



FIDELITY
PREMIUM SERVICESSM

INVESTMENT REPORT
December 1, 2018 - December 31, 2018

Envelope # BGMJWWBBBCBZX

VELUPPILLAI SENGO
2018 OLLIVANDER DR
CARY NC 27519-1546

Your Portfolio Value:

\$619,832.15

Portfolio Change from Last Period:

▼ \$35,153.79

	This Period	Year-to-Date
Beginning Portfolio Value	\$654,985.94	\$676,455.04
Additions	323.07	5,200.00
Subtractions	-531.20	-40,345.48
Transaction Costs, Fees & Charges	-	-31.28
Change in Investment Value *	-34,945.66	-21,477.41
Ending Portfolio Value **	\$619,832.15	\$619,832.15
Accrued Interest (AI)	-	
Ending Portfolio Value incl. AI	\$619,832.15	

Contact Information

Online	Fidelity.com
FAST SM -Automated Telephone	(800) 544-5555
Customer Service	(800) 544-6666
Retirement Representative	(800) 544-5373
Health Savings Accounts	(800) 544-3716
8:30am - 8pm ET, Mon - Fri	
Employee Trading Gate	(800) 343-2428
U.Fund College Investing Plan	(800) 544-2776

Important reminder: Your 2018 Year-End Investment Report will be posted online between January 11, 2019 and February 22, 2019. Please visit Fidelity.com/statements to view and/or print your report.

* 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.





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Portfolio Summary

Accounts Included in This Report

Page	Account Type/Name	Account Number	Beginning Value	Ending Value
	GENERAL INVESTMENTS			
4	FIDELITY ACCOUNT VELUPPILLAI SENGU AND POTCHELVI SENGU - WITH RIGHTS OF SURVIVORSHIP	X01-601829	\$51,139.47	\$50,560.89
	EDUCATION (529) ACCOUNTS			
9	EDUCATION ACCOUNT VELUPPILLAI SENGU - PARTICIPANT TOD PRASHAN SENGU - BENEFICIARY	604-975877	20,226.22	20,244.54
10	EDUCATION ACCOUNT VELUPPILLAI SENGU - PARTICIPANT TOD SETHAN SENGU - BENEFICIARY	604-975885	19,710.35	19,728.21
	PERSONAL RETIREMENT			
11	FIDELITY ROTH IRA POTCHELVI SENGU - ROTH INDIVIDUAL RETIREMENT ACCOUNT - FMTC CUSTODIAN	301-668648	138,089.26	128,110.05
16	FIDELITY ROTH IRA VELUPPILLAI SENGU - ROTH INDIVIDUAL RETIREMENT ACCOUNT - FMTC CUSTODIAN	301-668710	167,025.46	159,570.38
22	FIDELITY ROLLOVER IRA VELUPPILLAI SENGU - ROLLOVER IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN	301-793531	226,778.40	210,128.57
27	FIDELITY SEP-IRA VELUPPILLAI SENGU - SEP-IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN	481-846805	10.30	10.32
30	FIDELITY SEP-IRA POTCHELVI SENGU - SEP-IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN	481-846813	2,344.28	2,119.04
	HEALTH SAVINGS ACCOUNT			
34	FIDELITY HEALTH SAVINGS ACCOUNT VELUPPILLAI SENGU HEALTH SAVINGS ACCOUNT FIDELITY PERSONAL TRUST CO - CUSTODIAN	177-712043	29,662.20	29,360.15
	Ending Portfolio Value		\$654,985.94	\$619,832.15

Total Portfolio Trades Jan 2018 - Dec 2018: 0

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Portfolio Summary (continued)

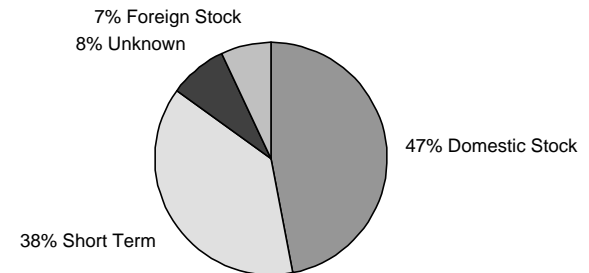
Income Summary

	This Period	Year-to-Date
Taxable	\$20.77	\$409.91
Dividends	-	222.99
Interest	20.77	186.92
Tax-deferred	514.55	5,899.40
Tax-free	534.27	6,642.07
Total	\$1,069.59	\$12,951.38

Top Holdings

Description	Value	Percent of Portfolio
Apple INC	\$235,032	38%
Fidelity Government Cash Reserves	187,247	30
MA Money Market	39,972	6
Cash	34,451	6
Wisdomtree Tr India Earnings FD	12,400	2
Total	\$509,104	82%

Asset Allocation



Asset Class	Percent of Portfolio
Domestic Stock	47%
Short Term	38
Unknown	8
Foreign Stock	7

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.



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Account Summary

Account # X01-601829
VELUPPILLAI SENGO - JOINT WROS

Account Value: **\$50,560.89**

Change in Account Value

▼ **\$578.58**

	This Period	Year-to-Date
Beginning Account Value	\$51,139.47	\$57,066.33
Subtractions	-	-5,000.00
Exchanges Out	-	-5,000.00
Change in Investment Value *	-578.58	-1,505.44
Ending Account Value	\$50,560.89	\$50,560.89
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$50,560.89	

Free Credit Balance \$34,451.16

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.

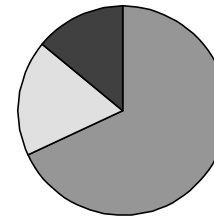
Total Account Trades Jan 2018 - Dec 2018: 0

* 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.

Account Holdings

14% Exchange Traded Products (\$7,239)

18% Stocks (\$8,870)



68% Core Account (\$34,451)

Top Holdings

Description	Value	Percent of Account
Cash	\$34,451	68 %
Citigroup INC Com New	5,206	10
Proshares Tr Ultrashrt S&P500	4,292	8
Total	\$43,949	86 %

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

Income Summary

	This Period	Year-to-Date
Taxable	\$20.77	\$409.91
Dividends	-	222.99
Interest	20.77	186.92
Total	\$20.77	\$409.91

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Account # X01-601829
VELUPPILLAI SENGO - JOINT WROS

Core Account and Credit Balance Cash Flow

Core Account: CASH

	This Period	Year-to-Date
Beginning Balance	\$34,430.39	\$39,019.83
Investment Activity		
Dividends, Interest & Other Income ^D	20.77	409.91
Exchanges Out	-	-5,000.00
Other Activity In	-	21.42
Total Investment Activity	\$20.77	-\$4,568.67
Ending Balance	\$34,451.16	\$34,451.16

^D Includes dividend reinvestments.

Realized Gains and Losses from Sales

(May not reflect all gains and losses due to incomplete cost basis)

	This Period	Year-to-Date
Net Long-term Gain/Loss	-	-67.64
Long-term Loss	-	-67.64
Net Gain/Loss	-	-\$67.64

Margin Information (as of December 31, 2018)

Maximum amount you can borrow	\$9,721.98
Maximum rate that could currently apply	9.82%

Holdings

Core Account

Description	Beginning Market Value Dec 1, 2018	Quantity Dec 31, 2018	Price Per Unit Dec 31, 2018	Ending Market Value Dec 31, 2018	Total Cost Basis	Unrealized Gain/Loss Dec 31, 2018	EAI (\$) / EY (%)
CASH	\$34,430.39	34,451.160	\$1.0000	\$34,451.16	not applicable	not applicable	-

For balances below \$100,000.00, the current interest rate is 0.37%.

