKET @ 1	-250,000.000	1.0000	-250,000.00	156,000.00
08/15	CASH	You Bought	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	102,401.760	1.0000	102,401.76	258,401.76
08/18	CASH	You Sold	FIDELITY GOVERNMENT MONEY MARKET @ 1	-258,391.520	1.0000	-258,391.52	10.24
08/18	CASH	You Sold	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	-10.240	1.0000	-10.24	-
08/19	CASH	You Bought	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	2,090.920	1.0000	2,090.92	2,090.92
08/20	CASH	You Bought	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	4.500	1.0000	4.50	2,095.42
08/21	CASH	You Bought	FIDELITY GOVERNMENT MONEY MARKET @ 1	8,000.000	1.0000	8,000.00	10,095.42
08/22	CASH	You Bought	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	394.000	1.0000	394.00	10,489.42
08/25	CASH	You Sold	FIDELITY GOVERNMENT MONEY MARKET @ 1	-10,489.420	1.0000	-10,489.42	-

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Activity

Account # Z24-527872
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

Core Fund Activity (continued)

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
08/27	CASH	You Bought	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	7,616.520	1.0000	7,616.52	7,616.52
08/28	CASH	You Bought	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	3,826.520	1.0000	3,826.52	11,443.04
08/29	CASH	You Sold	FIDELITY GOVERNMENT MONEY MARKET @ 1	-11,540.330	1.0000	-11,540.33	-97.29
08/29	CASH	You Sold	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	-451.650	1.0000	-451.65	-548.94
08/29	CASH	Reinvestment	FIDELITY GOVERNMENT MONEY MARKET REINVEST @ \$1.000	548.940	1.0000	548.94	-
Total Core Fund Activity						-\$328,714.74	

Trades Pending Settlement

Trade Date	Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Total Cost Basis	Amount
08/29	09/02	PUT (CRWV) COREWEAVE INC COM CL AUG 29 25 \$100 (100 SHS) CLOSING TRANSACTION	CRWV	Bought Short-term gain: \$698.31	1.0000	\$0.01000	-\$699.33 ^f	-\$1.02
08/29	09/02	PUT (CRWV) COREWEAVE INC COM CL AUG 29 25 \$100 (100 SHS) CLOSING TRANSACTION	CRWV	Bought Short-term gain: \$6,284.71	9.0000	0.01000	-6,293.93 ^f	-9.22
08/29	09/02	PUT (NVDA) NVIDIA CORPORATION AUG 29 25 \$175 (100 SHS) CLOSING TRANSACTION	NVDA	Bought Short-term gain: \$1,756.52	10.0000	1.18000	-2,943.26 ^f	-1,186.74
08/29	09/02	PUT (COIN) COINBASE GLOBAL INC SEP 05 25 \$300 (100 SHS) OPENING TRANSACTION	COIN	Sold	-10.0000	4.80000	-	4,793.26
08/29	09/02	PUT (TSM) TAIWAN SEMICONDUCTOR SEP 12 25 \$230 (100 SHS) OPENING TRANSACTION	TSM	Sold	-10.0000	4.50000	-	4,493.26
08/29	09/02	CALL (MP) MP MATERIALS CORP SEP 05 25 \$77 (100 SHS) OPENING TRANSACTION	MP	Sold	-10.0000	1.10000	-	1,093.26

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Activity

Account # Z24-527872
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

Trades Pending Settlement (continued)

Trade Date	Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Total Cost Basis	Amount
08/29	09/02	PUT (CRWV) COREWEAVE INC COM CL SEP 05 25 \$101 (100 SHS) OPENING TRANSACTION	CRWV	Sold	-10.0000	2.43000	-	2,423.26
Total Trades Pending Settlement								\$11,606.06

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.

f FIFO (First-In, First-Out)

Estimated Cash Flow (Rolling as of August 31, 2025)

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
September 2025	\$4,000	--	\$2,918	--	\$8,088	--	\$15,006
October	2,063	--	1,466	--	8,088	614	12,231
November	375	5,000	1,904	--	8,088	--	15,367
December	8,088	20,000	2,918	--	8,500	--	39,506
January 2026	7,395	35,000	1,466	--	8,088	614	52,563
February	4,875	--	1,904	--	8,088	--	14,867
March	4,000	60,000	2,918	--	8,088	--	75,006
April	2,063	--	1,466	--	8,088	614	12,231
May	250	10,000	1,904	--	8,088	--	20,242
June	7,688	35,000	3,410	--	8,088	--	54,186
July	6,520	25,000	1,466	--	8,088	614	41,688
August	4,875	50,000	1,904	--	8,088	--	64,867
Total	\$52,192	\$240,000	\$25,644	--	\$97,468	\$2,456	\$417,760

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



Estimated Cash Flow (Rolling as of August 31, 2025)

Account # Z24-527872
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

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, certificates of deposit (CDs), and credit union share certificates (CUSCs).

