



Envelope 136007170

VELUPPILLAI AND POTCHELUI SENGO  
1060 MAIN ST APT 12  
MALDEN MA 02148-1445

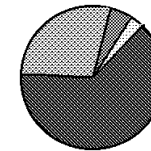


## 2004 Investment Report

January 1, 2004 - December 31, 2004

Online	Fidelity.com
FAST(sm)-Automated Telephone	800-544-5555
Retirement Specialist	800-544-5373
Customer Service	800-544-6666
U.Fund College Investing Plan	800-544-2776

### Your Asset Allocation on Dec 31, 2004



Stock	64%
Bond	5%
Short-term	28%
Non-Classified	3%

- Your 2004 Investment Report summarizes activity in your Fidelity accounts for the past year. In order to provide better tax preparation service to our customers, your realized gain/loss information, cost basis information, and tax-exempt income from Fidelity Funds information are consolidated on Form(s) 1099. You will receive your Form(s) 1099 and your IRA summary statement, Form 5498, under separate cover.

## Your Portfolio Summary

### 2004 Changes in Portfolio Value

Beginning value as of Jan 1**	\$110,299.86
Additions	113,444.31
Withdrawals	-31,000.00
Transaction costs, loads and fees	-1,179.40
Change in investment value	16,546.35
Change in credit balance	175.00

**Ending value as of Dec 31** **\$208,286.12**

Your portfolio commission schedule Silver  
Total eligible trades for portfolio period 78  
Jan 2004 - Dec 2004

### Value by Account

#### General Investment

Fidelity Account<sup>sm</sup> - Joint WROS  
Education Account - Participant TOD  
Education Account - Participant TOD

#### Personal Retirement

Fidelity Rollover IRA  
Fidelity Roth IRA  
Fidelity Roth IRA  
Fidelity SEP-IRA  
Fidelity SEP-IRA

#### Total Portfolio Value

Account Number	Net Value January 1, 2004**	Net Value December 31, 2004
<b>X01-601829</b>	\$51,060.20	\$85,810.17
<b>604-975885</b>	9,988.72	17,832.51
<b>604-975877</b>	10,257.05	17,878.81
<b>301-793531</b>	19,450.24	47,396.33
<b>301-668648</b>	10,106.68	12,452.48
<b>301-668710</b>	9,611.97	10,695.04
<b>481-846813</b>	0.00	1,129.03
<b>481-846805</b>	0.00	15,091.75
	<b>\$110,474.86</b>	<b>\$208,286.12</b>





## 2004 Investment Report

January 1, 2004 - December 31, 2004

Fidelity 401(k), 403(b) or other Workplace Savings Plan, 529 College Savings Plan assets have been included for pricing and service level considerations but may be reported on separate statements.

### Income Summary

Taxable	\$539.87
Tax-exempt	89.52
Tax-deferred	641.31
Return of capital	23.85
Tax-free	40.41
<b>Total</b>	<b>\$1,334.96</b>

*\*\* If you added an account to your statement-reporting household during this period, the Beginning value line and beginning Net Value heading of Your Portfolio Summary may not accurately reflect the date of the values reported. Please refer to the individual Account Summary sections of Your Portfolio Details for the actual dates of the values reported.*

## Your Portfolio Details

**Fidelity Account** <sup>sm</sup> **X01-601829** VELUPPILLAI SENGU AND POTCHELVI SENGU - WITH RIGHTS OF SURVIVORSHIP

### 2004 Account Summary

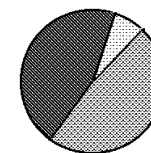
Beginning value as of Jan 1	\$51,060.20
Additions	64,496.00
Withdrawals	-31,000.00
Transaction costs, loads and fees	-939.60
Change in investment value	2,193.57
<b>Ending value as of Dec 31</b>	<b>\$85,810.17</b>

Your commission schedule Silver  
Account eligible trades from Jan 2004 - Dec 2004 61

### Income Summary

<b>Taxable</b>	
Ordinary Dividends	
Dividends	\$441.28
Interest	52.08
Lt cap gain	46.51
<b>Tax-exempt</b>	
Dividends	89.52
<b>Return of capital</b>	<b>23.85</b>
<b>Total</b>	<b>\$653.24</b>

### Your Asset Allocation on Dec 31, 2004



Stock	45%
Bond	0%
Short-term	48%
Non-Classified	7%



## 2004 Investment Report

January 1, 2004 - December 31, 2004

### Fidelity Account <sup>sm</sup> X01-601829 VELUPPILLAI SENGO AND POTCHELVI SENGO - WITH RIGHTS OF SURVIVORSHIP

Holdings	(Symbol) as of 12/31	% of Holdings	Income Earned	Quantity	Price per Unit	Total Cost Basis	Total Value
<b>Stocks</b>							
	CANYON RES CORP COM NEW (CAU)	3%	\$0.00	2,000.000	\$1.280	\$4,309.90	\$2,560.00
	CELL THERAPEUTICS INC (CTIC)	5%	0.00	500.000	8.140	4,509.85	4,070.00
	CORNING INC (GLW)	8%	0.00	600.000	11.770	7,502.85	7,062.00
	ECOLLEGE.COM (ECLG)	3%	0.00	200.000	11.360	1,902.55	2,272.00
	MARATHON OIL CORP (MRO)	4%	0.00	100.000	37.610	3,984.95	3,761.00
	MILLENNIUM PHARM INC (MLNM)	6%	0.00	400.000	12.140	5,992.90	4,856.00
	NOKIA CORP ADR (NOK)	16%	0.00	900.000	15.670	12,638.30	14,103.00
<b>Other</b>							
	EQUITY OFFICE PROPERTIES TRUST (EOP)	7%	300.00	200.000	29.120	5,191.10	5,824.00
<b>Core Account</b>							
	CASH	48%	52.08	41,302.170	1.000	not applicable	41,302.17

For balances between \$25,000.00 and \$99,999.99, the current interest rate is 1.24%.

