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XIAOJUN WANG
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SAN DIEGO CA 92126-5902

Contact Information

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

Your Portfolio Value:

\$26,663.68

Portfolio Change from Last Period:

▼ \$597.87

	This Period	Year-to-Date
Beginning Portfolio Value	\$27,261.55	\$18,167.32
Additions	-	13,000.01
Subtractions	-	-6,500.02
Transaction Costs, Fees & Charges	-	-0.01
Change in Investment Value *	-597.87	1,996.37
Ending Portfolio Value **	\$26,663.68	\$26,663.68
Accrued Interest (AI)	-	
Ending Portfolio Value incl. AI	\$26,663.68	

* 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
PERSONAL RETIREMENT				
4	FIDELITY ROTH IRA XIAOJUN WANG - ROTH INDIVIDUAL RETIREMENT ACCOUNT - FMTC CUSTODIAN	231-670142	\$27,255.79	\$26,657.90
10	FIDELITY TRADITIONAL IRA XIAOJUN WANG - TRADITIONAL IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN	236-273568	5.76	5.78
Ending Portfolio Value			\$27,261.55	\$26,663.68

Total Portfolio Trades Nov 2022 - Oct 2023: 0

Portfolio Summary (continued)

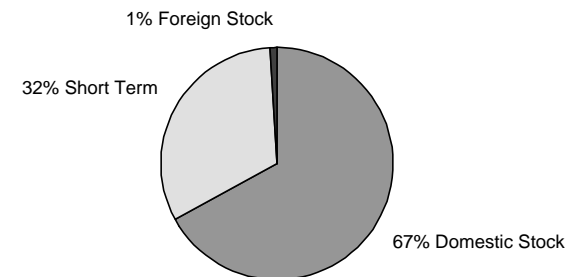
Income Summary

	This Period	Year-to-Date
Tax-deferred	\$0.02	\$5.78
Tax-free	81.46	655.98
Total	\$81.48	\$661.76

Top Holdings

Description	Value	Percent of Portfolio
Spdr S&P500 ETF Trust Trust Unit Depositary Receipt	\$9,200	35%
Fidelity Government Money Market	8,445	32
Invesco Qqq Tr Unit Ser 1	4,561	17
Vanguard Index Funds S&P 500 ETF USD	1,536	6
Tesla INC Com	1,405	5
Total	\$25,149	95%

Asset Allocation



Asset Class	Percent of Portfolio
Domestic Stock	67%
Short Term	32
Foreign Stock	1

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 # 231-670142
XIAOJUN WANG - ROTH IRA

Account Value: **\$26,657.90**

Account Holdings

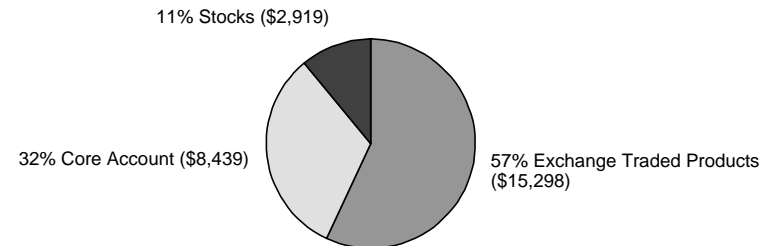
Change in Account Value ▼ **\$597.89**

	This Period	Year-to-Date
Beginning Account Value	\$27,255.79	\$18,167.31
Additions	-	6,500.01
Contributions	-	6,500.01
Subtractions	-	-0.01
Transaction Costs, Fees & Charges	-	-0.01
Change in Investment Value *	-597.89	1,990.59
Ending Account Value	\$26,657.90	\$26,657.90
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$26,657.90	

Total Account Trades Nov 2022 - Oct 2023: 0

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

► In an effort to streamline and enhance statement viewability, we're removing the Core Account Cash Flow table from statements beginning in October 2023. 1106074.1.0



Top Holdings

Description	Value	Percent of Account
Spdr S&P500 ETF Trust Trust Unit Depositary Receipt	\$9,200	35%
Fidelity Government Money Market	8,439	32
Invesco Qqq Tr Unit Ser 1	4,561	17
Total	\$22,201	84%

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

Income Summary

	This Period	Year-to-Date
Tax-free	\$81.46	\$655.98
Total	\$81.46	\$655.98



Holdings

Account # 231-670142
XIAOJUN WANG - ROTH IRA

Core Account

Description	Beginning Market Value Oct 1, 2023	Quantity Oct 31, 2023	Price Per Unit Oct 31, 2023	Ending Market Value Oct 31, 2023	Cost	Unrealized Gain/Loss Oct 31, 2023	EAI (\$) / EY (%)
FIDELITY GOVERNMENT MONEY MARKET (SPAXX) -- 7-day yield: 4.99%	\$9,833.79	8,439.550	\$1.0000	\$8,439.55	not applicable	not applicable	\$355.46 4.210%
Total Core Account (32% of account holdings)	\$9,833.79			\$8,439.55			\$355.46