Bond & CD Principal includes maturing principal payments for fixed and variable rate bonds, international bonds that pay in USD, CDs, and CUSCs.

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



Account Summary

Account # Z27-375656
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

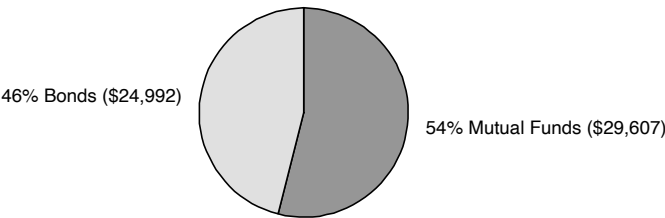
Account Value: **\$54,599.94**

Account Holdings

Change in Account Value ▼ **\$38,177.15**

	This Period	Year-to-Date
Beginning Account Value	\$92,777.09	\$118,537.80
Additions	5,399.11	787,936.09
Deposits	5,399.11	644,891.15
Exchanges In	-	143,044.94
Subtractions	-44,056.51	-855,724.56
Withdrawals	-25,924.51	-460,161.55
Cards, Checking & Bill Payments	-18,132.00	-395,563.01
Change in Investment Value *	480.25	3,850.61
Ending Account Value	\$54,599.94	\$54,599.94
Accrued Interest (AI)	216.67	
Ending Account Value Incl. AI	\$54,816.61	

* 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
Fimm Money Market Portfolio: CI I	\$29,607	54%
Iowa Fin Auth Single Family Mtg Rev Bds Fixed Coupon	24,992	46
Total	\$54,599	100%

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

Income Summary

	This Period	Year-to-Date
Taxable	\$185.75	\$3,291.86
Dividends	163.23	3,155.88
Interest	22.52	135.98
Tax-exempt	-	1,300.00
Interest	-	1,300.00
Total	\$185.75	\$4,591.86

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Holdings

Account # Z27-375656
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

Mutual Funds

Description	Beginning Market Value Aug 1, 2025	Quantity Aug 31, 2025	Price Per Unit Aug 31, 2025	Ending Market Value Aug 31, 2025	Total Cost Basis	Unrealized Gain/Loss Aug 31, 2025	EAI (\$) / EY (%)
Short-Term Funds							
FIMM MONEY MARKET PORTFOLIO: CL I (FMPXX) -- 7-day yield: 4.26%	\$46,531.50	29,607.190	\$1.0000	\$29,607.19	not applicable	not applicable	\$1,335.25 4.510%
Total Short-Term Funds (54% of account holdings)	\$46,531.50			\$29,607.19			\$1,335.25
Total Mutual Funds (54% of account holdings)	\$46,531.50			\$29,607.19			\$1,335.25

Bonds

Description	Maturity	Beginning Market Value Aug 1, 2025	Quantity Aug 31, 2025	Price Per Unit Aug 31, 2025	End. Market Value Accrued Int. (AI) Aug 31, 2025	Total Cost Basis	Unrealized Gain/Loss Aug 31, 2025	Est. Annual Income (EAI)	Coupon Rate
Municipal Bonds									
IOWA FIN AUTH SINGLE FAMILY MTG REV BDS FIXED COUPON MOODYS Aaa S&P AAA SEMIANNUALLY NEXT CALL DATE 01/01/2033 100.00 CONT CALL 01/01/2033 EXTRAORDINARY CALL SUBJ TO SINKING FUND CUSIP: 4624677J4	01/01/53	\$24,698.25	25,000.000	\$99.9710	\$24,992.75 \$216.67	\$25,000.00 ^B	-\$7.25	\$1,300.00	5.200% S
Total Municipal Bonds (46% of account holdings)		\$24,698.25			\$24,992.75	\$25,000.00	-\$7.25	\$1,300.00	
Total Bonds (46% of account holdings)		\$24,698.25			\$24,992.75	\$25,000.00	-\$7.25	\$1,300.00	
Total Holdings					\$54,599.94	\$25,000.00	-\$7.25	\$2,635.25	
Accrued Interest (AI)					216.67				
Total Including Accrued Interest (AI)					\$54,816.61				

All positions held in cash account unless indicated otherwise.