<b>Total Market Value as of December 31, 2004</b>		<b>\$85,810.17</b>
Total income earned on positions no longer held	301.16	
<b>2004 Income Earned</b>	<b>\$ 653.24</b>	

All positions held in cash account unless indicated otherwise.

### Transaction Details of Core Account

#### Core Account - Cash

Description	Amount	Balance	Description	Amount	Balance
<b>Beginning</b>		<b>\$8,883.51</b>	Securities sold	89,008.69	
<i>Investment Activity</i>			Core account income	52.08	
Securities bought	-\$90,739.27		Income	601.16	



## 2004 Investment Report

January 1, 2004 - December 31, 2004

**Fidelity Account** <sup>sm</sup> X01-601829 VELUPPILLAI SENGU AND POTCHELVI SENGU - WITH RIGHTS OF SURVIVORSHIP

### Transaction Details of Core Account

#### Core Account - Cash

Description	Amount	Balance	Description	Amount	Balance
Subtotal of Investment Activity	- \$1,077.34		Other withdrawals	-31,000.00	
Cash Management Activity			Subtotal of Cash Management Activity	\$33,496.00	
Deposits	64,496.00		<b>Ending</b>		<b>\$41,302.17</b>

### Investment Activity

#### Trades Pending Settlement on December 31, 2004

All gains or losses from security transactions should be reported by trade date to comply with IRS regulations. The proceeds reported on your Investment Reports are based on settlement date and, therefore, may not match the proceeds listed on your form 1099-B. The pending trades listed below will appear on your 2004 Tax Reporting Statement (mailed under separate cover).

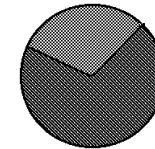
Trade Date	Settlement Date	Security	Description	Quantity	Price per Unit	Settlement Amount
12/ 30	1/ 04	CELL THERAPEUTICS INC NFS LLC WAS THE MKT MAKER ON THIS TRADE (CTIC)	Sold	-100.0000	\$8.08000	\$793.03
12/ 31	1/ 05	CANYON RES CORP COM NEW (CAU)	Sold	-700.0000	1.35000	930.02
12/ 31	1/ 05	CANYON RES CORP COM NEW (CAU)	Sold	-300.0000	1.34000	401.99



## 2004 Investment Report

January 1, 2004 - December 31, 2004

**Education Account**    604-975885    VELUPPILLAI SENGU - PARTICIPANT TOD    - SETHAN SENGU - BENEFICIARY  
**Your Asset Allocation on Dec 31, 2004**



Stock	70%
Bond	30%
Short-term	0%

### 2004 Account Summary

Beginning value as of Jan 1	\$9,988.72
Additions	6,600.00
Change in investment value	1,243.79
<b>Ending value as of Dec 31</b>	<b>\$17,832.51</b>

### College Investment Details

2005 plan contribution cap:	\$250,000.00
Life of plan total contributions:	\$15,150.00
Beneficiary total invested value:	\$17,832.52
2005 remaining to contribute:	\$232,167.48

### Contributions Made in 2004

Contributions	\$6,600.00
---------------	------------

### Portfolio Contribution Summary Elections

	Contribution %
UFUND 2015 PORTFOLIO	100%
<b>Total</b>	<b>100%</b>

### Holdings

as of December 31, 2004

	Percentage of Total Value	Quantity December 31, 2004	Price per Unit December 31, 2004	Total Value December 31, 2004
UFUND 2015 PORTFOLIO	100 %	1,541.272	\$11.570	\$17,832.51

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

### Transaction Details

(for holdings with activity this period)

### Investment Activity

Settlement Date	Security	Description	Quantity	Price per Unit	Transaction Amount
1/05	UFUND 2015 PORTFOLIO CONTRIBUTION	You bought	46.3820	\$10.78000	-\$500.00
2/05	UFUND 2015 PORTFOLIO CONTRIBUTION	You bought	46.3390	10.79000	-500.00
3/05	UFUND 2015 PORTFOLIO CONTRIBUTION	You bought	45.0860	11.09000	-500.00
4/05	UFUND 2015 PORTFOLIO CONTRIBUTION	You bought	45.2490	11.05000	-500.00



## 2004 Investment Report

January 1, 2004 - December 31, 2004

**Education Account**    **604-975885**    **VELUPPILLAI SENGU - PARTICIPANT TOD**    - **SETHAN SENGU - BENEFICIARY**  
**Transaction Details**

### Investment Activity

Settlement Date	Security	Description	Quantity	Price per Unit	Transaction Amount
5/05	UFUND 2015 PORTFOLIO CONTRIBUTION	You bought	46.3820	10.78000	-500.00
6/07	UFUND 2015 PORTFOLIO CONTRIBUTION	You bought	46.1250	10.84000	-500.00
7/06	UFUND 2015 PORTFOLIO CONTRIBUTION	You bought	46.8160	10.68000	-500.00
8/05	UFUND 2015 PORTFOLIO CONTRIBUTION	You bought	48.2630	10.36000	-500.00
9/07	UFUND 2015 PORTFOLIO CONTRIBUTION	You bought	46.7730	10.69000	-500.00
10/05	UFUND 2015 PORTFOLIO CONTRIBUTION	You bought	46.0410	10.86000	-500.00
11/05	UFUND 2015 PORTFOLIO CONTRIBUTION	You bought	44.8830	11.14000	-500.00
12/06	UFUND 2015 PORTFOLIO CONTRIBUTION	You bought	43.8210	11.41000	-500.00
12/22	UFUND 2015 PORTFOLIO CONTRIBUTION	You bought	52.0830	11.52000	-600.00

