



FIDELITY
PREMIUM SERVICESSM

2015 YEAR-END INVESTMENT REPORT
January 1, 2015 - December 31, 2015

Envelope # BBQVLGBBDXJGD

VELUPPILLAI SENGO
2018 OLLIVANDER DR
CARY NC 27519-1546

Contact Information

Online	Fidelity.com
FAST SM -Automated Telephone	(800) 544-5555
Retirement Representative	(800) 544-5373
Health Savings Accounts	(800) 544-3716
Employee Trading Gate	(800) 343-2428
U.Fund College Investing Plan	(800) 544-2776

Your Portfolio Value:

\$578,919.02

Change Since January 1:

▼ **\$74,927.04**

Beginning Portfolio Value as of Jan 1, 2015 ^Z	\$653,846.06
Additions	18,469.60
Subtractions	-60,780.69
Transaction Costs, Fees & Charges	-274.59
Change in Investment Value *	-32,615.95
Ending Portfolio Value as of Dec 31, 2015 **	\$578,919.02

FOR YOUR INFORMATION

This statement is not a replacement for your tax forms and may not reflect all adjustments necessary for your tax reporting purposes. Refer to your IRS tax forms including your Form(s) 1099 and Form(s) 5498, which will be mailed to you under separate cover.

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

** Excludes unpriced securities.

^Z If you added or removed an account to your statement-reporting household during this period, the Beginning Portfolio Value and Change from Last Period are based off the accounts that were in the statement household as of the end of the last period and thus may not accurately reflect the updated statement household.





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Portfolio Summary

Accounts Included in This Report

Page	Account Type/Name	Account Number	Beginning Value ^Z	Ending Value
	GENERAL INVESTMENTS			
4	FIDELITY ACCOUNT VELUPPILLAI SENGU AND POTCHELVI SENGU - WITH RIGHTS OF SURVIVORSHIP	X01-601829	\$125,729.71	\$68,863.13
	EDUCATION (529) ACCOUNTS			
8	EDUCATION ACCOUNT VELUPPILLAI SENGU - PARTICIPANT TOD PRASHAN SENGU - BENEFICIARY	604-975877	60,307.92	60,438.72
10	EDUCATION ACCOUNT VELUPPILLAI SENGU - PARTICIPANT TOD SETHAN SENGU - BENEFICIARY	604-975885	52,380.40	42,611.02
	PERSONAL RETIREMENT			
12	FIDELITY ROTH IRA POTCHELVI SENGU - ROTH INDIVIDUAL RETIREMENT ACCOUNT - FMTC CUSTODIAN	301-668648	84,418.35	87,900.36
16	FIDELITY ROTH IRA VELUPPILLAI SENGU - ROTH INDIVIDUAL RETIREMENT ACCOUNT - FMTC CUSTODIAN	301-668710	139,451.25	132,294.30
20	FIDELITY ROLLOVER IRA VELUPPILLAI SENGU - ROLLOVER IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN	301-793531	172,405.87	166,444.35
24	FIDELITY SEP-IRA VELUPPILLAI SENGU - SEP-IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN	481-846805	10.11	10.11
26	FIDELITY SEP-IRA POTCHELVI SENGU - SEP-IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN	481-846813	3,206.61	2,463.32
	HEALTH SAVINGS ACCOUNT			
29	FIDELITY HEALTH SAVINGS ACCOUNT VELUPPILLAI SENGU HEALTH SAVINGS ACCOUNT FIDELITY PERSONAL TRUST CO - CUSTODIAN	177-712043	15,935.84	17,893.71
	Ending Portfolio Value		\$653,846.06	\$578,919.02

^Z If you added or removed an account to your statement-reporting household during this period, the Beginning Portfolio Value and Change from Last Period are based off the accounts that were in the statement household as of the end of the last period and thus may not accurately reflect the updated statement household.

Total Portfolio Trades Jan 2015 - Dec 2015: 28

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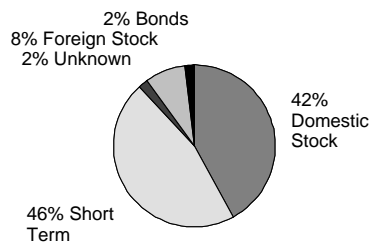
Portfolio Summary (continued)

Income Summary

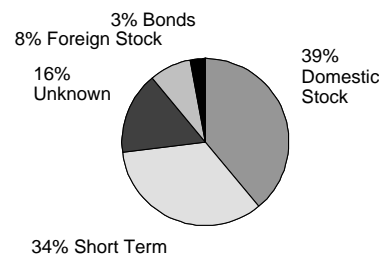
	Year-to-Date
Taxable	\$147.20
Dividends	140.42
Interest	6.78
Tax-deferred	3,388.30
Tax-free	2,935.53
Total	\$6,471.03

Asset Allocation

Jan 1, 2015



Dec 31, 2015



Asset Class	% of Portfolio Jan 1	% of Portfolio Dec 31
Domestic Stock	42%	39%
Short Term	46	34
Unknown	2	16

Asset Class	% of Portfolio Jan 1	% of Portfolio Dec 31
Foreign Stock	8	8
Bonds	2	3
Other	-	-

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.

The Jan 1 values and asset allocation percentages shown above are based off the accounts that were in your statement household as of the beginning of the year. If you added an account to your statement household after January 1st, those assets are not included in the Jan 1 values or asset allocation percentages.