Total Core Account (68% of account holdings)	\$34,430.39			\$34,451.16			-
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Holdings

Account # X01-601829
VELUPPILLAI SENGO - JOINT WROS

Exchange Traded Products

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

Description	Beginning Market Value Dec 1, 2018	Quantity Dec 31, 2018	Price Per Unit Dec 31, 2018	Ending Market Value Dec 31, 2018	Total Cost Basis	Unrealized Gain/Loss Dec 31, 2018	EAI (\$) / EY (%)
Equity ETPs							
^M PROSHARES TR ULTSHRT QQQ(QID)	\$2,532.08	62.000	\$47.5400	\$2,947.48	\$11,042.83	-\$8,095.35	\$47.04 1.600%
^M PROSHARES TR ULTRASHRT S&P500 (SDS)	3,634.00	100.000	42.9200	4,292.00	10,143.78	-5,851.78	54.90 1.280
Total Equity ETPs(14% of account holdings)	\$6,166.08			7,239.48	21,186.61	-13,947.13	101.94
Total Exchange Traded Products (14% of account holdings)	\$6,166.08			\$7,239.48	\$21,186.61	-\$13,947.13	\$101.94

Stocks

Description	Beginning Market Value Dec 1, 2018	Quantity Dec 31, 2018	Price Per Unit Dec 31, 2018	Ending Market Value Dec 31, 2018	Total Cost Basis	Unrealized Gain/Loss Dec 31, 2018	EAI (\$) / EY (%)
Common Stock							
^M CITIGROUP INC COM NEW(C)	\$6,479.00	100.000	\$52.0600	\$5,206.00	\$4,721.27	\$484.73	\$180.00 3.460%
^M CREE INC (CREE)	2,207.00	50.000	42.7750	2,138.75	1,630.15	508.60	-
^M 3 D SYSTEMS INC COM USD0.001(DDD)	1,857.00	150.000	10.1700	1,525.50	5,425.95	-3,900.45	-
Total Common Stock (18% of account holdings)	\$10,543.00			\$8,870.25	\$11,777.37	-\$2,907.12	\$180.00
Total Stocks (18% of account holdings)	\$10,543.00			\$8,870.25	\$11,777.37	-\$2,907.12	\$180.00
Total Holdings				\$50,560.89	\$32,963.98	-\$16,854.25	\$281.94

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Holdings

Account # X01-601829
VELUPPILLAI SENGO - JOINT WROS

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

M Position held in margin account.

Activity

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement		Symbol/	Description	Quantity	Price	Amount
Date	Security Name	CUSIP				
12/31	CASH	315994103	Interest Earned	-	-	\$20.77
Total Dividends, Interest & Other Income						\$20.77

Daily Additions and Subtractions

Additions/subtractions from your Core Account, which utilizes CASH, were effected on the dates and in the amounts indicated. If your Core Account utilizes a Fidelity money market fund, these transactions were effected at \$1.00/share, and the number of shares bought/ sold equals the transaction value.

Date	Total Additions	Total Subtractions	Net Activity	Daily Balance	Date	Total Additions	Total Subtractions	Net Activity	Daily Balance
12/31	\$20.77	-	\$20.77	\$34,451.16					

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Estimated Cash Flow (Rolling as of December 31, 2018)

Account # X01-601829
VELUPPILLAI SENGO - JOINT WROS

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
January 2019	--	--	--	\$25	--	--	\$25
February	--	--	45	--	--	--	45
March	--	--	--	--	--	--	--
April	--	--	--	25	--	--	25
May	--	--	45	--	--	--	45
June	--	--	--	--	--	--	--
July	--	--	--	25	--	--	25
August	--	--	45	--	--	--	45
September	--	--	--	--	--	--	--
October	--	--	--	25	--	--	25
November	--	--	45	--	--	--	45
December	--	--	--	--	--	--	--
Total	--	--	\$180	\$100	--	--	\$280

This table presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. The cash flows displayed are estimates provided for informational purposes only and there is no guarantee that you will actually receive any of the amounts displayed. These estimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed income are calculated using the security's coupon rate. The estimates for all other securities are calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. IADs are sourced from third party vendors believed to be reliable, but no assurance can be made as to accuracy. There are circumstances in which these estimates will not be presented for a specific security you hold. **Please refer to Help/Glossary on Fidelity.com for additional information on these calculations.**

Bond & CD Income includes interest payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Bond & CD Principal includes maturing principal payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Stock Income includes estimated dividend payments for common stocks, preferred stocks, international 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



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Account Value: **\$20,244.54**

Account # 604-975877
PRASHAN SENGU - BENEFICIARY (529)

Change in Account Value **▲ \$18.32**

	This Period	Year-to-Date
Beginning Account Value	\$20,226.22	\$41,072.98
Subtractions	-	-21,271.52
Cards, Checking & Bill Payments	-	-21,271.52
Change in Investment Value *	18.32	443.08
Ending Account Value	\$20,244.54	\$20,244.54

* 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.

Contributions and Distributions

	This Period	Year-to-Date
Distrib. to Bene/School	-	\$21,271.52

College Investment Details

	Year-to-date
2018 Plan Contribution Cap:	\$400,000.00
Total Contributions Over Life of Plan:	\$38,149.46
2018 Remaining to Contribute:	\$379,755.46

College Contribution Elections

Description	Percent of Contributions
MA PORTFOLIO 2018 (FIDELITY FUNDS)	100%
Total	100%

Holdings

Description	Percent of Total Value Dec 31, 2018	Beginning Market Value Dec 1, 2018	Quantity Dec 31, 2018	Price per Unit Dec 31, 2018	Ending Market Value Dec 31, 2018
MA MONEY MARKET	100%	\$20,226.22	1,832.085	\$11.0500	\$20,244.54
Total Market Value					\$20,244.54

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

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Account Value: **\$19,728.21**

Account # 604-975885
SETHAN SENGO - BENEFICIARY (529)

Change in Account Value **▲ \$17.86**

	This Period	Year-to-Date
Beginning Account Value	\$19,710.35	\$31,521.71
Subtractions	-	-12,123.88
Cards, Checking & Bill Payments	-	-12,123.88
Change in Investment Value *	17.86	330.38
Ending Account Value	\$19,728.21	\$19,728.21

* 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.

Contributions and Distributions

	This Period	Year-to-Date
Distrib. to Bene/School	-	\$12,123.88

College Investment Details

	Year-to-date
2018 Plan Contribution Cap:	\$400,000.00
Total Contributions Over Life of Plan:	\$33,750.00
2018 Remaining to Contribute:	\$380,271.79

College Contribution Elections

Description	Percent of Contributions
MA COLLEGE PORT. (FIDELITY FUNDS)	100%
Total	100%

Holdings

Description	Percent of Total Value Dec 31, 2018	Beginning Market Value Dec 1, 2018	Quantity Dec 31, 2018	Price per Unit Dec 31, 2018	Ending Market Value Dec 31, 2018
MA MONEY MARKET	100%	\$19,710.35	1,785.358	\$11.0500	\$19,728.21
Total Market Value					\$19,728.21

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

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Account Summary

Account # 301-668648
POTCHELVI SENGO - ROTH IRA

Account Value: **\$128,110.05**

Change in Account Value ▼ **\$9,979.21**

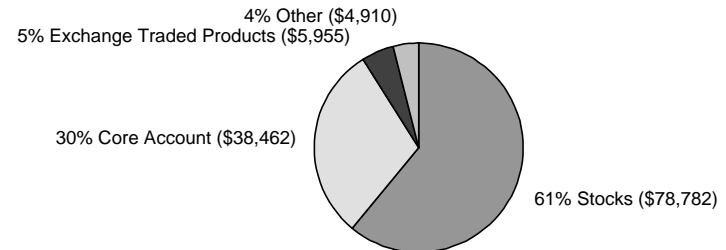
	This Period	Year-to-Date
Beginning Account Value	\$138,089.26	\$134,426.22
Subtractions	-	-18.40
Transaction Costs, Fees & Charges	-	-18.40
Change in Investment Value *	-9,979.21	-6,297.77
Ending Account Value	\$128,110.05	\$128,110.05
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$128,110.05	

Total Account Trades Jan 2018 - Dec 2018: 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.

► Please note, the December 31, 2018 value of this account, reflected on this statement, will be reported to the IRS as part of year-end tax-reporting. You will receive an IRS Form 5498 in January 2019 if you made any contributions, recharacterizations or conversions or if you held 'Hard-to-Value' assets during 2018. If you make contributions for 2018 in 2019 you will be provided a Form 5498 reflecting those contributions in May 2019.

Account Holdings



Top Holdings

Description	Value	Percent of Account
Apple INC	\$77,292	60%
Fidelity Government Cash Reserves	38,462	30
Columbia ETF Tr II India Infrsr ETF	5,955	5
Total	\$121,710	95%

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

Income Summary

	This Period	Year-to-Date
Tax-free	\$146.49	\$2,643.93
Total	\$146.49	\$2,643.93

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Account # 301-668648
POTCHELVI SENGO - ROTH IRA

Core Account and Credit Balance Cash Flow

Core Account: FIDELITY GOVERNMENT CASH RESERVES

	This Period	Year-to-Date
Beginning Balance	\$38,315.96	\$35,836.92
Investment Activity		
Dividends, Interest & Other Income ^D	146.49	2,643.93
Total Investment Activity	\$146.49	\$2,643.93
Cash Management Activity		
Fees & Charges	-	-18.40
Total Cash Management Activity	-	-\$18.40
Ending Balance	\$38,462.45	\$38,462.45

^D Includes dividend reinvestments.