### Cash Management Activity

#### Deposits ( 13)

Date	Description	Amount	Date	Description	Amount	Date	Description	Amount
1/5	EFT FUNDS RECEIVED	\$500.00	6/7	EFT FUNDS RECEIVED	500.00	11/5	EFT FUNDS RECEIVED	500.00
2/5	EFT FUNDS RECEIVED	500.00	7/6	EFT FUNDS RECEIVED	500.00	12/6	EFT FUNDS RECEIVED	500.00
3/5	EFT FUNDS RECEIVED	500.00	8/5	EFT FUNDS RECEIVED	500.00	12/22	EFT FUNDS RECEIVED	600.00
4/5	EFT FUNDS RECEIVED	500.00	9/7	EFT FUNDS RECEIVED	500.00	<b>Total</b>		<b>\$6,600.00</b>
5/5	EFT FUNDS RECEIVED	500.00	10/5	EFT FUNDS RECEIVED	500.00			



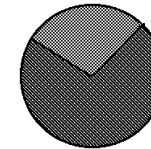
## 2004 Investment Report

January 1, 2004 - December 31, 2004

**Education Account** 604-975877

VELUPPILLAI SENGU - PARTICIPANT TOD - PRASHAN SENGU - BENEFICIARY

### Your Asset Allocation on Dec 31, 2004



Stock	72%
Bond	28%
Short-term	0%

### 2004 Account Summary

Beginning value as of Jan 1	\$10,082.05
Additions	6,265.54
Change in investment value	1,356.22
Change in credit balance	175.00
<b>Ending value as of Dec 31</b>	<b>\$17,878.81</b>

### College Investment Details

2005 plan contribution cap:	\$250,000.00
Life of plan total contributions:	\$15,068.87
Beneficiary total invested value:	\$17,878.82
2005 remaining to contribute:	\$232,121.18

### Contributions Made in 2004

Contributions	\$6,265.54
---------------	------------

### Portfolio Contribution Summary Elections

	Contribution %
UFUND 2018 PORTFOLIO	100%
<b>Total</b>	<b>100%</b>

### Holdings as of December 31, 2004

	Percentage of Total Value	Quantity December 31, 2004	Price per Unit December 31, 2004	Total Value December 31, 2004
UFUND 2018 PORTFOLIO	100 %	1,575.226	\$11.350	\$17,878.81
Credit balance				0.00

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

### Transaction Details (for holdings with activity this period)

#### Investment Activity

Settlement Date	Security	Description	Quantity	Price per Unit	Transaction Amount
12/31	UFUND 2018 PORTFOLIO CONTRIBUTION b	You bought	16.8110	\$10.41000	-\$175.00
1/05	UFUND 2018 PORTFOLIO CONTRIBUTION	You bought	47.4830	10.53000	-500.00
2/05	UFUND 2018 PORTFOLIO CONTRIBUTION	You bought	47.4830	10.53000	-500.00



## 2004 Investment Report

January 1, 2004 - December 31, 2004

### Education Account 604-975877 Transaction Details

VELUPPILLAI SENGU - PARTICIPANT TOD - PRASHAN SENGU - BENEFICIARY

#### Investment Activity

Settlement Date	Security	Description	Quantity	Price per Unit	Transaction Amount
3/05	UFUND 2018 PORTFOLIO CONTRIBUTION	You bought	46.1680	10.83000	-500.00
3/30	UFUND 2018 PORTFOLIO CONTRIBUTION	You bought	6.6520	10.60000	-70.51
4/05	UFUND 2018 PORTFOLIO CONTRIBUTION	You bought	46.2530	10.81000	-500.00
5/05	UFUND 2018 PORTFOLIO CONTRIBUTION	You bought	47.4380	10.54000	-500.00
6/07	UFUND 2018 PORTFOLIO CONTRIBUTION	You bought	47.1250	10.61000	-500.00
7/06	UFUND 2018 PORTFOLIO CONTRIBUTION	You bought	47.9390	10.43000	-500.00
8/05	UFUND 2018 PORTFOLIO CONTRIBUTION	You bought	49.5540	10.09000	-500.00
9/07	UFUND 2018 PORTFOLIO CONTRIBUTION	You bought	47.9390	10.43000	-500.00
9/29	UFUND 2018 PORTFOLIO CONTRIBUTION	You bought	11.5390	10.43000	-120.35
10/05	UFUND 2018 PORTFOLIO CONTRIBUTION	You bought	47.1700	10.60000	-500.00
11/05	UFUND 2018 PORTFOLIO CONTRIBUTION	You bought	45.8720	10.90000	-500.00
12/06	UFUND 2018 PORTFOLIO CONTRIBUTION	You bought	44.7230	11.18000	-500.00
12/30	UFUND 2018 PORTFOLIO CONTRIBUTION	You bought	6.5800	11.35000	-74.68

b Activity that occurred in 2003.

#### Cash Management Activity

##### Deposits ( 15)

Date	Description	Amount	Date	Description	Amount	Date	Description	Amount
1/5	EFT FUNDS RECEIVED	\$500.00	3/30	MBNA 529 CD CONTRIB	70.51	6/7	EFT FUNDS RECEIVED	500.00
2/5	EFT FUNDS RECEIVED	500.00	4/5	EFT FUNDS RECEIVED	500.00	7/6	EFT FUNDS RECEIVED	500.00
3/5	EFT FUNDS RECEIVED	500.00	5/5	EFT FUNDS RECEIVED	500.00	8/5	EFT FUNDS RECEIVED	500.00





## 2004 Investment Report

January 1, 2004 - December 31, 2004

### Education Account 604-975877 Transaction Details

VELUPPILLAI SENGU - PARTICIPANT TOD - PRASHAN SENGU - BENEFICIARY

#### Deposits ( 15)

Date	Description	Amount	Date	Description	Amount	Date	Description	Amount
9/7	EFT FUNDS RECEIVED	500.00	11/5	EFT FUNDS RECEIVED	500.00		<b>Total</b>	<b>\$6,265.54</b>
9/29	MBNA 529 CD CONTRIB	120.35	12/6	EFT FUNDS RECEIVED	500.00			
10/5	EFT FUNDS RECEIVED	500.00	12/30	MBNA 529 CD CONTRIB	74.68			