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Account Value: **\$68,863.13**

Account # X01-601829
VELUPPILLAI SENGO - JOINT WROS

Change Since January 1 ▼ **\$56,866.58**

Beginning Account Value as of Jan 1, 2015	\$125,729.71
Additions	0.12
Other Activity In	0.12
Subtractions	-48,114.38
Withdrawals	-35,000.00
Exchanges Out	-13,000.00
Transaction Costs, Fees & Charges	-114.38
Change in Investment Value *	-8,752.32
Ending Account Value as of Dec 31, 2015	\$68,863.13

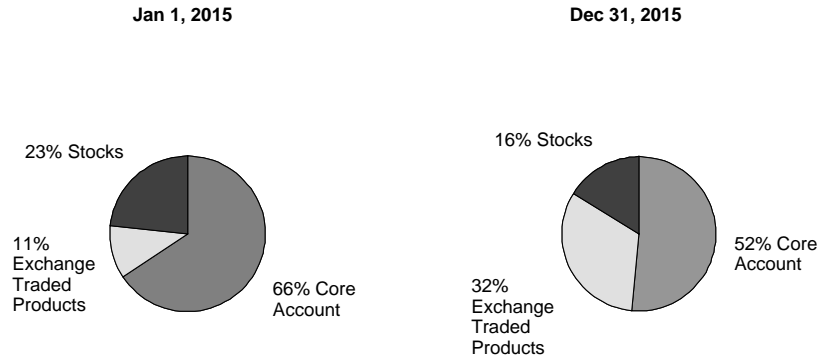
Total Account Trades Jan 2015 - Dec 2015: 14

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

Income Summary

	Dec 31, 2015
Taxable	\$147.20
Ordinary Dividends	
Dividends	140.42
Interest	6.78
Total	\$147.20

Account Holdings



Holding Type	Value Jan 1	% of Portfolio Jan 1	Value Dec 31	% of Portfolio Dec 31
Core Account	\$82,572	65%	\$35,441	51%
Exchange Traded	14,280	11	22,259	32
Stocks	29,252	23	11,162	16
Options	-376	-	-	-
Total	\$125,729	100%	\$68,863	100%

Core Account and Credit Balance Cash Flow

Core Account: CASH

Beginning Balance as of Jan 1, 2015	\$82,572.99
Investment Activity	
Securities Bought	-\$28,746.00
Securities Sold	29,467.32
Dividends, Interest & Other Income ^D	147.20

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Account Summary (continued)

Account # X01-601829
VELUPPILLAI SENGO - JOINT WROS

Core Account and Credit Balance Cash Flow (continued)

Core Account: CASH

Exchanges Out	-13,000.00
Other Activity In	0.12
Total Investment Activity	-\$12,131.36

Cash Management Activity

Withdrawals	-35,000.00
Total Cash Management Activity	-\$35,000.00

Ending Balance as of Dec 31, 2015 **\$35,441.63**

D Includes dividend reinvestments.



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Holdings

Account # X01-601829
VELUPPILLAI SENGO - JOINT WROS

Core Account

Description	Quantity	Price Per Unit	Total Market Value	Total Cost Basis	Unrealized Gain/Loss	Income Earned
CASH	35,441.630	\$1.000	\$35,441.63	not applicable	not applicable	\$6.78
<i>For balances between \$25,000.00 and \$49,999.99, the current interest rate is 0.01%.</i>						
Total Core Account (51% of account holdings)			\$35,441.63	-		\$6.78

Exchange Traded Products ^E (e.g. ETF, ETN)

Description	Quantity	Price Per Unit	Total Market Value	Total Cost Basis	Unrealized Gain/Loss
MARKET VECTORS ETF TR GOLD MINERS ETF	500.000	\$13.720	\$6,860.00	\$9,175.90	-\$2,315.90
FD (GD ^X) ^E					
PROSHARES TRUST PSHS ULSHT SP500 (POST	400.000	19.930	7,972.00	10,143.78	-2,171.78
REVERSE SPLIT) (SDS) ^E					
PROSHARES TR ULTRASHORT ISIN #US74348A4269 SEDOL #BJ39TH6 (QID)	250.000	29.710	7,427.50	11,131.89	-3,704.39
^E					
Total Exchange Traded Products (32% of account holdings)			\$22,259.50	\$30,451.57	-\$8,192.07

Stocks

Description	Quantity	Price Per Unit	Total Market Value	Total Cost Basis	Unrealized Gain/Loss	Income Earned
Common Stock						
CITIGROUP INC COM NEW(C)	100.000	\$51.750	\$5,175.00	\$4,721.27	\$453.73	\$15.02
CREE INC (CREE)	50.000	26.670	1,333.50	1,630.15	-296.65	-
3D SYSTEMS CORP DEL COM NEW(DDD)	150.000	8.690	1,303.50	5,425.95	-4,122.45	-
WHOLE FOODS MKT INC(WFM)	100.000	33.500	3,350.00	4,918.60	-1,568.60	58.50
Total Common Stock (16% of account holdings)			\$11,162.00	\$16,695.97	-\$5,533.97	\$73.52
Total Stocks (16% of account holdings)			\$11,162.00	\$16,695.97	-\$5,533.97	\$73.52
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Total Holdings			\$68,863.13	\$47,147.54	-\$13,726.04	\$138.30
Total income earned on positions no longer held			\$8.90			

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Holdings (continued)

Account # X01-601829
VELUPPILLAI SENGO - JOINT WROS

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

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



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Account Value: **\$60,438.72**

Account # 604-975877
VELUPPILLAI SENGO - PARTICIPANT TOD

Change Since January 1 **▲ \$130.80**

Beginning Account Value as of Jan 1, 2015	\$60,307.92
Additions	269.47
Contributions	269.47
Change in Investment Value *	-138.67
Ending Account Value as of Dec 31, 2015	\$60,438.72

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

Contributions Made in 2015

Contributions	\$333.97
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College Investment Details

2015 Plan Contribution Cap:	\$375,000.00
Total Contributions Over Life of Plan:	\$37,840.79
2015 Remaining to Contribute:	\$314,561.28

College Contribution Elections

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

Holdings

Description	Percent of Total Value	Quantity	Price per Unit	Total Market Value
MA MONEY MARKET	49%	2,723.906	\$10.87	\$29,608.86
MA PORTFOLIO 2018 (FIDELITY FUNDS)	51	1,711.819	18.01	30,829.86
Total Market Value				\$60,438.72

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

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Activity

Account # 604-975877
VELUPPILLAI SENGO - PARTICIPANT TOD

Securities Bought & Sold

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Transaction Cost	Amount
01/06	MA PORTFOLIO 2018 (FIDELITY FUNDS) CONTRIBUTION PERIODIC INVESTMENT	MA2018905	You Bought	3.726	\$17.92000	-	-\$66.77
05/05	MA PORTFOLIO 2018 (FIDELITY FUNDS) CONTRIBUTION PERIODIC INVESTMENT	MA2018905	You Bought	3.917	18.50000	-	-72.47
08/04	MA PORTFOLIO 2018 (FIDELITY FUNDS) CONTRIBUTION PERIODIC INVESTMENT	MA2018905	You Bought	2.923	18.46000	-	-53.96
10/05	MA PORTFOLIO 2018 (FIDELITY FUNDS) CONTRIBUTION PERIODIC INVESTMENT	MA2018905	You Bought	4.235	18.01000	-	-76.27
Total Securities Bought						-	-\$269.47
Net Securities Bought & Sold						-	-\$269.47