Holdings

Core Account

Description	Beginning Market Value Dec 1, 2018	Quantity Dec 31, 2018	Price Per Unit Dec 31, 2018	Ending Market Value Dec 31, 2018	Cost	Unrealized Gain/Loss Dec 31, 2018	EAI (\$) / EY (%)
FIDELITY GOVERNMENT CASH RESERVES (FDRXX) -- 7-day yield: 2.08%	\$38,315.96	38,462.450	\$1.0000	\$38,462.45	not applicable	not applicable	\$545.39 1.420%
Total Core Account (30% of account holdings)	\$38,315.96			\$38,462.45			\$545.39

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Holdings

Account # 301-668648
POTCHELVI SENGO - ROTH IRA

Exchange Traded Products

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

Description	Beginning Market Value Dec 1, 2018	Quantity Dec 31, 2018	Price Per Unit Dec 31, 2018	Ending Market Value Dec 31, 2018	Cost	Unrealized Gain/Loss Dec 31, 2018	EAI (\$) / EY (%)
Equity ETPs							
COLUMBIA ETF TR II INDIA INFRSR ETF (INXX)	\$5,960.10	500.000	\$11.9100	\$5,955.00	\$6,382.95	-\$427.95	\$81.83 1.370%
Total Equity ETPs(5% of account holdings)	\$5,960.10			5,955.00	6,382.95	-427.95	81.83
Total Exchange Traded Products (5% of account holdings)	\$5,960.10			\$5,955.00	\$6,382.95	-\$427.95	\$81.83

Stocks

Description	Beginning Market Value Dec 1, 2018	Quantity Dec 31, 2018	Price Per Unit Dec 31, 2018	Ending Market Value Dec 31, 2018	Cost	Unrealized Gain/Loss Dec 31, 2018	EAI (\$) / EY (%)
Common Stock							
APPLE INC (AAPL)	\$87,504.20	490.000	\$157.7400	\$77,292.60	\$37,287.60	\$40,005.00	\$1,430.80 1.850%
SIFY TECHNOLOGIES LIMITED SPON ADS EACH REP 1 ORD SHS (SIFY)	1,289.00	1,000.000	1.4900	1,490.00	4,507.95	-3,017.95	14.44 0.970
Total Common Stock (61% of account holdings)	\$88,793.20			\$78,782.60	\$41,795.55	\$36,987.05	\$1,445.24
Total Stocks (61% of account holdings)	\$88,793.20			\$78,782.60	\$41,795.55	\$36,987.05	\$1,445.24

Other

Description	Beginning Market Value Dec 1, 2018	Quantity Dec 31, 2018	Price Per Unit Dec 31, 2018	Ending Market Value Accrued Interest (AI) Dec 31, 2018	Cost	Unrealized Gain/Loss Dec 31, 2018	EAI (\$) / EY (%)
ANNALY CAPITAL MANAGEMENT INC COM (NLY)	\$5,020.00	500.000	\$9.8200	\$4,910.00	\$7,901.90	-\$2,991.90	\$600.00 12.220%
Total Other (4% of account holdings)	\$5,020.00			\$4,910.00	\$7,901.90	-\$2,991.90	\$600.00

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Holdings

Account # 301-668648
POTCHELVI SENGO - ROTH IRA

Total Holdings	\$128,110.05	\$56,080.40	\$33,567.20	\$2,672.46
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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

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
12/27	COLUMBIA ETF TR II INDIA INFRSR ETF	19762B806	Dividend Received	-	-	\$81.83
12/31	FIDELITY GOVERNMENT CASH RESERVES	316067107	Dividend Received	-	-	64.66
Total Dividends, Interest & Other Income						\$146.49

Daily Additions and Subtractions

Additions/subtractions from your Core Account, which utilizes FIDELITY GOVERNMENT CASH RESERVES, were effected on the dates and in the amounts indicated. If your Core Account utilizes a Fidelity money market fund, these transactions were effected at \$1.00/share, and the number of shares bought/ sold equals the transaction value.

Date	Total Additions	Total Subtractions	Net Activity	Daily Balance	Date	Total Additions	Total Subtractions	Net Activity	Daily Balance
12/27	\$81.83	-	\$81.83	\$38,397.79	12/31	64.66	-	64.66	38,462.45

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Estimated Cash Flow (Rolling as of December 31, 2018)

Account # 301-668648
POTCHELVI SENGO - ROTH IRA

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
January 2019	--	--	--	--	\$45	\$150	\$195
February	--	--	358	--	45	--	403
March	--	--	--	--	45	--	45
April	--	--	--	--	45	150	195
May	--	--	358	--	45	--	403
June	--	--	--	--	45	--	45
July	--	--	14	--	45	150	209
August	--	--	358	--	45	--	403
September	--	--	--	--	45	--	45
October	--	--	--	--	45	150	195
November	--	--	358	--	45	--	403
December	--	--	--	82	45	--	127
Total	--	--	\$1,446	\$82	\$540	\$600	\$2,668

This table presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. The cash flows displayed are estimates provided for informational purposes only and there is no guarantee that you will actually receive any of the amounts displayed. These estimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed income are calculated using the security's coupon rate. The estimates for all other securities are calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. IADs are sourced from third party vendors believed to be reliable, but no assurance can be made as to accuracy. There are circumstances in which these estimates will not be presented for a specific security you hold. **Please refer to Help/Glossary on Fidelity.com for additional information on these calculations.**

Bond & CD Income includes interest payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Bond & CD Principal includes maturing principal payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Stock Income includes estimated dividend payments for common stocks, preferred stocks, international 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



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INVESTMENT REPORT
December 1, 2018 - December 31, 2018

Account Summary

Account # 301-668710
VELUPPILLAI SENGO - ROTH IRA

Account Value: **\$159,570.38**

Change in Account Value ▼ **\$7,455.08**

	This Period	Year-to-Date
Beginning Account Value	\$167,025.46	\$164,396.98
Subtractions	-	-12.88
Transaction Costs, Fees & Charges	-	-12.88
Change in Investment Value *	-7,455.08	-4,813.72
Ending Account Value	\$159,570.38	\$159,570.38
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$159,570.38	

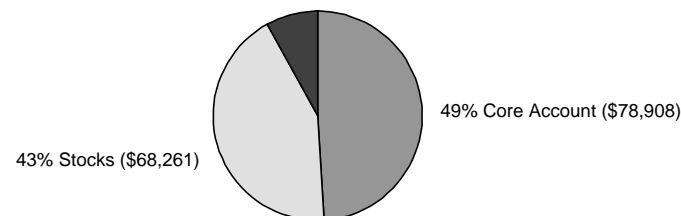
Total Account Trades Jan 2018 - Dec 2018: 0

* 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.

► Please note, the December 31, 2018 value of this account, reflected on this statement, will be reported to the IRS as part of year-end tax-reporting. You will receive an IRS Form 5498 in January 2019 if you made any contributions, recharacterizations or conversions or if you held 'Hard-to-Value' assets during 2018. If you make contributions for 2018 in 2019 you will be provided a Form 5498 reflecting those contributions in May 2019.

Account Holdings

8% Exchange Traded Products (\$12,400)



Top Holdings

Description	Value	Percent of Account
Fidelity Government Cash Reserves	\$78,908	49%
Apple INC	47,322	30
Wisdomtree Tr India Earnings FD	12,400	8
Total	\$138,630	87%

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

Income Summary

	This Period	Year-to-Date
Tax-free	\$347.70	\$2,973.98
Total	\$347.70	\$2,973.98

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FIDELITY
PREMIUM SERVICESSM

INVESTMENT REPORT
December 1, 2018 - December 31, 2018

Account # 301-668710
VELUPPILLAI SENGU - ROTH IRA

Core Account and Credit Balance Cash Flow

Core Account: FIDELITY GOVERNMENT CASH RESERVES

	This Period	Year-to-Date
Beginning Balance	\$78,560.88	\$75,947.48
Investment Activity		
Dividends, Interest & Other Income ^D	347.70	2,973.98
Total Investment Activity	\$347.70	\$2,973.98
Cash Management Activity		
Fees & Charges	-	-12.88
Total Cash Management Activity	-	-\$12.88
Ending Balance	\$78,908.58	\$78,908.58

^D Includes dividend reinvestments.