### Fidelity Rollover IRA 301-793531

VELUPPILLAI SENGU - ROLLOVER IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN

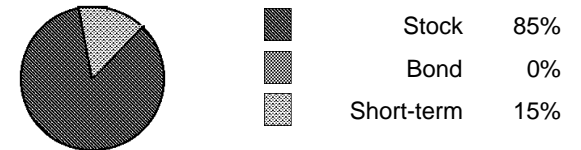
#### 2004 Account Summary

Beginning value as of Jan 1	\$19,450.24
Additions	19,457.77
Transaction costs, loads and fees	-149.92
Change in investment value	8,638.24
<b>Ending value as of Dec 31</b>	<b>\$47,396.33</b>

#### Income Summary

**Tax-deferred \$609.65**

#### Your Asset Allocation on Dec 31, 2004



Your commission schedule Silver  
Account eligible trades from Jan 2004 - Dec 2004 11

Holdings (Symbol) as of 12/31	% of Holdings	Performance December 31, 2004	Income Earned	Quantity	Price per Unit	Cost	Total Value
<b>Stocks</b>							
BIOENVISION INC (BIVN)	6%		\$0.00	300.000	\$8.960	\$2,714.95	\$2,688.00
YAK COMMUNICATIONS INC COM NEW (YAKC)	8%		0.00	500.000	7.720	2,954.95	3,860.00
<b>Stock Funds</b>							
FIDELITY DIVERSIFIED INTERNATIONAL (FDIVX)	14%		57.82	237.255	28.640	6,277.71e	6,794.98
FIDELITY MID CAP STOCK (FMCSX)	22%		22.15	443.871	23.450	8,809.40e	10,408.77
FIDELITY LOW PRICED STOCK (FLPSX)	16%		387.98	184.463	40.250	5,988.71	7,424.64
FIDELITY OTC PORT (FOCPX)	20%		108.28	267.210	34.690	7,266.11e	9,269.51



## 2004 Investment Report

January 1, 2004 - December 31, 2004

<b>Fidelity Rollover IRA 301-793531</b>		<b>VELUPPILLAI SENGU - ROLLOVER IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN</b>						
<b>Holdings</b>	(Symbol) as of 12/31	% of Holdings	Performance December 31, 2004	Income Earned	Quantity	Price per Unit	Cost	Total Value
<b>Core Account</b>								
FIDELITY CASH RESERVES (FDRXX)		15%	7-day yield: 1.83%	32.24	6,950.430	1.000	not applicable	6,950.43
<b>Total Market Value as of December 31, 2004</b>								<b>\$47,396.33</b>
Total income earned on positions no longer held				1.18				
<b>2004 Income Earned</b>				<b>\$ 609.65</b>				

All positions held in cash account unless indicated otherwise.

e - The Cost amount for this security was estimated based on the fair market value of this security when it was originally deposited into your account. You may change this amount on Fidelity.com if it does not agree with your records.

### Transaction Details of Core Account

#### Core Account - Fidelity Cash Reserves

Description	Amount	Balance	Description	Amount	Balance
<b>Beginning</b>		<b>\$0.74</b>	Core account income	32.24	
<i>Investment Activity</i>			Income	569.04	
Securities bought	-\$28,184.45		Subtotal of Investment Activity	\$6,949.69	
Securities sold	25,190.79		<b>Ending</b>		<b>\$6,950.43</b>
Other additions	9,342.07				

### Investment Activity

#### Trades Pending Settlement on December 31, 2004

Trade Date	Settlement Date	Security	Description	Quantity	Price per Unit	Settlement Amount
12/ 31	1/ 05	APPLE COMPUTER INC NFS LLC WAS THE MKT MAKER ON THIS TRADE (AAPL)	Bought	50.0000	\$64.28000	-\$3,228.95



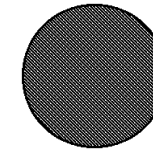
## 2004 Investment Report




January 1, 2004 - December 31, 2004

**Fidelity Roth IRA 301-668648**

POTCHELVI SENGU - ROTH INDIVIDUAL RETIREMENT ACCOUNT - FMTC CUSTODIAN

**Your Asset Allocation on Dec 31, 2004**



	Stock	100%
	Bond	0%
	Short-term	0%

### 2004 Account Summary

Beginning value as of Jan 1	\$10,106.68
Additions	1,000.00
Change in investment value	1,345.80
<b>Ending value as of Dec 31</b>	<b>\$12,452.48</b>

### Income Summary

Tax-free	\$23.38
----------	---------

### Contributions Made in 2004

2004 Contributions	\$1,000.00
--------------------	------------

Your commission schedule Silver  
Account eligible trades from Jan 2004 - Dec 2004 0

Holdings	(Symbol) as of 12/31	% of Holdings	Performance December 31, 2004	Income Earned	Quantity	Price per Unit	Cost	Total Value
<b>Stock Funds</b>								
FIDELITY SELECT HEALTH CARE (FSPHX)		25%		\$3.10	23.850	\$128.090	\$2,983.84	\$3,054.95
FIDELITY SELECT MEDICAL EQUIP&SYSTEM (FSMEX)		33%		19.40	177.267	23.400	2,888.89	4,148.05
FIDELITY SELECT BIOTECHNOLOGY (FBIOX)		42%		0.00	91.056	57.650	5,077.24	5,249.38
<b>Core Account</b>								
FIDELITY CASH RESERVES (FDRXX)		0%	7-day yield: 1.83%	0.88	0.100	1.000	not applicable	0.10
<b>Total Market Value as of December 31, 2004</b>								<b>\$12,452.48</b>
<b>2004 Income Earned</b>				<b>\$ 23.38</b>				

All positions held in cash account unless indicated otherwise.