Deposits

Date	Description	Amount	Date	Description	Amount
01/06	Deposit Fia Cardsvc Dcb Paymnt	\$66.77	10/05	Deposit Fia Cardsvc Dcb Paymnt	76.27
05/05	Deposit Fia Cardsvc Dcb Paymnt	72.47	Total Deposits		\$269.47
08/04	Deposit Fia Cardsvc Dcb Paymnt	53.96			

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Account Value: **\$42,611.02**

Account # 604-975885
VELUPPILLAI SENGO - PARTICIPANT TOD

Change Since January 1 ▼ **\$9,769.38**

Beginning Account Value as of Jan 1, 2015	\$52,380.40
Subtractions	-9,769.38
Cards, Checking & Bill Payments	-9,769.38
Ending Account Value as of Dec 31, 2015	\$42,611.02

College Investment Details

2015 Plan Contribution Cap:	\$375,000.00
Total Contributions Over Life of Plan:	\$33,750.00
2015 Remaining to Contribute:	\$332,388.98

College Contribution Elections

Description	Percent of Contributions
MA PORTFOLIO 2015 (FIDELITY FUNDS)	100%
Total	100%

Holdings

Description	Percent of Total Value	Quantity	Price per Unit	Total Market Value
MA MONEY MARKET	100%	3,920.057	\$10.87	\$42,611.02
Total Market Value				\$42,611.02

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

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Activity

Account # 604-975885
VELUPPILLAI SENGO - PARTICIPANT TOD

Securities Bought & Sold

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Transaction Cost	Amount
12/01	MA MONEY MARKET DISBURSEMENT ;DIST SW Y;	MAXFDRX97	You Sold	-898.747	\$10.87000	-	\$9,769.38
Total Securities Sold						-	\$9,769.38
Net Securities Bought & Sold						-	\$9,769.38

Other Activity Out

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Transaction Cost	Amount
12/01	SETHAN SENGO 00 0000 N		Bill Payment	-	-	-	-\$9,769.38
Total Other Activity Out						-	-\$9,769.38

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Account Value: **\$87,900.36**

Change Since January 1 **▲ \$3,482.01**

Beginning Account Value as of Jan 1, 2015	\$84,418.35
Additions	6,500.00
Contributions	6,500.00
Subtractions	-28.10
Transaction Costs, Fees & Charges	-28.10
Change in Investment Value *	-2,989.89
Ending Account Value as of Dec 31, 2015	\$87,900.36

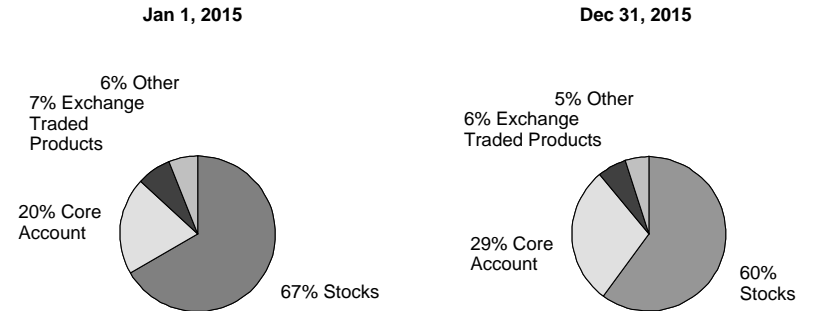
Total Account Trades Jan 2015 - Dec 2015: 0

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

Income Summary

	Dec 31, 2015
Tax-free	\$1,510.76
Total	\$1,510.76

Account Holdings



Holding Type	Value Jan 1	% of Portfolio Jan 1	Value Dec 31	% of Portfolio Dec 31
Stocks	\$55,416	66%	\$52,562	60%
Core Account	17,267	20	25,370	29
Exchange Traded	6,330	7	5,277	6
Other	5,405	6	4,690	5
Total	\$84,418	100%	\$87,900	100%

Core Account and Credit Balance Cash Flow
Core Account: FIDELITY GOVERNMENT CASH RESERVES

Beginning Balance as of Jan 1, 2015	\$17,267.15
Investment Activity	
Dividends, Interest & Other Income ^D	1,631.41
Total Investment Activity	\$1,631.41

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Account Summary (continued)

Account # 301-668648
POTCHELVI SENGO - ROTH IRA

Core Account and Credit Balance Cash Flow (continued) *Core Account: FIDELITY GOVERNMENT CASH RESERVES*

Cash Management Activity

Contributions	6,500.00
Fees & Charges	-28.10

Total Cash Management Activity	\$6,471.90
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Ending Balance as of Dec 31, 2015	\$25,370.46
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D Includes dividend reinvestments.

Contributions Made in 2015

2014 Contributions	\$6,500.00
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Holdings

Account # 301-668648
POTCHELVI SENGO - ROTH IRA

Core Account

Description	Quantity	Price Per Unit	Total Market Value	Cost	Unrealized Gain/Loss	Income Earned
FIDELITY GOVERNMENT CASH RESERVES (FDRXX)	25,370.460	\$1.000	\$25,370.46	not applicable	not applicable	\$2.38
-- 7-day yield: 0.01%						
Total Core Account (29% of account holdings)			\$25,370.46	-		\$2.38

Exchange Traded Products ^E (e.g. ETF, ETN)

Description	Quantity	Price Per Unit	Total Market Value	Cost	Unrealized Gain/Loss	
EGA EMERGING GLOBAL SHS TR EGSSHARES	500.000	\$10.555	\$5,277.50	\$6,382.95	-\$1,105.45	
INDIA INFRASTRUCTURE ETF (INXX) ^E						
Total Exchange Traded Products (6% of account holdings)			\$5,277.50	\$6,382.95	-\$1,105.45	