Exchange Traded Products

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

Description	Beginning Market Value Oct 1, 2023	Quantity Oct 31, 2023	Price Per Unit Oct 31, 2023	Ending Market Value Oct 31, 2023	Cost	Unrealized Gain/Loss Oct 31, 2023	EAI (\$) / EY (%)
Equity ETPs							
INVESCO QQQ TR UNIT SER 1(QQQ)	\$3,940.97	13.000	\$350.8700	\$4,561.31	\$4,350.75	\$210.56	\$28.17 0.620%
SPDR S&P500 ETF TRUST TRUST UNIT DEPOSITARY RECEIPT (SPY)	8,977.08	22.000	418.2000	9,200.40	9,154.11	46.29	143.20 1.560
VANGUARD INDEX FUNDS S&P 500 ETF USD (VOO)	1,570.80	4.000	384.1700	1,536.68	1,593.03	-56.35	24.91 1.620
Total Equity ETPs(57% of account holdings)	\$14,488.85			15,298.39	15,097.89	200.50	196.28
Total Exchange Traded Products (57% of account holdings)	\$14,488.85			\$15,298.39	\$15,097.89	\$200.50	\$196.28

Stocks

Description	Beginning Market Value Oct 1, 2023	Quantity Oct 31, 2023	Price Per Unit Oct 31, 2023	Ending Market Value Oct 31, 2023	Cost	Unrealized Gain/Loss Oct 31, 2023	EAI (\$) / EY (%)
Common Stock							
ALPHABET INC CAP STK CL A(GOOG)	\$523.44	4.000	\$124.0800	\$496.32	\$538.29	-\$41.97	- -
APPLE INC (AAPL)	342.42	2.000	170.7700	341.54	358.24	-16.70	1.92 0.560



Holdings

Account # 231-670142
XIAOJUN WANG - ROTH IRA

Stocks (continued)

Description	Beginning Market Value Oct 1, 2023	Quantity Oct 31, 2023	Price Per Unit Oct 31, 2023	Ending Market Value Oct 31, 2023	Cost	Unrealized Gain/Loss Oct 31, 2023	EAI (\$) / EY (%)
Common Stock (continued)							
MICROSOFT CORP (MSFT)	315.75	2.000	338.1100	676.22	660.06	16.16	6.00 0.890
TESLA INC COM (TSLA)	1,751.54	7.000	200.8400	1,405.88	1,516.29	-110.41	- -
Total Common Stock (11% of account holdings)	\$2,933.15			\$2,919.96	\$3,072.88	-\$152.92	\$7.92
Total Stocks (11% of account holdings)	\$2,933.15			\$2,919.96	\$3,072.88	-\$152.92	\$7.92

Total Holdings				\$26,657.90	\$18,170.77	\$47.58	\$559.66
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All positions held in cash account unless indicated otherwise.

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.**

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

Activity

Securities Bought & Sold

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Transaction Cost	Amount
10/04	INVESCO QQQ TR UNIT SER 1	46090E103	You Bought	1.000	\$359.64000	-	-\$359.64
10/13	MICROSOFT CORP	594918104	You Bought	1.000	330.34910	-	-330.35
10/20	SPDR S&P500 ETF TRUST TRUST UNIT DEPOSITARY RECEIPT	78462F103	You Bought	1.000	432.98000	-	-432.98
10/27	INVESCO QQQ TR UNIT SER 1	46090E103	You Bought	1.000	352.73000	-	-352.73

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Activity

Account # 231-670142
XIAOJUN WANG - ROTH IRA

Securities Bought & Sold (continued)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Transaction Cost	Amount
Total Securities Bought						-	-\$1,475.70
Net Securities Bought & Sold						-	-\$1,475.70

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
10/03	VANGUARD INDEX FUNDS S&P 500 ETF USD	922908363	Dividend Received	-	-	\$5.97
10/31	FIDELITY GOVERNMENT MONEY MARKET	31617H102	Dividend Received	-	-	38.47
10/31	INVESCO QQQ TR UNIT SER 1	46090E103	Dividend Received	-	-	5.36
10/31	SPDR S&P500 ETF TRUST TRUST UNIT DEPOSITARY RECEIPT	78462F103	Dividend Received	-	-	31.66
Total Dividends, Interest & Other Income						\$81.46

Core Fund Activity

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

Settlement Date	Account Type	Transaction	Description	Quantity	Price	Amount	Balance
10/03	CASH	You Bought	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	5.970	\$1.0000	\$5.97	\$9,839.76
10/04	CASH	You Sold	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	-359.640	1.0000	-359.64	9,480.12
10/13	CASH	You Sold	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	-330.350	1.0000	-330.35	9,149.77
10/20	CASH	You Sold	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	-432.980	1.0000	-432.98	8,716.79
10/27	CASH	You Sold	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	-352.730	1.0000	-352.73	8,364.06

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Activity

Account # 231-670142
XIAOJUN WANG - ROTH IRA

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
10/31	CASH	You Bought	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	37.020	1.0000	37.02	8,401.08
10/31	CASH	Reinvestment	FIDELITY GOVERNMENT MONEY MARKET REINVEST @ \$1.000	38.470	1.0000	38.47	8,439.55
Total Core Fund Activity						-\$1,394.24	