Holdings

Account # Z27-375656
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

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.**

-- not available

AI **(Accrued Interest)**- Represents interest accumulated since the last coupon date, but not yet paid by the issuer or received by NFS. **There is no guarantee that AI will be paid by the issuer.** Please refer to the Help/Glossary section of Fidelity.com for additional information.

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

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

Activity

Securities Bought & Sold

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Transaction Cost	Amount	
08/20	FIMM MONEY MARKET PORTFOLIO: CL I REDEEMED TO COVER A SETTLED OBLIGATION @ 1	316175207	You Sold	-3,907.060	-	-	\$3,907.06	\$
08/29	FIMM MONEY MARKET PORTFOLIO: CL I REDEEMED TO COVER A SETTLED OBLIGATION @ 1	316175207	You Sold	-13,180.480	-	-	13,180.48	
Total Securities Sold						-	\$17,087.54	
Net Securities Bought & Sold						-	\$17,087.54	

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
08/29	FDIC INSURED DEPOSIT	FDIC99375	Interest Earned	-	-	\$22.52
08/29	FIMM MONEY MARKET PORTFOLIO: CL I	316175207	Reinvestment	163.230	1.00000	-163.23
08/29	FIMM MONEY MARKET PORTFOLIO: CL I	316175207	Dividend Received	-	-	163.23
Total Dividends, Interest & Other Income						\$22.52

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Activity

Account # Z27-375656
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

Deposits

Date	Reference	Description	Amount
08/14		Deposit Crabapple Pr Payroll	\$470.11
08/28		Deposit Crabapple Pr Payroll	470.11
08/29		Deposit Cws Inv Cash Disb	4,458.89
Total Deposits			\$5,399.11

Withdrawals

Date	Reference	Description	Amount
08/01		DEBIT ROUNDPOINT MTG PAYMENTS	-\$2,339.78
08/18	Money Line Paid	EFT FUNDS PAID ED84401349 /WEB JPMORGAN CHASE BANK, NA *****1981	-10,000.00
08/20		DEBIT AUBURN UNIVERS AUBURN UNI	-13,584.73
Total Withdrawals			-\$25,924.51

Bill Payments

Post Date	Payee	Payee Account	Amount	YTD Payments
08/29	CHASE CARD SERVICES	*****5793	-\$18,132.00	\$61,534.00
Total Bill Payments			-\$18,132.00	

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
08/01	CASH	You Sold	FDIC INSURED DEPOSIT AT CITIBANK NOT COVERED BY SIPC @ 1	-2,339.780	\$1.0000	-\$2,339.78	\$19,207.56
08/14	CASH	You Bought	FDIC INSURED DEPOSIT AT CITIBANK NOT COVERED BY SIPC @ 1	470.110	1.0000	470.11	19,677.67
08/18	CASH	You Sold	FDIC INSURED DEPOSIT AT CITIBANK NOT COVERED BY SIPC @ 1	-10,000.000	1.0000	-10,000.00	9,677.67
08/20	CASH	You Sold	FDIC INSURED DEPOSIT AT CITIBANK NOT COVERED BY SIPC @ 1	-9,677.670	1.0000	-9,677.67	-
08/28	CASH	You Bought	FDIC INSURED DEPOSIT AT CITIBANK NOT COVERED BY SIPC @ 1	470.110	1.0000	470.11	470.11

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Activity

Account # Z27-375656
RICHARD MICHAEL KERNAN - JOINT WROS - TOD

Core Fund Activity (continued)

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
08/29	CASH	You Sold	FDIC INSURED DEPOSIT AT CITIBANK NOT COVERED BY SIPC @ 1	-470.110	1.0000	-470.11	-
Total Core Fund Activity						-\$21,547.34	

Estimated Cash Flow (Rolling as of August 31, 2025)

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
September 2025	--	--	--	--	\$111	--	\$111
October	--	--	--	--	111	--	111
November	--	--	--	--	111	--	111
December	--	--	--	--	111	--	111
January 2026	650	--	--	--	111	--	761
February	--	--	--	--	111	--	111
March	--	--	--	--	111	--	111
April	--	--	--	--	111	--	111
May	--	--	--	--	111	--	111
June	--	--	--	--	111	--	111
July	650	--	--	--	111	--	761
August	--	--	--	--	111	--	111
Total	\$1,300	--	--	--	\$1,332	--	\$2,632

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.**