Stocks

Description	Quantity	Price Per Unit	Total Market Value	Cost	Unrealized Gain/Loss	Income Earned
Common Stock						
APPLE INC (AAPL)	490.000	\$105.260	\$51,577.40	\$37,287.60	\$14,289.80	\$994.70
SIFY TECHNOLOGIES LIMITED ADR EACH REP	1,000.000	0.985	985.00	4,507.95	-3,522.95	15.66
1 ORD SHS (SIFY)						
Total Common Stock (60% of account holdings)			\$52,562.40	\$41,795.55	\$10,766.85	\$1,010.36
Total Stocks (60% of account holdings)			\$52,562.40	\$41,795.55	\$10,766.85	\$1,010.36

Other

Description	Quantity	Price Per Unit	Total Market Value Accrued Interest (AI)	Cost	Unrealized Gain/Loss	Income Earned
ANNALY CAPITAL MANAGEMENT INC COM (NLY)	500.000	\$9.380	\$4,690.00	\$7,901.90	-\$3,211.90	\$450.00
Total Other (5% of account holdings)			\$4,690.00	\$7,901.90	-\$3,211.90	\$450.00

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Holdings (continued)

Account # 301-668648
POTCHELVI SENGO - ROTH IRA

Total Holdings	\$87,900.36	\$56,080.40	\$6,449.50	\$1,510.76
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Total Cost does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable.

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



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Account Value: **\$132,294.30**

Account # 301-668710
VELUPPILLAI SENGU - ROTH IRA

Change Since January 1 ▼ **\$7,156.95**

Beginning Account Value as of Jan 1, 2015	\$139,451.25
Additions	6,500.00
Contributions	6,500.00
Subtractions	-84.23
Transaction Costs, Fees & Charges	-84.23
Change in Investment Value *	-13,572.72
Ending Account Value as of Dec 31, 2015	\$132,294.30

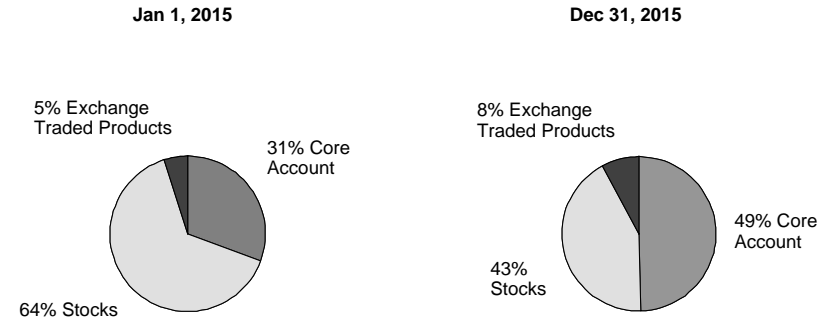
Total Account Trades Jan 2015 - Dec 2015: 8

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

Income Summary

	Dec 31, 2015
Tax-free	\$1,424.77
Total	\$1,424.77

Account Holdings



Holding Type	Value Jan 1	% of Portfolio Jan 1	Value Dec 31	% of Portfolio Dec 31
Core Account	\$42,653	31%	\$65,952	50%
Stocks	90,182	65	56,411	43
Exchange Traded	6,615	5	9,930	8
Total	\$139,451	100%	\$132,294	100%

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Account Summary (continued)

Account # 301-668710
VELUPPILLAI SENGU - ROTH IRA

Core Account and Credit Balance Cash Flow *Core Account: FIDELITY GOVERNMENT CASH RESERVES*

Beginning Balance as of Jan 1, 2015	\$42,653.75
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Investment Activity

Securities Bought	-\$36,013.19
Securities Sold	51,407.14
Dividends, Interest & Other Income ^D	1,424.77

Total Investment Activity	\$16,818.72
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Cash Management Activity

Contributions	6,500.00
Fees & Charges	-19.67

Total Cash Management Activity	\$6,480.33
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Ending Balance as of Dec 31, 2015	\$65,952.80
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^D Includes dividend reinvestments.

Contributions Made in 2015

2014 Contributions	\$6,500.00
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Holdings

Account # 301-668710
VELUPPILLAI SENGO - ROTH IRA

Core Account

Description	Quantity	Price Per Unit	Total Market Value	Cost	Unrealized Gain/Loss	Income Earned
FIDELITY GOVERNMENT CASH RESERVES (FDRXX)	65,952.800	\$1.000	\$65,952.80	not applicable	not applicable	\$5.04
-- 7-day yield: 0.01%						
Total Core Account (50% of account holdings)			\$65,952.80	-		\$5.04

Exchange Traded Products ^E (e.g. ETF, ETN)

Description	Quantity	Price Per Unit	Total Market Value	Cost	Unrealized Gain/Loss	
WISDOMTREE TR INDIA EARNINGS FD ISIN #US97717W4226 SEDOL #B2PXT11 (EPI)	500.000	\$19.860	\$9,930.00	\$10,977.90	-\$1,047.90	
^E						
Total Exchange Traded Products (8% of account holdings)			\$9,930.00	\$10,977.90	-\$1,047.90	

Stocks

Description	Quantity	Price Per Unit	Total Market Value	Cost	Unrealized Gain/Loss	Income Earned
Common Stock						
STRATASYS LTD SHS ISIN #IL0011267213 SEDOL #B7WD7D7 (SSYS)	150.000	\$23.480	\$3,522.00	\$8,246.39	-\$4,724.39	-
APPLE INC (AAPL)	300.000	105.260	31,578.00	17,139.87	14,438.13	955.50
INTL BUSINESS MACH (IBM)	50.000	137.620	6,881.00	7,155.45	-274.45	65.00
NRG YIELD INC CL A NEW (NYLDA)	200.000	13.910	2,782.00	4,780.70	-1,998.70	125.00
NRG YIELD INC CL C (NYLD)	200.000	14.760	2,952.00	4,806.20	-1,854.20	125.00
SIFY TECHNOLOGIES LIMITED ADR EACH REP	700.000	0.985	689.50	3,332.95	-2,643.45	10.96
1 ORD SHS (SIFY)						
SOLARCITY CORP COM USD0.0001 (SCTY)	100.000	51.020	5,102.00	4,999.95	102.05	-
SUNEDISON INC COM USD0.01 (SUNE)	400.000	5.090	2,036.00	5,107.95	-3,071.95	-
3D SYSTEMS CORP DEL COM NEW (DDD)	100.000	8.690	869.00	4,654.95	-3,785.95	-
Total Common Stock (43% of account holdings)			\$56,411.50	\$60,224.41	-\$3,812.91	\$1,281.46
Total Stocks (43% of account holdings)			\$56,411.50	\$60,224.41	-\$3,812.91	\$1,281.46