## 2004 Investment Report

January 1, 2004 - December 31, 2004

**Fidelity Roth IRA 301-668648**

POTCHELVI SENGO - ROTH INDIVIDUAL RETIREMENT ACCOUNT - FMTC CUSTODIAN

### Transaction Details of Core Account

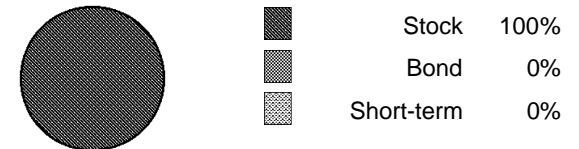
#### Core Account - Fidelity Cash Reserves

Description	Amount	Balance	Description	Amount	Balance
<b>Beginning</b>		<b>\$0.07</b>	Core account income	0.88	
<i>Investment Activity</i>			Income	22.50	
Securities bought	-\$1,023.35		Subtotal of Investment Activity	\$0.03	
Other additions	1,000.00		<b>Ending</b>		<b>\$0.10</b>

**Fidelity Roth IRA 301-668710**

VELUPPILLAI SENGO - ROTH INDIVIDUAL RETIREMENT ACCOUNT - FMTC CUSTODIAN

#### Your Asset Allocation on Dec 31, 2004



#### 2004 Account Summary

Beginning value as of Jan 1	\$9,611.97
Additions	1,000.00
Change in investment value	83.07
<b>Ending value as of Dec 31</b>	<b>\$10,695.04</b>

#### Income Summary

Tax-free	\$17.03
----------	---------

#### Contributions Made in 2004

2004 Contributions	\$1,000.00
--------------------	------------

Your commission schedule Silver  
Account eligible trades from Jan 2004 - Dec 2004 0



## 2004 Investment Report

January 1, 2004 - December 31, 2004

### Fidelity Roth IRA 301-668710

VELUPPILLAI SENGU - ROTH INDIVIDUAL RETIREMENT ACCOUNT - FMTC CUSTODIAN

Holdings	(Symbol) as of 12/31	% of Holdings	Performance December 31, 2004	Income Earned	Quantity	Price per Unit	Cost	Total Value
<b>Stock Funds</b>								
FIDELITY SELECT TECHNOLOGY (FSPTX)		56%		\$15.81	99.075	\$60.190	\$5,559.80	\$5,963.32
FIDELITY SELECT NWK & INFRASTRUCTURE (FNINX)		44%		0.00	2,012.952	2.350	5,456.72	4,730.44
<b>Core Account</b>								
FIDELITY CASH RESERVES (FDRXX)		0%	7-day yield: 1.83%	1.22	1.280	1.000	not applicable	1.28
<b>Total Market Value as of December 31, 2004</b>								<b>\$10,695.04</b>
<b>2004 Income Earned</b>				<b>\$ 17.03</b>				

All positions held in cash account unless indicated otherwise.

### Transaction Details of Core Account

#### Core Account - Fidelity Cash Reserves

Description	Amount	Balance	Description	Amount	Balance
<b>Beginning</b>		<b>\$0.06</b>	Core account income	1.22	
<i>Investment Activity</i>			Income	15.81	
Securities bought	-\$1,015.81		Subtotal of Investment Activity	\$1.22	
Other additions	1,000.00		<b>Ending</b>		<b>\$1.28</b>



## 2004 Investment Report

January 1, 2004 - December 31, 2004

**Fidelity SEP-IRA 481-846813**

POTCHELVI SENGO - SEP-IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN

### 2004 Account Summary

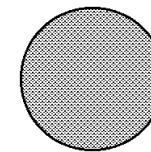
Beginning value as of Jan 1	\$0.00
Additions	1,125.00
Change in investment value	4.03
<b>Ending value as of Dec 31</b>	<b>\$1,129.03</b>

Your commission schedule	Silver
Account eligible trades from Jan 2004 - Dec 2004	0

### Income Summary

<b>Tax-deferred</b>	<b>\$4.03</b>
---------------------	---------------

### Your Asset Allocation on Dec 31, 2004



Stock	0%
Bond	0%
Short-term	100%

Holdings	(Symbol) as of 12/31	% of Holdings	Performance December 31, 2004	Income Earned	Quantity	Price per Unit	Total Value
<b>Core Account</b>							
FIDELITY CASH RESERVES (FDRXX)		100%	7-day yield: 1.83%	\$4.03	1,129.030	\$1.000	\$1,129.03

<b>2004 Income Earned</b>	<b>\$ 4.03</b>
---------------------------	----------------

All positions held in cash account unless indicated otherwise.

### Transaction Details of Core Account

#### Core Account - Fidelity Cash Reserves

Description	Amount	Balance	Description	Amount	Balance
<b>Beginning</b>		<b>\$0.00</b>	Core account income	4.03	
Investment Activity			Subtotal of Investment Activity	\$1,129.03	
Other additions	\$1,125.00		<b>Ending</b>		<b>\$1,129.03</b>



## 2004 Investment Report

January 1, 2004 - December 31, 2004

**Fidelity SEP-IRA 481-846805**

VELUPPILLAI SENGO - SEP-IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN

### 2004 Account Summary

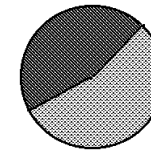
Beginning value as of Jan 1	\$0.00
Additions	13,500.00
Transaction costs, loads and fees	-89.88
Change in investment value	1,681.63
<b>Ending value as of Dec 31</b>	<b>\$15,091.75</b>

Your commission schedule Silver  
Account eligible trades from Jan 2004 - Dec 2004 6

### Income Summary

**Tax-deferred \$27.63**

### Your Asset Allocation on Dec 31, 2004



Stock	45%
Bond	0%
Short-term	55%

Holdings	(Symbol) as of 12/31	% of Holdings	Performance December 31, 2004	Income Earned	Quantity	Price per Unit	Cost	Total Value
<b>Stocks</b>								
	APPLE COMPUTER INC (AAPL)	21%		\$0.00	50.000	\$64.400	\$3,203.45	\$3,220.00
	CORNING INC (GLW)	23%		0.00	300.000	11.770	3,302.95	3,531.00
<b>Core Account</b>								
	FIDELITY CASH RESERVES (FDRXX)	55%	7-day yield: 1.83%	27.63	8,340.750	1.000	not applicable	8,340.75
<b>Total Market Value as of December 31, 2004</b>								<b>\$15,091.75</b>
<b>2004 Income Earned</b>				<b>\$ 27.63</b>				

All positions held in cash account unless indicated otherwise.