Holdings

Core Account

Description	Beginning Market Value Dec 1, 2018	Quantity Dec 31, 2018	Price Per Unit Dec 31, 2018	Ending Market Value Dec 31, 2018	Cost	Unrealized Gain/Loss Dec 31, 2018	EAI (\$) / EY (%)
FIDELITY GOVERNMENT CASH RESERVES (FDRXX)	\$78,560.88	78,908.580	\$1.0000	\$78,908.58	not applicable	not applicable	\$1,118.91 1.420%
-- 7-day yield: 2.08%							
Total Core Account (49% of account holdings)	\$78,560.88			\$78,908.58			\$1,118.91

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Holdings

Account # 301-668710
VELUPPILLAI SENGO - ROTH IRA

Exchange Traded Products

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

Description	Beginning Market Value Dec 1, 2018	Quantity Dec 31, 2018	Price Per Unit Dec 31, 2018	Ending Market Value Dec 31, 2018	Cost	Unrealized Gain/Loss Dec 31, 2018	EAI (\$) / EY (%)
Equity ETPs							
WISDOMTREE TR INDIA EARNINGS FD (EPI)	\$12,215.00	500.000	\$24.8000	\$12,400.00	\$10,977.90	\$1,422.10	\$116.76 0.940%
Total Equity ETPs(8% of account holdings)	\$12,215.00			12,400.00	10,977.90	1,422.10	116.76
Total Exchange Traded Products (8% of account holdings)	\$12,215.00			\$12,400.00	\$10,977.90	\$1,422.10	\$116.76

Stocks

Description	Beginning Market Value Dec 1, 2018	Quantity Dec 31, 2018	Price Per Unit Dec 31, 2018	Ending Market Value Dec 31, 2018	Cost	Unrealized Gain/Loss Dec 31, 2018	EAI (\$) / EY (%)
Common Stock							
STRATASYS LTD SHS (SSYS)	\$3,208.50	150.000	\$18.0100	\$2,701.50	\$8,246.39	-\$5,544.89	-
APPLE INC (AAPL)	53,574.00	300.000	157.7400	47,322.00	17,139.87	30,182.13	876.00 1.850
CLEARWAY ENERGY INC CL A (CWENA)	3,606.00	200.000	16.9200	3,384.00	4,780.70	-1,396.70	264.80 7.830
CLEARWAY ENERGY INC CL C (CWEN)	3,652.00	200.000	17.2500	3,450.00	4,806.20	-1,356.20	264.80 7.680
INTL BUSINESS MACH (IBM)	6,213.50	50.000	113.6700	5,683.50	7,155.45	-1,471.95	314.00 5.520
SIFY TECHNOLOGIES LIMITED SPON ADS EACH REP 1 ORD SHS (SIFY)	902.30	700.000	1.4900	1,043.00	3,332.95	-2,289.95	10.11 0.970
SUNEDISON INC COM USD0.01 NO STOCKHOLDER EQUITY 12/29/2017	unavailable	400.000	-	unavailable	5,107.95	unavailable	-
TESLA INC COM (TSLA)	3,855.28	11.000	332.8000	3,660.80	4,999.95	-1,339.15	-
3 D SYSTEMS INC COM USD0.001 (DDD)	1,238.00	100.000	10.1700	1,017.00	4,654.95	-3,637.95	-

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INVESTMENT REPORT
December 1, 2018 - December 31, 2018

Holdings

Account # 301-668710
VELUPPILLAI SENGO - ROTH IRA

Stocks (continued)

Description	Beginning Market Value Dec 1, 2018	Quantity Dec 31, 2018	Price Per Unit Dec 31, 2018	Ending Market Value Dec 31, 2018	Cost	Unrealized Gain/Loss Dec 31, 2018	EAI (\$) / EY (%)
Common Stock (continued)							
Total Common Stock (43% of account holdings)	\$76,249.58			\$68,261.80	\$60,224.41	\$13,145.34	\$1,729.71
Total Stocks (43% of account holdings)	\$76,249.58			\$68,261.80	\$60,224.41	\$13,145.34	\$1,729.71
Total Holdings				\$159,570.38	\$71,202.31	\$14,567.44	\$2,965.38

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

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
12/10	INTL BUSINESS MACH	459200101	Dividend Received	-	-	\$78.50
12/17	CLEARWAY ENERGY INC CL A	18539C105	Dividend Received	-	-	66.20
12/17	CLEARWAY ENERGY INC CL C	18539C204	Dividend Received	-	-	66.20
12/28	WISDOMTREE TR INDIA EARNINGS FD	97717W422	Dividend Received	-	-	4.07
12/31	FIDELITY GOVERNMENT CASH RESERVES	316067107	Dividend Received	-	-	132.73
Total Dividends, Interest & Other Income						\$347.70

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Activity

Account # 301-668710
VELUPPILLAI SENGO - ROTH IRA

Daily Additions and Subtractions

Additions/subtractions from your Core Account, which utilizes FIDELITY GOVERNMENT CASH RESERVES, were effected on the dates and in the amounts indicated. If your Core Account utilizes a Fidelity money market fund, these transactions were effected at \$1.00/share, and the number of shares bought/ sold equals the transaction value.

Date	Total Additions	Total Subtractions	Net Activity	Daily Balance	Date	Total Additions	Total Subtractions	Net Activity	Daily Balance
12/10	\$78.50	-	\$78.50	\$78,639.38	12/28	4.07	-	4.07	78,775.85
12/17	132.40	-	132.40	78,771.78	12/31	132.73	-	132.73	78,908.58

Estimated Cash Flow (Rolling as of December 31, 2018)

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
January 2019	--	--	--	\$29	\$93	--	\$122
February	--	--	219	--	93	--	312
March	--	--	211	--	93	--	304
April	--	--	--	29	93	--	122
May	--	--	219	--	93	--	312
June	--	--	211	--	93	--	304
July	--	--	10	29	93	--	132
August	--	--	219	--	93	--	312
September	--	--	211	--	93	--	304
October	--	--	--	29	93	--	122
November	--	--	219	--	93	--	312
December	--	--	211	--	93	--	304
Total	--	--	\$1,730	\$116	\$1,116	--	\$2,962

This table presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. The cash flows displayed are estimates provided for informational purposes only and there is no guarantee that you will actually receive any of the amounts displayed. These estimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed income are calculated using the security's coupon rate. The estimates for all other securities are calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. IADs are sourced from third party vendors believed to be reliable, but no assurance can be made as to accuracy. There are circumstances in which these estimates will not be presented for a specific security you hold. **Please refer to Help/Glossary on Fidelity.com for additional information on these calculations.**

Bond & CD Income includes interest payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).



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INVESTMENT REPORT
December 1, 2018 - December 31, 2018

Estimated Cash Flow (Rolling as of December 31, 2018)

Account # 301-668710
VELUPPILLAI SENGO - ROTH IRA

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, international 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

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FIDELITY
PREMIUM SERVICESSM

INVESTMENT REPORT
December 1, 2018 - December 31, 2018

Account Summary

Account # 301-793531
VELUPPILLAI SENGO - ROLLOVER IRA

Account Value: **\$210,128.57**

Change in Account Value ▼ **\$16,649.83**

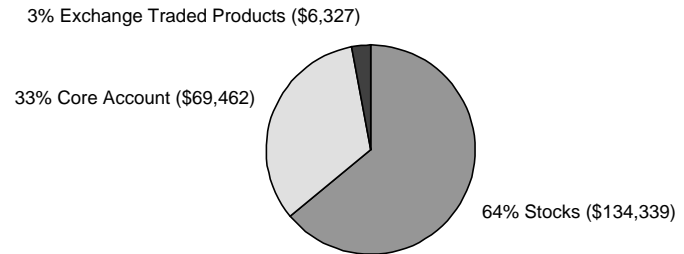
	This Period	Year-to-Date
Beginning Account Value	\$226,778.40	\$218,678.05
Change in Investment Value *	-16,649.83	-8,549.48
Ending Account Value	\$210,128.57	\$210,128.57
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$210,128.57	

Total Account Trades Jan 2018 - Dec 2018: 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.