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FIDELITY
PREMIUM SERVICESSM

2015 YEAR-END INVESTMENT REPORT
January 1, 2015 - December 31, 2015

Holdings (continued)

Account # 301-668710
VELUPPILLAI SENGO - ROTH IRA

Total Holdings		\$132,294.30	\$71,202.31	-\$4,860.81	\$1,385.77
	Total income earned on positions no longer held	\$39.00			

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

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

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FIDELITY
PREMIUM SERVICESSM

2015 YEAR-END INVESTMENT REPORT
January 1, 2015 - December 31, 2015

Account Value: **\$166,444.35**

Account # 301-793531
VELUPPILLAI SENGO - ROLLOVER IRA

Change Since January 1 ▼ **\$5,961.52**

Beginning Account Value as of Jan 1, 2015	\$172,405.87
Subtractions	-31.98
Transaction Costs, Fees & Charges	-31.98
Change in Investment Value *	-5,929.54
Ending Account Value as of Dec 31, 2015	\$166,444.35

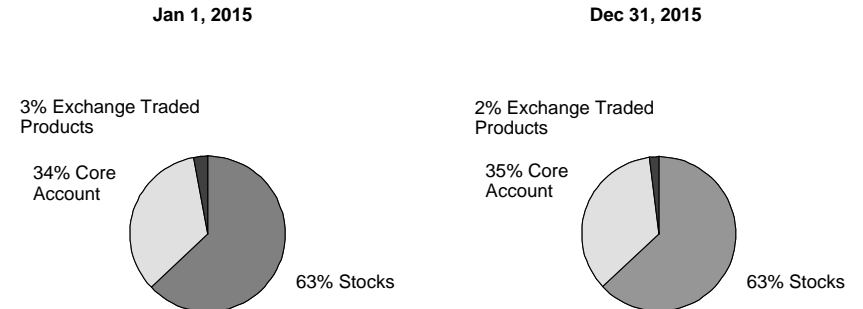
Total Account Trades Jan 2015 - Dec 2015: 4

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

Income Summary

	Dec 31, 2015
Tax-deferred	\$2,509.26
Total	\$2,509.26

Account Holdings



Holding Type	Value Jan 1	% of Portfolio Jan 1	Value Dec 31	% of Portfolio Dec 31
Stocks	\$108,883	63%	\$104,493	63%
Core Account	58,008	34	57,834	35
Exchange Traded	5,514	3	4,116	2
Total	\$172,405	100%	\$166,444	100%



FIDELITY
PREMIUM SERVICESSM

2015 YEAR-END INVESTMENT REPORT
January 1, 2015 - December 31, 2015

Account Summary (continued)

Account # 301-793531
VELUPPILLAI SENGO - ROLLOVER IRA

Core Account and Credit Balance Cash Flow *Core Account: FIDELITY GOVERNMENT CASH RESERVES*

Beginning Balance as of Jan 1, 2015	\$58,008.31
Investment Activity	
Securities Bought	-\$12,173.85
Securities Sold	9,473.87
Dividends, Interest & Other Income ^D	2,526.44
Total Investment Activity	-\$173.54
Ending Balance as of Dec 31, 2015	\$57,834.77

D Includes dividend reinvestments.



FIDELITY
PREMIUM SERVICESSM

2015 YEAR-END INVESTMENT REPORT
January 1, 2015 - December 31, 2015

Holdings

Account # 301-793531
VELUPPILLAI SENGO - ROLLOVER IRA

Core Account

Description	Quantity	Price Per Unit	Total Market Value	Cost	Unrealized Gain/Loss	Income Earned
FIDELITY GOVERNMENT CASH RESERVES (FDRXX)	57,834.770	\$1.000	\$57,834.77	not applicable	not applicable	\$5.54
-- 7-day yield: 0.01%						
Total Core Account (35% of account holdings)			\$57,834.77	-		\$5.54

Exchange Traded Products ^E (e.g. ETF, ETN)

Description	Quantity	Price Per Unit	Total Market Value	Cost	Unrealized Gain/Loss	
MARKET VECTORS ETF TR GOLD MINERS ETF FD (GDX) ^E	300.000	\$13.720	\$4,116.00	\$5,662.95	-\$1,546.95	
Total Exchange Traded Products (2% of account holdings)			\$4,116.00	\$5,662.95	-\$1,546.95	

Stocks

Description	Quantity	Price Per Unit	Total Market Value	Cost	Unrealized Gain/Loss	Income Earned
Common Stock						
APPLE INC (AAPL)	700.000	\$105.260	\$73,682.00	\$48,810.70	\$24,871.30	\$1,421.00
CTI BIOPHARMA CORP COM NPV(CTIC)	1.000	1.230	1.23	3,975.60	-3,974.37	-
EXONE CO COM USD0.01(XONE)	300.000	10.040	3,012.00	6,570.90	-3,558.90	-
HERZFELD CARIBBEAN BASIN FD COM ISIN #US42804T1060 SEDOL #2422561 (CUBA)	850.000	6.619	5,626.15	8,165.90	-2,539.75	136.00
INDIA FD INC COM ISIN #US4540891037 SEDOL #2445115 (IFN)	500.000	22.740	11,370.00	12,883.87	-1,513.87	911.92
SUNPOWER CORP COM ISIN #US8676524064 SEDOL #B59DK93 (SPWR)	200.000	30.010	6,002.00	5,577.95	424.05	-
TESLA MOTORS INC COM USD0.001 (TSLA)	20.000	240.010	4,800.20	4,377.95	422.25	-
Total Common Stock (63% of account holdings)			\$104,493.58	\$90,362.87	\$14,130.71	\$2,468.92
Total Stocks (63% of account holdings)			\$104,493.58	\$90,362.87	\$14,130.71	\$2,468.92

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FIDELITY
PREMIUM SERVICESSM

2015 YEAR-END INVESTMENT REPORT
January 1, 2015 - December 31, 2015

Holdings (continued)

Account # 301-793531
VELUPPILLAI SENGO - ROLLOVER IRA

Total Holdings	\$166,444.35	\$96,025.82	\$12,583.76	\$2,509.26
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Total Cost does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable.