### Transaction Details of Core Account

#### Core Account - Fidelity Cash Reserves

Description	Amount	Balance	Description	Amount	Balance
<b>Beginning</b>		<b>\$0.00</b>	Other additions	13,500.00	
<i>Investment Activity</i>			Core account income	27.63	
Securities bought	-\$12,701.30		Subtotal of Investment Activity	\$8,340.75	
Securities sold	7,514.42		<b>Ending</b>		<b>\$8,340.75</b>



## Your 2004 Fidelity Investment Report

Your year-end Fidelity Investment Report summarizes activity in your Fidelity account(s) for the past year. This report makes it easier for you to prepare your taxes and to assess whether your investments still suit your needs. This is not a tax form. Do not file this form with your tax return. It does not replace tax forms you will receive such as IRS Form 1099 or Form 5498. Please refer to the instructions on each tax form for reporting tax information to the IRS.

Under separate cover you will receive the following tax forms if you had specific types of activity in your account(s):

- Form 1099-DIV if you own a non-retirement account and received dividends, capital gain distributions, or other reportable distributions;
- Form 1099-B if you own a non-retirement account and redeemed or exchanged shares from a stock or bond mutual fund, or if you sold individual securities;
- Form 1099-INT if you own a non-retirement account and received taxable interest payments;
- Form 1099-OID if you own a non-retirement account and held certain individual bonds originally issued at a discount;
- Form 1099-MISC if you received royalty payments and/or certain substitute payments, such as those in lieu of dividends and tax-exempt interest
- Form 1099-R if you took a distribution from a retirement account or recharacterized an IRA contribution;

## Your Asset Allocation

Asset allocation is a method of diversifying your investments among asset classes (e.g., stocks, bonds, short-term instruments). We believe that you should use asset allocation principles to create a portfolio that helps meet your needs and that you should review your portfolio of investments at least once a year to help you decide if it still suits your needs.

**Current Allocation** To help you determine your current asset allocation, we are providing a snapshot of your Fidelity asset mix. We sorted your Fidelity holdings into four asset categories: Stocks, Bonds, Short-Term Instruments, and Non-Classified. The following table summarizes the representation of individual holdings in your asset allocation pie chart:

ASSET CATEGORY	TYPES OF INVESTMENTS
Stocks	<ul style="list-style-type: none"> <li>• Fidelity and non-Fidelity funds that invest primarily in stocks</li> <li>• Individual stocks</li> <li>• American Depositary Receipts (ADRs)</li> </ul>
Bonds	<ul style="list-style-type: none"> <li>• Fidelity and non-Fidelity funds that invest primarily in bonds</li> <li>• Individual bonds with at least 1 year to maturity</li> <li>• CDs with at least 1 year to maturity</li> </ul>
Short-Term Instruments	<ul style="list-style-type: none"> <li>• Fidelity and non-Fidelity money market funds</li> <li>• Bankers Acceptances and Commercial Paper</li> <li>• CDs with less than 1 year until maturity</li> <li>• Individual bonds with less than 1 year until maturity</li> </ul>
Non-Classified	<ul style="list-style-type: none"> <li>• Non-Fidelity funds not classified as primarily investing in one asset class (stock, bond, or short-term). Included in this group are convertible securities funds, balanced income funds, flexible portfolio funds, and balanced funds.</li> <li>• Non-Fidelity funds not classified as stock, bond, or short-term at the time we generated this report</li> <li>• Precious metals (bullion, coins)</li> <li>• Options</li> <li>• Warrants and Rights</li> <li>• REITs, UITs, and Limited Partnerships</li> </ul>

Some Fidelity mutual funds ("blended funds") invest a significant amount of their portfolios in more than one asset class. The following funds are apportioned across asset classes based on their neutral mix, which represents the way the Funds' investments will generally be allocated. This mix may vary based on the current outlook for different markets. If you own any of the following funds, as of September 30, 2004, your assets in the fund were allocated as follows:

Fidelity Asset Manager <sup>sm</sup>	53% stocks, 32% bonds, 15% short-term
Fidelity Asset Manager: Aggressive ®	87% stocks, 9% bonds and 4% short-term
Fidelity Asset Manager: Growth ®	74% stocks, 16% bonds, 10% short-term
Fidelity Asset Manager: Income ®	25% stocks, 43% bonds, 32% short-term
Fidelity Balanced Fund	68% stocks, 31% bonds, 1% convertibles
Fidelity Puritan ® Fund	63% stocks, 31% bonds, 1% convertibles, 5% short-term
Fidelity Four-In-One Index Fund	55.0% Spartan® 500 Index Fund, 15.4%, Spartan®
0001	050120 0004 136007170 04 18 020

- Form 5498 if you have a Fidelity IRA. Form 5498 reports contributions and the year-end fair market value of your Traditional IRA, Roth IRA, Rollover IRA, SEP-IRA, or SIMPLE-IRA.

Please keep this report with your permanent records for future reference. If you request a reprint of your statement, the disclosure information provided with your reprint may or may not be the same as the disclosure information provided with your original statement. If you have a question about your account, call us 24 hours a day, 7 days a week at the phone number provided on the front of this report. There is a maintenance period when some services may not be available.