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Account Holdings



Top Holdings

Description	Value	Percent of Account
Apple INC	\$110,418	53%
Fidelity Government Cash Reserves	69,462	33
India FD INC Com	10,120	5
Total	\$190,000	91%

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

Income Summary

	This Period	Year-to-Date
Tax-deferred	\$407.27	\$5,788.02
Total	\$407.27	\$5,788.02

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FIDELITY
PREMIUM SERVICESSM

INVESTMENT REPORT
December 1, 2018 - December 31, 2018

Account # 301-793531
VELUPPILLAI SENGO - ROLLOVER IRA

Core Account and Credit Balance Cash Flow

Core Account: FIDELITY GOVERNMENT CASH RESERVES

	This Period	Year-to-Date
Beginning Balance	\$69,055.30	\$63,674.55
Investment Activity		
Dividends, Interest & Other Income ^D	407.27	5,788.02
Total Investment Activity	\$407.27	\$5,788.02
Ending Balance	\$69,462.57	\$69,462.57

^D Includes dividend reinvestments.

Holdings

Core Account

Description	Beginning Market Value Dec 1, 2018	Quantity Dec 31, 2018	Price Per Unit Dec 31, 2018	Ending Market Value Dec 31, 2018	Cost	Unrealized Gain/Loss Dec 31, 2018	EAI (\$) / EY (%)
FIDELITY GOVERNMENT CASH RESERVES (FDRXX)	\$69,055.30	69,462.570	\$1.0000	\$69,462.57	not applicable	not applicable	\$984.96 1.420%
-- 7-day yield: 2.08%							
Total Core Account (33% of account holdings)	\$69,055.30			\$69,462.57			\$984.96

Exchange Traded Products

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

Description	Beginning Market Value Dec 1, 2018	Quantity Dec 31, 2018	Price Per Unit Dec 31, 2018	Ending Market Value Dec 31, 2018	Cost	Unrealized Gain/Loss Dec 31, 2018	EAI (\$) / EY (%)
Equity ETPs							
VANECK VECTORS ETF TR GOLD MINERS ETF (GDX)	\$5,727.00	300.000	\$21.0900	\$6,327.00	\$5,662.95	\$664.05	\$31.50 0.500%
Total Equity ETPs(3% of account holdings)	\$5,727.00			6,327.00	5,662.95	664.05	31.50
Total Exchange Traded Products (3% of account holdings)	\$5,727.00			\$6,327.00	\$5,662.95	\$664.05	\$31.50

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FIDELITY
PREMIUM SERVICESSM

INVESTMENT REPORT
December 1, 2018 - December 31, 2018

Holdings

Account # 301-793531
VELUPPILLAI SENGO - ROLLOVER IRA

Stocks

Description	Beginning Market Value Dec 1, 2018	Quantity Dec 31, 2018	Price Per Unit Dec 31, 2018	Ending Market Value Dec 31, 2018	Cost	Unrealized Gain/Loss Dec 31, 2018	EAI (\$) / EY (%)
Common Stock							
APPLE INC (AAPL)	\$125,006.00	700.000	\$157.7400	\$110,418.00	\$48,810.70	\$61,607.30	\$2,044.00 1.850%
EXONE CO COM USD0.01(XONE)	2,448.00	300.000	6.6200	1,986.00	6,570.90	-4,584.90	-
HERZFELD CARIBBEAN BASIN FD COM (CUBA)	4,972.50	850.000	4.9000	4,165.00	8,165.90	-4,000.90	259.25 6.220
INDIA FD INC COM (IFN)	11,190.00	500.000	20.2400	10,120.00	12,883.87	-2,763.87	1,400.00 13.830
SUNPOWER CORP COM (SPWR)	1,370.00	200.000	4.9700	994.00	5,577.95	-4,583.95	-
TESLA INC COM (TSLA)	7,009.60	20.000	332.8000	6,656.00	4,377.95	2,278.05	-
Total Common Stock (64% of account holdings)	\$151,996.10			\$134,339.00	\$86,387.27	\$47,951.73	\$3,703.25
Total Stocks (64% of account holdings)	\$151,996.10			\$134,339.00	\$86,387.27	\$47,951.73	\$3,703.25
Total Holdings							
				\$210,128.57	\$92,050.22	\$48,615.78	\$4,719.71

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.

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FIDELITY
PREMIUM SERVICESSM

INVESTMENT REPORT
December 1, 2018 - December 31, 2018

Activity

Account # 301-793531
VELUPPILLAI SENGU - ROLLOVER IRA

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement		Symbol/	Description	Quantity	Price	Amount
Date	Security Name	CUSIP				
12/27	VANECK VECTORS ETF TR GOLD MINERS ETF	92189F106	Dividend Received	-	-	\$31.50
12/28	HERZFELD CARIBBEAN BASIN FD COM	42804T106	Dividend Received	-	-	259.25
12/31	FIDELITY GOVERNMENT CASH RESERVES	316067107	Dividend Received	-	-	116.52
Total Dividends, Interest & Other Income						\$407.27

Daily Additions and Subtractions

Additions/subtractions from your Core Account, which utilizes FIDELITY GOVERNMENT CASH RESERVES, were effected on the dates and in the amounts indicated. If your Core Account utilizes a Fidelity money market fund, these transactions were effected at \$1.00/share, and the number of shares bought/ sold equals the transaction value.

Date	Total Additions	Total Subtractions	Net Activity	Daily Balance
12/27	\$31.50	-	\$31.50	\$69,086.80
12/28	259.25	-	259.25	69,346.05

Date	Total Additions	Total Subtractions	Net Activity	Daily Balance
12/31	116.52	-	116.52	69,462.57

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Estimated Cash Flow (Rolling as of December 31, 2018)

Account # 301-793531
VELUPPILLAI SENGO - ROLLOVER IRA

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
January 2019	--	--	\$350	--	\$82	--	\$432
February	--	--	511	--	82	--	593
March	--	--	--	--	82	--	82
April	--	--	350	--	82	--	432
May	--	--	511	--	82	--	593
June	--	--	--	--	82	--	82
July	--	--	350	--	82	--	432
August	--	--	511	--	82	--	593
September	--	--	--	--	82	--	82
October	--	--	350	--	82	--	432
November	--	--	511	--	82	--	593
December	--	--	259	32	82	--	373
Total	--	--	\$3,703	\$32	\$984	--	\$4,719

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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, international 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



FIDELITY
PREMIUM SERVICESSM

INVESTMENT REPORT
December 1, 2018 - December 31, 2018

Account Summary

Account # 481-846805
VELUPPILLAI SENGU - SEP-IRA

Account Value: **\$10.32**

Account Holdings

Change in Account Value

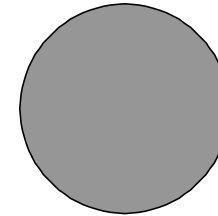
▲ \$0.02

	This Period	Year-to-Date
Beginning Account Value	\$10.30	\$10.17
Change in Investment Value *	0.02	0.15
Ending Account Value	\$10.32	\$10.32
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$10.32	

Total Account Trades Jan 2018 - Dec 2018: 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.

► Please note, the December 31, 2018 value of this account, reflected on this statement, will be reported to the IRS as part of year-end tax-reporting. You will receive an IRS Form 5498 in January 2019 if you made any contributions, recharacterizations or conversions or if you held 'Hard-to-Value' assets during 2018. If you make contributions for 2018 in 2019 you will be provided a Form 5498 reflecting those contributions in May 2019.



100% Core Account (\$10)

Top Holdings

Description	Value	Percent of Account
Fidelity Government Cash Reserves	\$10	100%
Total	\$10	100%

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

Income Summary

	This Period	Year-to-Date
Tax-deferred	\$0.02	\$0.15
Total	\$0.02	\$0.15

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FIDELITY
PREMIUM SERVICESSM

INVESTMENT REPORT
December 1, 2018 - December 31, 2018

Account # 481-846805
VELUPPILLAI SENGU - SEP-IRA

Core Account and Credit Balance Cash Flow

Core Account: FIDELITY GOVERNMENT CASH RESERVES

	This Period	Year-to-Date
Beginning Balance	\$10.30	\$10.17
Investment Activity		
Dividends, Interest & Other Income ^D	0.02	0.15
Total Investment Activity	\$0.02	\$0.15
Ending Balance	\$10.32	\$10.32

^D Includes dividend reinvestments.