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

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FIDELITY
PREMIUM SERVICESSM

2015 YEAR-END INVESTMENT REPORT
January 1, 2015 - December 31, 2015

Account Value: **\$10.11**

Account # 481-846805
VELUPPILLAI SENGO - SEP-IRA

Change Since January 1 **► \$0.00**

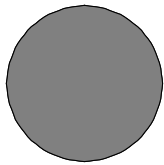
Beginning Account Value as of Jan 1, 2015	\$10.11
Ending Account Value as of Dec 31, 2015	\$10.11

Total Account Trades Jan 2015 - Dec 2015: 0

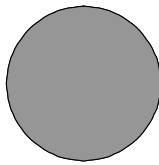
Account Holdings

Jan 1, 2015

Dec 31, 2015



100% Core Account



100% Core Account

Holding Type	Value Jan 1	% of Portfolio Jan 1	Value Dec 31	% of Portfolio Dec 31
Core Account	\$10	100%	\$10	100%
Total	\$10	100%	\$10	100%



FIDELITY
PREMIUM SERVICESSM

2015 YEAR-END INVESTMENT REPORT
January 1, 2015 - December 31, 2015

Holdings

Account # 481-846805
VELUPPILLAI SENGO - SEP-IRA

Core Account

Description	Quantity	Price Per Unit	Total Market Value	Income Earned
FIDELITY GOVERNMENT CASH RESERVES (FDRXX)	10.110	\$1.000	\$10.11	-
-- 7-day yield: 0.01%				
Total Core Account (100% of account holdings)			\$10.11	-
Total Holdings			\$10.11	\$0.00



FIDELITY
PREMIUM SERVICESSM

2015 YEAR-END INVESTMENT REPORT
January 1, 2015 - December 31, 2015

Account Value: **\$2,463.32**

Account # 481-846813
POTCHELVI SENGO - SEP-IRA

Change Since January 1 ▼ **\$743.29**

Beginning Account Value as of Jan 1, 2015	\$3,206.61
Subtractions	-7.95
Transaction Costs, Fees & Charges	-7.95
Change in Investment Value *	-735.34
Ending Account Value as of Dec 31, 2015	\$2,463.32

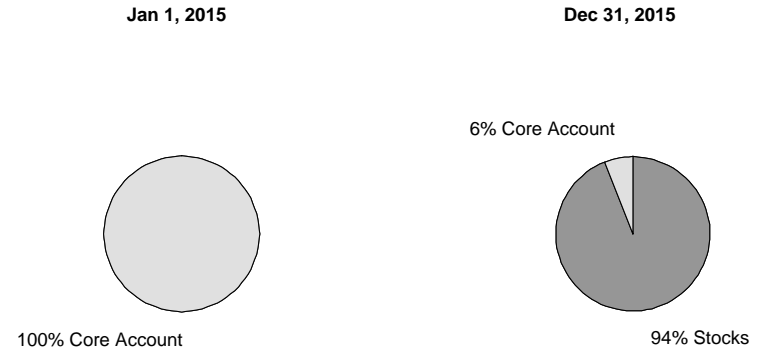
Total Account Trades Jan 2015 - Dec 2015: 1

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

Income Summary

	Dec 31, 2015
Tax-deferred	\$56.01
Total	\$56.01

Account Holdings



Holding Type	Value Jan 1	% of Portfolio Jan 1	Value Dec 31	% of Portfolio Dec 31
Stocks	-	-%	\$2,316	94%
Core Account	3,206	100	146	6
Total	\$3,206	100%	\$2,463	100%

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FIDELITY
PREMIUM SERVICESSM

2015 YEAR-END INVESTMENT REPORT
January 1, 2015 - December 31, 2015

Account Summary (continued)

Account # 481-846813
POTCHELVI SENGO - SEP-IRA

Core Account and Credit Balance Cash Flow *Core Account: FIDELITY GOVERNMENT CASH RESERVES*

Beginning Balance as of Jan 1, 2015	\$3,206.61
Investment Activity	
Securities Bought	-\$3,059.95
Dividends, Interest & Other Income ^D	0.01
Total Investment Activity	-\$3,059.94
Ending Balance as of Dec 31, 2015	\$146.67

^D Includes dividend reinvestments.



FIDELITY
PREMIUM SERVICESSM

2015 YEAR-END INVESTMENT REPORT
January 1, 2015 - December 31, 2015

Holdings

Account # 481-846813
POTCHELVI SENGO - SEP-IRA

Core Account

Description	Quantity	Price Per Unit	Total Market Value	Cost	Unrealized Gain/Loss	Income Earned
FIDELITY GOVERNMENT CASH RESERVES (FDRXX)	146.670	\$1.000	\$146.67	not applicable	not applicable	\$0.01
-- 7-day yield: 0.01%						
Total Core Account (6% of account holdings)			\$146.67	-		\$0.01

Stocks

Description	Quantity	Price Per Unit	Total Market Value	Cost	Unrealized Gain/Loss	Income Earned
Common Stock						
HERZFELD CARIBBEAN BASIN FD COM ISIN #US42804T1060 SEDOL #2422561 (CUBA)	350.000	\$6.619	\$2,316.65	\$3,059.95	-\$743.30	\$56.00
Total Common Stock (94% of account holdings)			\$2,316.65	\$3,059.95	-\$743.30	\$56.00
Total Stocks (94% of account holdings)			\$2,316.65	\$3,059.95	-\$743.30	\$56.00
Total Holdings			\$2,463.32	\$3,059.95	-\$743.30	\$56.01