**Additional Investments to Your Account with Fidelity Investments** For deposits in mutual fund non-retirement accounts make checks payable to the specific mutual fund and for mutual fund retirement accounts make checks payable to Fidelity Investments. For deposits in brokerage accounts (all account types) make checks payable to National Financial Services LLC (NFS). Please include your account number on your check and for deposits in retirement accounts designate whether your contribution is for the current or prior year in the memo field. Mail checks to: Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0003.

Extended Market Index Fund, 15.2%, Spartan® International Index Fund, and 14.4%, Fidelity U.S. Bond Index Fund

The percentages listed below represent each of the following funds' actual allocation as of September 30, 2004:

Fidelity Freedom 2000 Fund ®	26% stock funds, 42% bond funds, 32% money market funds
Fidelity Freedom 2010 Fund ®	47% stock funds, 44% bond funds, 9% money market funds
Fidelity Freedom 2020 Fund ®	70% stock funds, 30% bond funds, 0% money market funds
Fidelity Freedom 2030 Fund ®	82% stock funds, 18% bond funds, 0% money market funds
Fidelity Freedom 2040 Fund ®	89% stock funds, 11% bond funds, 0% money market funds
Fidelity Freedom Income Fund ®	21% stock funds, 40% bond funds, 39% money market funds

Fidelity Freedom Funds are managed by Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments Company. Lipper, Inc., categorizes non-Fidelity funds into their broad asset allocation categories: stock, bond, short-term and non-classified.

This is one way of classifying your Fidelity holdings; some investors may choose to use their own classifications when evaluating their asset allocation.

For ease of reading, asset allocation percentages are rounded to the nearest whole number.

**Is Your Asset Allocation Right for You?** To determine the asset allocation strategy that may be right for you, consider your current financial situation, specific investment goals, time frame, and personal tolerance for risk. As your goals and needs change over time, you should adjust your plan accordingly. Fidelity has a number of tools to help you determine the allocation that may best match your goals. Please visit [Fidelity.com](http://Fidelity.com) or call a Fidelity representative if you would like this information. Fidelity Distributors Corporation (FDC) is the general distribution agent for Fidelity funds. Fidelity Brokerage Services LLC (FBS) provides brokerage services and clears all transactions through its affiliate, National Financial Services LLC (NFS). NFS carries all brokerage accounts. Direct inquiries about positions or balances in your brokerage account to NFS at **800-544-6666**. FBS and NFS are members of the NYSE and SIPC. FBS, NFS, and FDC are each direct or indirect subsidiaries of FMR Corp. Fidelity Account<sup>sm</sup> is a registered service mark of FMR Corp. and a service of FBS. Upon written request, Fidelity will mail an NFS financial statement, which is also available for inspection at its office. Fidelity Portfolio Advisory Services<sup>sm</sup> is a service of Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments company. Fidelity Private Portfolio Service<sup>sm</sup> may be offered through the following Fidelity Investments Companies: Strategic Advisers, Inc., Fidelity Personal Trust Company, FSB ("FPT"), a federal savings bank and a registered investment adviser or Fidelity Management Trust Company ("FMTC"). Non-deposit investment products and trust services offered through FPT and FMTC and their affiliates are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency, are not obligations of any bank, are subject to risk, including possible loss of principal. These services provide discretionary money management for a fee. Brokerage services provided by FBS. Custody and other services provided by NFS. Insurance products are distributed by FBS, Fidelity Insurance Agency, Inc., and Fidelity Investments Insurance Agency of Texas, Inc. Mutual fund shares, other securities held in your account, and insurance products are neither deposits nor obligations of, nor endorsed nor guaranteed by any bank or other depositing institution, nor are they federally insured by the FDIC or any other agency. Fidelity Investments (with pyramid logo) is a trademark of FMR Corp. Fidelity Portfolio Advisory Service and Fidelity Private Portfolio Service are service marks of FMR Corp.





## Features of Your Investment Report

### 2004 Changes in Portfolio Value and Account Summary

A summary of activity in your portfolio and in each of your accounts for 2004.

**2004 Income Earned** Total income earned (declared) during the calendar year. If you had taxable income, then you will receive Form 1099-DIV under separate cover. Both your Investment Report and your Form 1099-DIV report **earned income**, which may differ from **income distributed** during the year. If a mutual fund declares a dividend in one year and pays it by January 31 of the following year, then the dividend is considered paid on December 31 of the previous year. Therefore, if a mutual fund declares a dividend during December 2004 and pays out that dividend in January 2005, then Fidelity includes the dividend in your Investment Report 2004 Income Earned and in your 2004 Form 1099-DIV. Conversely, the Internal Revenue Code recognizes income paid by other types of investments in the year it is paid, not in the year it is declared.

Fidelity classifies all long-term capital gain distributions as "long-term" gain on this Report. Your Form 1099-DIV provides details on the tax treatment of long-term gain distributions. The information provided here is for informational purposes only; please do not use it for tax reporting.

If you own funds that had return of capital, reclassification of dividends, or foreign tax paid in 2004, then we update your *2004 Income Earned Summary* to reflect adjustments made for these events. The *Transaction Details* section of this report does not reflect adjustments made to specific dividend distributions.

Income from investments in municipal bonds, municipal bond funds, and municipal money market funds is generally "tax-exempt". "Tax-exempt" refers to the tax treatment at the federal level; this income may or may not be tax-exempt at the state/local level. In addition, a portion of this income may be subject to the federal alternative minimum tax. "Tax-deferred" income includes earnings on investments in tax-deferred accounts such as IRAs, which is not taxed until you take withdrawals, usually at retirement. Tax-free income includes earnings on investments in a Roth IRA, which is not taxed at the federal level upon withdrawal provided certain requirements are met.