Holdings

Core Account

Description	Beginning Market Value Dec 1, 2018	Quantity Dec 31, 2018	Price Per Unit Dec 31, 2018	Ending Market Value Dec 31, 2018	EAI (\$) / EY (%)
FIDELITY GOVERNMENT CASH RESERVES (FDRXX) -- 7-day yield: 2.08%	\$10.30	10.320	\$1.0000	\$10.32	\$0.15 1.450%
Total Core Account (100% of account holdings)	\$10.30			\$10.32	\$0.15
Total Holdings				\$10.32	\$0.15

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.**

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FIDELITY
PREMIUM SERVICESSM

INVESTMENT REPORT
December 1, 2018 - December 31, 2018

Activity

Account # 481-846805
VELUPPILLAI SENGO - SEP-IRA

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
12/31	FIDELITY GOVERNMENT CASH RESERVES	316067107	Dividend Received	-	-	\$0.02
Total Dividends, Interest & Other Income						\$0.02

Daily Additions and Subtractions

Additions/subtractions from your Core Account, which utilizes FIDELITY GOVERNMENT CASH RESERVES, were effected on the dates and in the amounts indicated. If your Core Account utilizes a Fidelity money market fund, these transactions were effected at \$1.00/share, and the number of shares bought/ sold equals the transaction value.

Date	Total Additions	Total Subtractions	Net Activity	Daily Balance	Date	Total Additions	Total Subtractions	Net Activity	Daily Balance
12/31	\$0.02	-	\$0.02	\$10.32					

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FIDELITY
PREMIUM SERVICESSM

INVESTMENT REPORT
December 1, 2018 - December 31, 2018

Account Summary

Account # 481-846813
POTCHELVI SENGO - SEP-IRA

Account Value: **\$2,119.04**

Account Holdings

Change in Account Value

▼ \$225.24

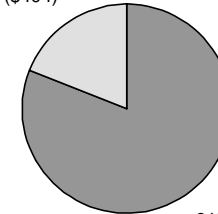
	This Period	Year-to-Date
Beginning Account Value	\$2,344.28	\$2,795.31
Change in Investment Value *	-225.24	-676.27
Ending Account Value	\$2,119.04	\$2,119.04
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$2,119.04	

Total Account Trades Jan 2018 - Dec 2018: 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.

► Please note, the December 31, 2018 value of this account, reflected on this statement, will be reported to the IRS as part of year-end tax-reporting. You will receive an IRS Form 5498 in January 2019 if you made any contributions, recharacterizations or conversions or if you held 'Hard-to-Value' assets during 2018. If you make contributions for 2018 in 2019 you will be provided a Form 5498 reflecting those contributions in May 2019.

19% Core Account (\$404)



81% Stocks (\$1,715)

Top Holdings

Description	Value	Percent of Account
Herzfeld Caribbean Basin FD Com	\$1,715	81%
Fidelity Government Cash Reserves	404	19
Total	\$2,119	100%

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

Income Summary

	This Period	Year-to-Date
Tax-deferred	\$107.26	\$111.23
Total	\$107.26	\$111.23

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FIDELITY
PREMIUM SERVICESSM

INVESTMENT REPORT
December 1, 2018 - December 31, 2018

Account # 481-846813
POTCHELVI SENGO - SEP-IRA

Core Account and Credit Balance Cash Flow

Core Account: FIDELITY GOVERNMENT CASH RESERVES

	This Period	Year-to-Date
Beginning Balance	\$296.78	\$292.81
Investment Activity		
Dividends, Interest & Other Income ^D	107.26	111.23
Total Investment Activity	\$107.26	\$111.23
Ending Balance	\$404.04	\$404.04

^D Includes dividend reinvestments.

Holdings

Core Account

Description	Beginning Market Value Dec 1, 2018	Quantity Dec 31, 2018	Price Per Unit Dec 31, 2018	Ending Market Value Dec 31, 2018	Cost	Unrealized Gain/Loss Dec 31, 2018	EAI (\$) / EY (%)
FIDELITY GOVERNMENT CASH RESERVES (FDRXX)	\$296.78	404.040	\$1.0000	\$404.04	not applicable	not applicable	\$5.73 1.420%
-- 7-day yield: 2.08%							
Total Core Account (19% of account holdings)	\$296.78			\$404.04			\$5.73

Stocks

Description	Beginning Market Value Dec 1, 2018	Quantity Dec 31, 2018	Price Per Unit Dec 31, 2018	Ending Market Value Dec 31, 2018	Cost	Unrealized Gain/Loss Dec 31, 2018	EAI (\$) / EY (%)
Common Stock							
HERZFELD CARIBBEAN BASIN FD COM (CUBA)	\$2,047.50	350.000	\$4.9000	\$1,715.00	\$3,059.95	-\$1,344.95	\$106.75 6.220%
Total Common Stock (81% of account holdings)	\$2,047.50			\$1,715.00	\$3,059.95	-\$1,344.95	\$106.75
Total Stocks (81% of account holdings)	\$2,047.50			\$1,715.00	\$3,059.95	-\$1,344.95	\$106.75

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Holdings

Account # 481-846813
POTCHELVI SENGO - SEP-IRA

Total Holdings	\$2,119.04	\$3,059.95	-\$1,344.95	\$112.48
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EAI **Estimated Annual Income (EAI) & Estimated Yield (EY)**- EAI is an estimate of annual income for a specific security position over the next rolling 12 months. EAI may be negative on short & EY positions. EY is calculated by dividing the current EAI for a security position by its statement closing date market value. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. Actual income and yield might be lower or higher than the estimated amounts. **For calculation details, refer to the "Additional Information and Endnotes" section.**

All positions held in cash account unless indicated otherwise.

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

Activity

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement		Symbol/	Description	Quantity	Price	Amount
Date	Security Name	CUSIP				
12/28	HERZFELD CARIBBEAN BASIN FD COM	42804T106	Dividend Received	-	-	\$106.75
12/31	FIDELITY GOVERNMENT CASH RESERVES	316067107	Dividend Received	-	-	0.51
Total Dividends, Interest & Other Income						\$107.26

Daily Additions and Subtractions

Additions/subtractions from your Core Account, which utilizes FIDELITY GOVERNMENT CASH RESERVES, were effected on the dates and in the amounts indicated. If your Core Account utilizes a Fidelity money market fund, these transactions were effected at \$1.00/share, and the number of shares bought/ sold equals the transaction value.

Date	Total Additions	Total Subtractions	Net Activity	Daily Balance	Date	Total Additions	Total Subtractions	Net Activity	Daily Balance
12/28	\$106.75	-	\$106.75	\$403.53	12/31	0.51	-	0.51	404.04



Estimated Cash Flow (Rolling as of December 31, 2018)

Account # 481-846813
POTCHELVI SENGO - SEP-IRA

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
January 2019	--	--	--	--	--	--	--
February	--	--	--	--	--	--	--
March	--	--	--	--	--	--	--
April	--	--	--	--	--	--	--
May	--	--	--	--	--	--	--
June	--	--	--	--	--	--	--
July	--	--	--	--	--	--	--
August	--	--	--	--	--	--	--
September	--	--	--	--	--	--	--
October	--	--	--	--	--	--	--
November	--	--	--	--	--	--	--
December	--	--	107	--	--	--	107
Total	--	--	\$107	--	--	--	\$107

This table presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. The cash flows displayed are estimates provided for informational purposes only and there is no guarantee that you will actually receive any of the amounts displayed. These estimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed income are calculated using the security's coupon rate. The estimates for all other securities are calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. IADs are sourced from third party vendors believed to be reliable, but no assurance can be made as to accuracy. There are circumstances in which these estimates will not be presented for a specific security you hold. **Please refer to Help/Glossary on Fidelity.com for additional information on these calculations.**

Bond & CD Income includes interest payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Bond & CD Principal includes maturing principal payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Stock Income includes estimated dividend payments for common stocks, preferred stocks, international 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



FIDELITY
PREMIUM SERVICESSM

INVESTMENT REPORT
December 1, 2018 - December 31, 2018

Account Summary

Account # 177-712043
VELUPPILLAI SENGO - HEALTH SAVINGS ACCOUNT

Account Value: **\$29,360.15**

Account Holdings

Change in Account Value

▼ \$302.05

	This Period	Year-to-Date
Beginning Account Value	\$29,662.20	\$26,487.29
Additions	323.07	5,200.00
Contributions	323.07	5,200.00
Subtractions	-531.20	-1,918.80
Distributions	-531.20	-1,918.80
Change in Investment Value *	-93.92	-408.34
Ending Account Value	\$29,360.15	\$29,360.15
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$29,360.15	

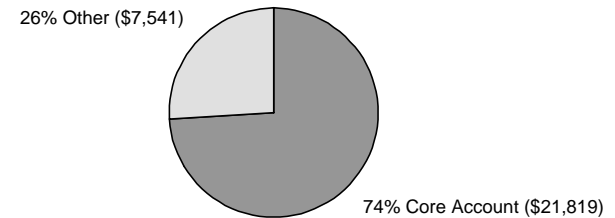
Total Account Trades Jan 2018 - Dec 2018: 0

* 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.