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

2015 YEAR-END INVESTMENT REPORT
January 1, 2015 - December 31, 2015

Account Value: **\$17,893.71**

Account # 177-712043
VELUPPILLAI SENGO - HEALTH SAVINGS ACCOUNT

Change Since January 1 **▲ \$1,957.87**

Beginning Account Value as of Jan 1, 2015	\$15,935.84
Additions	5,200.01
Deposits	5,200.00
Other Activity In	0.01
Subtractions	-2,744.67
Withdrawals	-2,736.72
Transaction Costs, Fees & Charges	-7.95
Change in Investment Value *	-497.47
Ending Account Value as of Dec 31, 2015	\$17,893.71

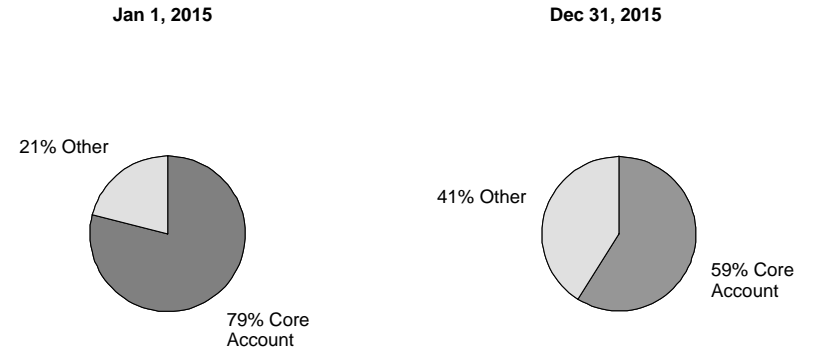
Total Account Trades Jan 2015 - Dec 2015: 1

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

Income Summary

	Dec 31, 2015
Tax-deferred	\$823.03
Total	\$823.03

Account Holdings



Holding Type	Value Jan 1	% of Portfolio Jan 1	Value Dec 31	% of Portfolio Dec 31
Core Account	\$12,661	79%	\$10,602	59%
Other	3,274	21	7,291	41
Total	\$15,935	100%	\$17,893	100%

Core Account and Credit Balance Cash Flow

Core Account: FDIC-Insured Deposit Sweep

Beginning Balance as of Jan 1, 2015	\$12,661.34
Investment Activity	
Securities Bought	-\$5,347.95
Dividends, Interest & Other Income ^D	826.03
Other Activity In	0.01
Total Investment Activity	-\$4,521.91

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FIDELITY
PREMIUM SERVICESSM

2015 YEAR-END INVESTMENT REPORT
January 1, 2015 - December 31, 2015

Account Summary (continued)

Account # 177-712043
VELUPPILLAI SENGO - HEALTH SAVINGS ACCOUNT

Core Account and Credit Balance Cash Flow (continued)

Core Account: FDIC-Insured Deposit Sweep

Cash Management Activity

Deposits	5,200.00
Withdrawals	-2,736.72
Total Cash Management Activity	\$2,463.28

Ending Balance as of Dec 31, 2015 **\$10,602.71**

D Includes dividend reinvestments.

Contributions and Distributions Made in 2015

2015 Partic.	\$4,200.00
2015 Company	1,000.00
Reportable dist.	2,736.72

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FIDELITY
PREMIUM SERVICESSM

2015 YEAR-END INVESTMENT REPORT
January 1, 2015 - December 31, 2015

Holdings

Account # 177-712043
VELUPPILLAI SENGO - HEALTH SAVINGS ACCOUNT

Core Account

Description	Quantity	Price Per Unit	Total Market Value	Total Cost Basis	Unrealized Gain/Loss	Income Earned
FDIC INSURED DEPOSIT AT FIFTH THIRD HSA ^q NOT COVERED BY SIPC (QPILQ) -- Interest rate: 0.01% ^h	4,876.390	\$1.000	\$4,876.39	not applicable	not applicable	\$0.52
FDIC INSURED DEPOSIT AT SUNTRUST BK HSA ^q NOT COVERED BY SIPC (QPIHQ) -- Interest rate: 0.01% ^h	2,326.390	1.000	2,326.39	not applicable	not applicable	0.21
FDIC INSURED DEPOSIT AT WELLS FARGO HSA ^q NOT COVERED BY SIPC (QPISQ) -- Interest rate: 0.01% ^h	3,399.930	1.000	3,399.93	not applicable	not applicable	0.29
Total Core Account (59% of account holdings)			\$10,602.71	-		\$1.02

Other

Description	Quantity	Price Per Unit	Total Market Value Accrued Interest (AI)	Total Cost Basis	Unrealized Gain/Loss	Income Earned
AMERICAN CAP AGY CORP COM (AGNC)	150.000	\$17.340	\$2,601.00	\$4,657.95	-\$2,056.95	\$372.00
ANNALY CAPITAL MANAGEMENT INC COM (NLY)	500.000	9.380	4,690.00	5,347.95	-657.95	450.00
Total Other (41% of account holdings)			\$7,291.00	\$10,005.90	-\$2,714.90	\$822.00

Total Holdings			\$17,893.71	\$10,005.90	-\$2,714.90	\$823.02
Total income earned on positions no longer held			\$0.01			

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 on 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.

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FIDELITY
PREMIUM SERVICESSM

2015 YEAR-END INVESTMENT REPORT
January 1, 2015 - December 31, 2015

ELECTRONIC FUNDS TRANSFER NOTICE

The following notice is required by the Bureau of Consumer Financial Protection's Regulation E and it applies to Electronic Funds Transfers ("EFTs") made by consumers. However, it does not apply to all EFTs. Generally, EFTs in non-retirement accounts, excepting those made for the purchase or sale of securities, are subject to Regulation E (each, a "Covered Transfer").