## Additional Information About Your Investment Report

**Information About Mutual Funds and Their Performance** Please carefully consider the fund's or insurance product's investment objectives, risks, charges and expenses before investing. For this and other information, call or write to Fidelity or visit [Fidelity.com](http://Fidelity.com) for a free prospectus. Read it carefully before you invest. The performance data featured represents past performance, which is no guarantee of future results. Investment return and principal value of an investment will fluctuate; therefore, you may have a gain or loss when you sell your shares. Current performance may be higher or lower than the performance data quoted. Please visit [Fidelity.com/performance](http://Fidelity.com/performance) or call Fidelity for most recent month-end performance figures. Each fund reserves the right to terminate or modify its exchange privilege in the future. In addition to sales loads and 12b-1 fees as described in the prospectus, FBS or NFS may receive compensation of up to 0.35% of the average daily net assets of certain mutual funds in connection with your purchase of those mutual fund shares and/or the on-going maintenance of your brokerage account with respect to those shares. The compensation is paid by the mutual fund and/or its affiliate. Additional information about the source and amount of the compensation will be furnished to you upon written request.

**Assets Separate from Your Securities Brokerage Account** Only securities holdings in the margin portion of your brokerage account contribute toward margin and maintenance requirements. Assets maintained with Fidelity Investments Life Insurance Company and mutual fund assets held outside your brokerage account (that may be reported on your statement) are not carried by NFS and are not covered by SIPC. These assets do not contribute toward your margin and maintenance requirements. Assets held by Portfolio Advisory Services (PAS) are carried by NFS and are covered by SIPC and do not contribute toward your margin and maintenance requirements.

**Customer Free Credit Balance** You are entitled to your free credit balance in your brokerage account at any time, subject to open commitments in your cash accounts. Free credit balances are not segregated and may be used in NFS's business in accordance with federal securities law. There is no free credit balance arrangement in a retirement account.

**Short Account Balances** Fidelity maintains all securities sold short in a segregated short account. These securities are marked-to-market, and Fidelity transfers any increase or decrease from the short sale price to your margin account on a weekly basis. Fidelity represents your short account balance as the balance of your short account as of the last weekly mark-to-market, not as of the statement end date. There is no margin arrangement

**Contributions/Distributions Made in 2004** A summary of annual Traditional IRA, Roth IRA, Rollover IRA, SIMPLE-IRA non-prototype retirement plan contributions and taxable and non-taxable retirement distributions for 2004. Amounts converted to a Roth IRA are included in distributions. IRA recharacterizations are not reflected in this section.

**Holdings as of December 31, 2004** This section reports your holdings as of December 31, 2004, as well as income earned on these holdings throughout the year. If one of your holdings produced income and you sold the holding before December 31, then the line "Total income earned on positions no longer held" appears in the Holdings section. For ease of reading, we rounded the "Percentage of Holdings" to the nearest whole number.

**Cost Basis and Holding Period Information** Fidelity-provided estimated cost basis and holding period information may not reflect all adjustments necessary for tax reporting purposes.

Taxpayers should verify such information against their own records when calculating reportable gain or loss resulting from sale, redemption, or exchange. Fidelity does not report such information to the IRS or other taxing authorities and is not responsible for the accuracy of such information taxpayers may be required to report to federal, state, and other taxing authorities. Fidelity makes no warranties with respect to, and specifically disclaims any liability arising out of a customer's use of, or any tax position taken in reliance upon, such information. Unless otherwise specified, Fidelity determines cost basis at the time of sale based on the first-in, first-out (FIFO) method for securities other than open-end mutual funds or based on the average cost-single category (ACSC) method for open-end mutual funds. Customers should consult with their tax advisors for further information.

**Cost** Fidelity also provides purchase cost information for securities held within retirement accounts. Such cost information may be adjusted for certain transactions and does not reflect reinvestments of dividends or capital gains. Fidelity also reports transaction profit or loss information when securities are sold within a retirement account. Transaction profit or loss is calculated by subtracting purchase cost from sales proceeds. If you purchased shares at different times or prices, transaction profit or loss is calculated based on the first-in, first-out method.

in retirement accounts including non-prototype retirement accounts.

**Information about Your Option Transactions** Assignments of American and European-style options are allocated among customer short positions pursuant to random allocation procedure, description of which is available upon request. Short positions in American-style options are liable for assignment at any time. The writer of a European-style option is subjected to exercise assignment only during the exercise period. Contact a Fidelity representative for more information.

**Price Information** Fidelity calculates prices for Fidelity products. All other prices shown on your report have been obtained from independent quotation vendors, whose appraisals are based either on closing prices on bid/ask quotation or on a matrix based on interest rates for similar securities and for certain securities prices may not be current as of the report date. We cannot guarantee the accuracy of the prices as they appear on this report. If we are unable to obtain a price, "unavailable" will appear instead of a dollar value for that security. Fidelity carries certificates of deposit (CDs) that have a maturity of one year or less from date of issue at their face value. CDs with a maturity date of more than one year from date of issue will be shown at market value based upon a matrix or model pricing method that may not represent the actual price if sold prior to maturity. The sale or redemption of any fixed income security prior to maturity may result in a substantial gain or loss, and a penalty may apply to the early withdrawal of a CD. While you may sell CDs in the secondary market subject to market conditions, the market is generally illiquid. You should always request a current valuation for your securities prior to making a financial decision or placing an order.

Direct participation program securities (e.g. partnerships, limited liability companies and real estate investment trusts which are not listed on any exchange) are generally illiquid and their values will be different than the purchase price. Unless otherwise indicated, the values shown herein for such securities have been provided by the management of each program and represent management's estimate of the investor's interest in the net assets of the program. Therefore, the estimated values shown herein may not necessarily be realized upon liquidation. If an estimated value is not provided, accurate valuation information is not available. Customer inquiries and comments may be directed to the phone number listed on your report or mailed to: Fidelity Investments, Client Services, P.O. Box 770001, Cincinnati, OH 45277-0045 384455