Core Account and Credit Balance Cash Flow

Core Account: FDIC INSURED DEPOSIT AT UNION BANK HSA NOT COVERED BY SIPC

	This Period	Year-to-Date
Beginning Balance	\$21,987.20	\$17,513.79
Investment Activity		
Dividends, Interest & Other Income ^D	40.08	1,024.16
Total Investment Activity	\$40.08	\$1,024.16



Top Holdings

Description	Value	Percent of Account
FDIC Insured Deposit At Fifth Third HSA Not Covered By Sipc	\$7,399	25%
FDIC Insured Deposit At Wells Fargo HSA Not Covered By Sipc	6,587	22
FDIC Insured Deposit At Union Bank HSA Not Covered By Sipc	4,915	17
Total	\$18,902	64%

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

Income Summary

	This Period	Year-to-Date
Tax-free	\$40.08	\$1,024.16
Total	\$40.08	\$1,024.16

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INVESTMENT REPORT
December 1, 2018 - December 31, 2018

Core Account and Credit Balance Cash Flow (continued)

Core Account: FDIC INSURED DEPOSIT AT UNION BANK HSA NOT COVERED BY SIPC

	This Period	Year-to-Date
Cash Management Activity		
Contributions	323.07	5,200.00
Distributions	-531.20	-1,918.80
Total Cash Management Activity	-\$208.13	\$3,281.20
Ending Balance	\$21,819.15	\$21,819.15

D Includes dividend reinvestments.

Account # 177-712043
VELUPPILLAI SENGO - HEALTH SAVINGS ACCOUNT

Contributions and Distributions

	This Period	Year-to-Date
2018 Partic.	\$323.07	\$4,038.47
2018 Company	-	1,000.00
2017 Partic.	-	161.53
Reportable dist.	531.20	1,918.80

Holdings

Core Account

Description	Beginning Market Value Dec 1, 2018	Quantity Dec 31, 2018	Price Per Unit Dec 31, 2018	Ending Market Value Dec 31, 2018	Total Cost Basis	Unrealized Gain/Loss Dec 31, 2018	EAI (\$) / EY (%)
FDIC INSURED DEPOSIT AT UNION BANK HSA ^q	\$5,083.14	4,915.090	\$1.0000	\$4,915.09	not applicable	not applicable	-
NOT COVERED BY SIPC (QPIJQ)							
-- Interest rate: 0.79% ^h							
FDIC INSURED DEPOSIT AT FIFTH THIRD HSA ^q	7,399.83	7,399.830	1.0000	7,399.83	not applicable	not applicable	-
NOT COVERED BY SIPC (QPILQ)							
-- Interest rate: 0.79% ^h							
FDIC INSURED DEPOSIT AT SUNTRUST BK HSA ^q	2,916.50	2,916.500	1.0000	2,916.50	not applicable	not applicable	-
NOT COVERED BY SIPC (QPIHQ)							
-- Interest rate: 0.79% ^h							
FDIC INSURED DEPOSIT AT WELLS FARGO HSA ^q	6,587.73	6,587.730	1.0000	6,587.73	not applicable	not applicable	-
NOT COVERED BY SIPC (QPISQ)							
-- Interest rate: 0.79% ^h							
Total Core Account (74% of account holdings)	\$21,987.20			\$21,819.15			-

Other

Description	Beginning Market Value Dec 1, 2018	Quantity Dec 31, 2018	Price Per Unit Dec 31, 2018	Ending Market Value Accrued Interest (AI) Dec 31, 2018	Total Cost Basis	Unrealized Gain/Loss Dec 31, 2018	EAI (\$) / EY (%)
AGNC INVT CORP COM (AGNC)	\$2,655.00	150.000	\$17.5400	\$2,631.00	\$4,391.63	-\$1,760.63	\$324.00 12.310%

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Holdings

Account # 177-712043
VELUPPILLAI SENGO - HEALTH SAVINGS ACCOUNT

Other (continued)

Description	Beginning Market Value Dec 1, 2018	Quantity Dec 31, 2018	Price Per Unit Dec 31, 2018	Ending Market Value Accrued Interest (AI) Dec 31, 2018	Total Cost Basis	Unrealized Gain/Loss Dec 31, 2018	EAI (\$) / EY (%)
ANNALY CAPITAL MANAGEMENT INC COM (NLY)	5,020.00	500.000	9.8200	4,910.00 -	4,841.58	68.42	600.00 12.220
Total Other (26% of account holdings)	\$7,675.00			\$7,541.00	\$9,233.21	-\$1,692.21	\$924.00

Total Holdings				\$29,360.15	\$9,233.21	-\$1,692.21	\$924.00
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EAI **Estimated Annual Income (EAI) & Estimated Yield (EY)**- EAI is an estimate of annual income for a specific security position over the next rolling 12 months. EAI may be negative on short & EY positions. EY is calculated by dividing the current EAI for a security position by its statement closing date market value. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. Actual income and yield might be lower or higher than the estimated amounts. **For calculation details, refer to the "Additional Information and Endnotes" section.**

All positions held in cash account unless indicated otherwise.

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

h The stated Interest Rate is the interest rate effective for Cash Balances in your FDIC-Insured Deposit Sweep on the last day of the statement period.

q Customers are responsible for monitoring their total assets at the Program Bank to determine the extent of available FDIC insurance. Subject to the terms of the customer agreement, customers are reminded that funds are swept to a Program Bank the business day following the date that funds are credited to your account and until swept to a Program Bank, funds are covered by SIPC. For additional information, please see the FDIC-Insured Deposit Sweep Disclosures on Fidelity.com.

Activity

Debit Card Summary

Beginning Balance	\$0.00
Total Purchases	-531.20
Total Payments	-531.20
Ending Balance	\$0.00



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INVESTMENT REPORT
December 1, 2018 - December 31, 2018

Activity

Account # 177-712043
VELUPPILLAI SENGU - HEALTH SAVINGS ACCOUNT

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
12/10	AGNC INVT CORP COM	00123Q104	Dividend Received	-	-	\$27.00
12/31	FDIC INSURED DEPOSIT	FDIC94939	Interest Earned	-	-	1.75
12/31	FDIC INSURED DEPOSIT	FDIC96900	Interest Earned	-	-	2.94
12/31	FDIC INSURED DEPOSIT	FDIC98906	Interest Earned	-	-	4.44
12/31	FDIC INSURED DEPOSIT	FDIC99318	Interest Earned	-	-	3.95
Total Dividends, Interest & Other Income						\$40.08

Contributions

Date	Reference	Description	Amount
12/07		Participant Cur Yr	\$161.53
12/21		Participant Cur Yr	161.54
Total Contributions			\$323.07

Distributions

Date	Reference	Description	Amount
12/10	Normal Distr Partial	WEST CARY DENTAL CARY NC 201812062407105P5J83 QQTYN DDVC44470100 00498750	-\$531.20
Total Distributions			-\$531.20

Daily Additions and Subtractions

Additions/subtractions from your Core Account, which utilizes FDIC-Insured Deposit Sweep, were effected on the dates and in the amounts indicated. If your Core Account utilizes a Fidelity money market fund, these transactions were effected at \$1.00/share, and the number of shares bought/ sold equals the transaction value.