Estimated Cash Flow (Rolling as of October 31, 2023)

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
November 2023	--	--	--	--	\$30	--	\$30
December	--	--	2	--	30	--	32
January 2024	--	--	--	49	30	--	79
February	--	--	--	--	30	--	30
March	--	--	2	--	30	--	32
April	--	--	--	49	30	--	79
May	--	--	--	--	30	--	30
June	--	--	2	--	30	--	32
July	--	--	--	49	30	--	79
August	--	--	--	--	30	--	30
September	--	--	2	--	30	--	32
October	--	--	--	49	30	--	79
Total	--	--	\$8	\$196	\$360	--	\$564

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



Estimated Cash Flow (Rolling as of October 31, 2023)

Account # 231-670142
XIAOJUN WANG - ROTH IRA

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



Account Summary

Account # 236-273568
XIAOJUN WANG - TRADITIONAL IRA

Account Value: **\$5.78**

Account Holdings

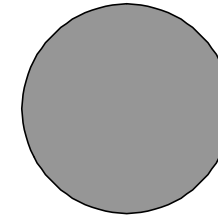
Change in Account Value **▲ \$0.02**

	This Period	Year-to-Date
Beginning Account Value	\$5.76	\$0.01
Additions	-	6,500.00
Contributions	-	6,500.00
Subtractions	-	-6,500.01
Distributions	-	-6,500.01
Change in Investment Value *	0.02	5.78
Ending Account Value	\$5.78	\$5.78
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$5.78	

Total Account Trades Nov 2022 - Oct 2023: 0

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

► In an effort to streamline and enhance statement viewability, we're removing the Core Account Cash Flow table from statements beginning in October 2023. 1106074.1.0



100% Core Account (\$5)

Top Holdings

Description	Value	Percent of Account
Fidelity Government Money Market	\$5	100%
Total	\$5	100%

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

Income Summary

	This Period	Year-to-Date
Tax-deferred	\$0.02	\$5.78
Total	\$0.02	\$5.78

Contributions and Distributions

	This Period	Year-to-Date
2023 Contributions	-	\$6,500.00
Reportable dist.	-	6,500.01



Holdings

Account # 236-273568
XIAOJUN WANG - TRADITIONAL IRA

Core Account

Description	Beginning Market Value Oct 1, 2023	Quantity Oct 31, 2023	Price Per Unit Oct 31, 2023	Ending Market Value Oct 31, 2023	EAI (\$) / EY (%)
FIDELITY GOVERNMENT MONEY MARKET (SPAXX) -- 7-day yield: 4.99%	\$5.76	5.780	\$1.0000	\$5.78	\$0.24 4.150%
Total Core Account (100% of account holdings)	\$5.76			\$5.78	\$0.24
Total Holdings					\$5.78 \$0.24

EAI **Estimated Annual Income (EAI) & Estimated Yield (EY)**- EAI is an estimate of annual income for a specific security position over the next rolling 12 months. EAI may be negative on short & EY positions. EY is calculated by dividing the current EAI for a security position by its statement closing date market value. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. Actual income and yield might be lower or higher than the estimated amounts. **For calculation details, refer to the "Additional Information and Endnotes" section.**

Activity

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
10/31	FIDELITY GOVERNMENT MONEY MARKET	31617H102	Dividend Received	-	-	\$0.02
Total Dividends, Interest & Other Income						\$0.02

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Activity

Account # 236-273568
XIAOJUN WANG - TRADITIONAL IRA

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
10/31	CASH	Reinvestment	FIDELITY GOVERNMENT MONEY MARKET REINVEST @ \$1.000	0.020	\$1.0000	\$0.02	\$5.78
Total Core Fund Activity						\$0.02	

Additional Information and Endnotes

Estimated Annual Income (EAI) & Estimated Yield (EY) - EAI for fixed income is calculated using the coupon rate. For all other securities, EAI is calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. EY reflects only the income generated by an investment and not changes in its price which may fluctuate. Interest and dividend rates are subject to change at any time and may be affected by current and future economic, political and business conditions. EAI and EY are provided for informational purposes only and should not be used or relied on for making investment, trading or tax decisions. EAI and EY are based on data obtained from information providers believed to be reliable, but no assurance can be made as to accuracy, timeliness or completeness. **Please refer to the Help/Glossary on Fidelity.com for additional information regarding these calculations.**

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Additional Information and Endnotes

Account # 236-273568
XIAOJUN WANG - TRADITIONAL IRA

For more information about your statement, please refer to our **Frequently Asked Questions** document at **Fidelity.com/statements**.



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

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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.

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Additional Information About Your Brokerage Account, If Applicable

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

value at which the security may be sold or purchased based on various market factors. The sale or redemption of any fixed income security prior to maturity may result in a loss. Prices for Certificates of Deposits (CDs) on your statement are generally estimates and are not based on actual market prices. The secondary market for CDs is generally illiquid. You should always request a current valuation for your securities prior to making a financial decision or placing an order.

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

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

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

FPWA Services Fidelity Go®, Fidelity 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.

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