Error Resolution

In the case of errors or questions about a Covered Transfer, call or write Fidelity using the Contact Information listed below, promptly. You must also call or write Fidelity if you think your statement is wrong or if you need more information about a Covered Transfer on the statement. **Fidelity must hear from you no later than sixty (60) days after Fidelity sent the FIRST statement on which the problem or error appeared.** You will need to:

- ▶ Tell Fidelity your name and account number
- ▶ Describe the error or the Covered Transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information
- ▶ Tell Fidelity the dollar amount of the suspected error

If you notify Fidelity orally, Fidelity may require that you send your complaint or question in writing within ten (10) business days. Fidelity will tell you the results of its investigation within ten (10) business days after Fidelity hears from you and will correct any error promptly. If Fidelity needs more time, however, it may take up to forty-five (45) days to investigate your complaint or question. If Fidelity decides to do this, it will credit your account within ten (10) business days for the amount that you think is in error, so that you will have the use of the money during the time it takes Fidelity to complete its investigation. If Fidelity asks you to put your request or question in writing and it does not receive it within ten (10) business days, or if your account is a brokerage account subject to Regulation T of the Board Governors of the Federal Reserve System (Credit By Brokers and Dealers, 12 CFR 220), Fidelity may not credit your account. For questions involving new accounts, point of sale or foreign initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error. Fidelity will inform you of the results of its investigation within three (3) business days of its completion. If Fidelity decides that there was no error, Fidelity will send you a written explanation. You may ask for copies of the documents that Fidelity used in the investigation.

Contact Information

By Mail:
Fidelity Investments
P.O. Box 770001
Cincinnati, OH 45277-0002

By phone:
800-544-6666

Representatives are available 24 hours a day*

*There is a maintenance period when some services may not be available.

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Information About Your Fidelity Statement

TDD Service for the Hearing-Impaired Call 800-544-0118, 9 am - 9 pm ET, 7 days a week.

Lost or Stolen Cards For 24-Hour worldwide customer service, call 800-529-2164 for American Express or 800-323-5353 for VISA® Gold Check Card.

Additional Investments with Fidelity Make checks payable to Fidelity Investments. Include your account number on the check. For retirement and health savings accounts (HSA), designate in the memo field whether your contribution is for the current or prior year. Mail checks or other inquiries to: Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0003.

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

Cost Basis, Gain/Loss, and Holding Period Information NFS is required to report certain cost basis and holding period information to the IRS on Form 1099-B. Unless otherwise specified, NFS applies the average cost method for open-end mutual funds and the first-in, first-out (FIFO) method for all other securities. Cost basis is adjusted for wash sales on securities with the same CUSIP held in the same account (unless your account receives mark-to-market reporting). Your statement may not reflect all adjustments required for tax purposes. Customers should consult their tax advisors for further information.

Cost Fidelity provides purchase cost information for securities held in retirement and HSA accounts. Such information may be adjusted for certain transactions and does not reflect dividends or capital gains reinvestments. Fidelity reports transaction profit or loss information when securities are sold within a retirement or HSA account. Transaction profit or loss is calculated by subtracting purchase cost from sales proceeds using the FIFO method if shares were purchased at different times or prices. **Statement Mailing** We deliver statements at least four times during the calendar year for any account with a balance.

Additional Information About Your Brokerage Account, If Applicable

Free credit balances (FCB) are funds payable to you on demand. FCB are subject to open commitments such as uncleared checks and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is swept to a core position, you can liquidate the core position and have the proceeds sent to you or held in your account subject to the terms of your account agreement. Required rule 10b-10(a) information not contained herein will be provided on written request. **Assets Separate from Your Brokerage Account** Only securities in the margin portion of your brokerage account contribute to margin and maintenance requirements. Other Assets, which may be reported on your statement, including insurance products that are distributed by FBS and Fidelity Insurance Agency, Inc. and mutual fund only accounts held directly with the fund (Fidelity Mutual Fund Accounts) are not carried by NFS, not covered by the Securities Investor Protection Corporation (SIPC) and do not count toward your margin and maintenance requirements. Assets held in brokerage accounts managed by Strategic Advisers, Inc. (SAI) are carried by NFS and covered by SIPC but do not contribute to your margin and maintenance requirements. **Short Account Balances** Securities sold short are held in a segregated short account. These securities are marked-to-market for margin purposes, and any increase or decrease from the previous week's value is transferred weekly to your margin account. Fidelity represents your short account balance as of the last weekly mark-to-market, not as of the statement end date.

Information About Your Option Transactions Each transaction confirmation previously delivered to you contains full information about commissions and other charges, and such information is available promptly upon request. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description is available upon request. Short positions in American-style options are liable for assignment anytime. The writer of a European-style option is subject to exercise assignment only during the exercise period. For more information, please call Fidelity at 800-544-6666. **Equity Dividend Reinvestment** Shares credited to your account resulted from transactions by FBS acting as agent for your account, or the Depository Trust Company (DTC). **Price Information/Total Market Value** The Total Market Value has been calculated out to 9 decimal places; however, the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency with which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g. \$1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. The prices provided are not firm bids or offers. Certain securities may reflect N/A or unavailable where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not closely reflect the value at which the security may be sold or purchased based on various market factors. The sale or redemption of any fixed income security prior to maturity may result in a loss. Prices for Certificates of Deposits (CDs) on your statement are generally estimates and are not based on actual market prices. The secondary market for CDs is generally illiquid. You should always request a current valuation for your securities prior to making a financial decision or placing an order.

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

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

Mutual Funds and Performance An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund. Before investing, consider the funds' investment objectives, risks, charges and expenses. Contact Fidelity for a prospectus containing this information. Read it carefully. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted. Visit Fidelity.com/performance for most recent month-end performance.

Sales Loads & Fees Each fund reserves the right to terminate or modify its exchange privilege in the future. In connection with (i) access to, purchase or redemption of, and/or maintenance of positions in mutual funds and other investment products ("funds") or (ii) platform infrastructure needed to support such funds, some funds, or their investment affiliates, pay FBS and/or NFS sales loads and 12b-1 fees described in the prospectus as well as additional compensation for shareholder services, platform infrastructure support and maintenance, and other programs. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by FBS or NFS will be furnished to you upon written request. At the time you purchase shares of funds those shares will be assigned either a load, transaction fee (TF) or no transaction fee (NTF) status. When you subsequently sell those shares, any fees applicable to your transaction will be assessed based on the status assigned to the shares at the time of purchase.

Executing Orders on the Floor of the NYSE The Floor broker may permit the specialist to trade on parity with the order for some or all of the executions associated with filling that order, where such permission would not be inconsistent with the broker's best execution obligations. **Agency Trades** Individual securities trades placed for your Fidelity® Personalized Portfolios account are completed on an agency basis by FBS.

SIPC Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with the SIPC up to \$500,000 (including cash claims limited to \$250,000). For details, including the SIPC brochure, please see www.sipc.org 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.

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