Date	Total Additions	Total Subtractions	Net Activity	Daily Balance	Date	Total Additions	Total Subtractions	Net Activity	Daily Balance
12/07	\$161.53	-	\$161.53	\$22,148.73	12/21	161.54	-	161.54	21,806.07
12/10	-	-504.20	-504.20	21,644.53	12/31	13.08	-	13.08	21,819.15

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Estimated Cash Flow (Rolling as of December 31, 2018)

Account # 177-712043
VELUPPILLAI SENGO - HEALTH SAVINGS ACCOUNT

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
January 2019	--	--	--	--	--	\$177	\$177
February	--	--	--	--	--	27	27
March	--	--	--	--	--	27	27
April	--	--	--	--	--	177	177
May	--	--	--	--	--	27	27
June	--	--	--	--	--	27	27
July	--	--	--	--	--	177	177
August	--	--	--	--	--	27	27
September	--	--	--	--	--	27	27
October	--	--	--	--	--	177	177
November	--	--	--	--	--	27	27
December	--	--	--	--	--	27	27
Total	--	--	--	--	--	\$924	\$924

This table presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. The cash flows displayed are estimates provided for informational purposes only and there is no guarantee that you will actually receive any of the amounts displayed. These estimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed income are calculated using the security's coupon rate. The estimates for all other securities are calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. IADs are sourced from third party vendors believed to be reliable, but no assurance can be made as to accuracy. There are circumstances in which these estimates will not be presented for a specific security you hold. **Please refer to Help/Glossary on Fidelity.com for additional information on these calculations.**

Bond & CD Income includes interest payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Bond & CD Principal includes maturing principal payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Stock Income includes estimated dividend payments for common stocks, preferred stocks, international 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



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INVESTMENT REPORT
December 1, 2018 - December 31, 2018

Additional Information and Endnotes

Account # 177-712043
VELUPPILLAI SENGU - HEALTH SAVINGS ACCOUNT

- ▶ The OCC has issued the October 2018 Supplement to the Characteristics and Risks of Standardized Options booklet. It provides details on the amendments to the February 1994 version and reflects the inclusion of a disclosure regarding foreign currency index options and implied volatility index options, certain contract adjustment disclosures, and T+2 settlement. You can view this supplement and booklet at <https://www.theocc.com/about/publications/character-risks.jsp>.

Options trading entails significant risk and is not appropriate for all investors. Certain complex options strategies carry additional risk. Before trading options, contact Fidelity Investments by calling 800-544-5115 to receive a copy of Characteristics and Risks of Standardized Options. Supporting documentation for any claims, if applicable, will be furnished upon request.

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Additional Information and Endnotes

Account # 177-712043
VELUPPILLAI SENGO - HEALTH SAVINGS ACCOUNT

- NOTIFICATION OF YOUR TAX WITHHOLDING OPTIONS IN REGARD TO DISTRIBUTIONS FROM YOUR IRA. Federal Income Tax Withholding - IRS regulations require us to withhold federal income tax at a rate of 10% from your total IRA distribution (excluding Roth IRA distributions) unless you elect not to have federal income tax withholding apply (provided you have supplied Fidelity with a U.S. address) or you elect to increase the rate of withholding. Federal income tax will not be withheld from distributions from a Roth IRA unless you elect to have such tax withheld or are otherwise subject to withholding because you are a non-resident alien. If taken under a periodic distribution plan, your election will remain in effect on checkwriting or periodic distributions taken from your IRA until revoked by you. You can change your withholding elections for future distributions at any time by contacting Fidelity.

State Income Tax Withholding - If federal income tax withholding is applied to your distribution, state income tax may also apply. Your state of residence will determine your state income tax withholding requirements, if any. Please refer to the lists below. Your state of residence is determined by the legal address of record on your IRA. For residents of AR, IA, KS, MA, ME, OK and VT, if federal income tax withholding is applied to your distribution, state income tax will also apply. For residents of CA, DE, NC or OR, if federal income tax withholding is applied to your distribution, state income tax will also apply unless you elect not to have state income tax withheld.

For residents of DC, if you take a distribution of your entire account balance and do not directly roll that amount over to another eligible retirement account, DC requires that a minimum amount be withheld from the taxable portion of the distribution, whether or not federal income tax is withheld. For residents of CT and MI, state income tax applies regardless of whether or not federal income tax withholding is applied to your distribution. Please reference the CT and MI W-4P Form for information and to calculate the amount to withhold from your distribution. Tax withholding is not required if you meet certain CT and MI requirements governing pension and retirement benefits. For residents of MS, state income tax withholding will apply regardless of whether or not federal income tax withholding is applied to your distribution, unless you elect not to have state income tax withheld.

For residents of SC, you must provide a valid Social Security number; individual tax identification number; or tax identification number for a nonresident alien, if not SC requires that 7% tax be withheld from the distribution. For residents of AK, FL, HI, NH, SD, TN, TX, WA or WY, state income tax withholding is not available on IRA distributions. For residents of all other states, you are not subject to mandatory state income tax withholding; however you may elect voluntary state income tax withholding in a percentage. If you elect to have state income taxes withheld and your state provides a minimum amount or percentage for withholding, you must elect a percentage that is not less than your state's minimum withholding requirements. If the percentage you elect for withholding is less than your state's minimum withholding requirements, your state's minimum amount or percentage will be withheld.

Whether or not you elect to have federal and/or state income tax withheld from your distribution(s), you are responsible for the full payment of federal income tax, any state or local taxes, and any penalties which may apply. You may be responsible for estimated tax payments and could incur penalties if your estimated tax payments are not sufficient. Please contact Fidelity for more information, or contact your state taxing authority for assistance. THE INFORMATION PROVIDED ABOVE IS GENERAL IN NATURE AND SHOULD NOT BE CONSIDERED LEGAL OR TAX ADVICE.



Additional Information and Endnotes

Account # 177-712043
VELUPPILLAI SENGO - HEALTH SAVINGS ACCOUNT

- ▶ Securities purchased on margin are the firm's collateral for the loan to you. The actual amount you can borrow and the firm's margin maintenance requirements may vary depending on the firm's internal margin policies which exceed the margin requirements of FINRA and NYSE. The firm's margin policies are subject to review and revision at any time in the firm's sole discretion. The firm reserves the right to alter the terms on your margin loan at any time to comply with changes in the firm's policies. If the securities in your account decline in value, so does the value of the collateral supporting your loan, and, as a result, the firm can take action, such as issue a margin call and/or sell securities or other assets in any of your accounts held with the member, in order to maintain the required equity in the account. It is important that you fully understand the risks involved in trading securities on margin.

The risks include the following: IMPORTANT: (1) YOU CAN LOSE MORE FUNDS THAN YOU DEPOSIT IN THE MARGIN ACCOUNT. (2) THE FIRM CAN FORCE THE SALE OF SECURITIES OR OTHER ASSETS IN YOUR ACCOUNT(S). (3) THE FIRM CAN SELL YOUR SECURITIES OR OTHER ASSETS WITHOUT CONTACTING YOU. (4) YOU ARE NOT ENTITLED TO CHOOSE WHICH SECURITIES OR OTHER ASSETS IN YOUR ACCOUNT(S) ARE LIQUIDATED OR SOLD TO MEET A MARGIN CALL. (5) THE FIRM CAN INCREASE ITS "HOUSE" MAINTENANCE MARGIN REQUIREMENTS AT ANY TIME AND IS NOT REQUIRED TO PROVIDE YOU ADVANCE WRITTEN NOTICE. (6) YOU ARE NOT ENTITLED TO AN EXTENSION OF TIME ON A MARGIN CALL.

- ▶ 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.
- ▶ 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. 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.

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.**

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

Statement Discrepancies Please review your statement and report any inaccuracies or discrepancies. Inquiries, concerns or questions regarding your brokerage account or the activity therein should be directed to FBS by calling 800-544-6666, and NFS, who carries your brokerage accounts, by calling 866-408-1138. Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act (SIPA).

Material Changes Please advise us of material changes in your investment objectives or financial situation related to your brokerage account(s).

Mutual Funds and Performance Before investing, consider the funds' investment objectives, risks, charges and expenses. Contact Fidelity for a prospectus containing this information. Read it carefully. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted. Visit Fidelity.com/performance for most recent month-end performance.

Sales Loads & Fees Each fund reserves the right to terminate or modify its exchange privilege in the future. In connection with (i) access to, purchase or redemption of, and/or maintenance of positions in mutual funds and other investment products ("funds") or (ii) infrastructure needed to support such funds, some funds, or their investment affiliates, pay FBS and/or NFS sales loads and 12b-1 fees described in the prospectus as well as additional compensation for shareholder services, start-up fees, 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.

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; 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.

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. **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 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.** 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® Personalized Planning & Advice 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® 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.

Ratings Information from Standard & Poors ("S&P") may not be reproduced. S&P credit ratings are statements of opinion and are not statements of fact or recommendations to purchase, hold, or sell securities, nor do they address the suitability of securities for investment purposes, and should not be relied on as investment advice. S&P does not guarantee the accuracy, completeness, timeliness or availability of any information, including ratings, and is not responsible for errors or omissions (negligent or otherwise). S&P gives no express or implied warranties, including but not limited to any warranties of merchantability or fitness for a particular purpose or use. S&P shall not be liable for any direct, indirect, incidental, exemplary, compensatory, punitive, special or consequential damages, costs, expenses, legal fees, or losses (including lost income or profits and opportunity costs) in connection with any use of ratings.

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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