



## Premium Services

Envelope 236067726

VELUPPILLAI AND POTCHELUI SENGO  
6106  
RESIDENT CIRCLE  
CARY NC 27519-9455

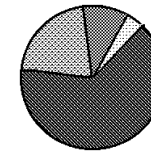


## 2007 Investment Report

January 1, 2007 - December 31, 2007

Online	Fidelity.com
FAST(sm)-Automated Telephone	800-544-5555
Employee Trading Gate	800-343-2428
Retirement Specialist	800-544-5373
Customer Service	800-544-6666
U.Fund College Investing Plan	800-544-2776

## Your Asset Allocation on Dec 31, 2007



Stock	65%
Bond	10%
Short-term	21%
Non-Classified	4%

- This Investment Report summarizes activity in your Fidelity accounts for the past year. We hope you find it helpful, however, keep in mind, it is not intended for tax reporting purposes. To assist you with completing your tax returns, we mail a Tax Reporting Statement in late January. The supplemental information section of that Statement contains such items as realized gain/loss information, cost basis information, and tax-exempt income from Fidelity Funds. Your IRA summary statement and certain other tax forms, such as Form 1099-R and Form 5498, are mailed under separate cover.

## Your Portfolio Summary

### 2007 Changes in Portfolio Value

Beginning value as of Jan 1**	\$253,236.01
Additions	27,190.78
Withdrawals	-12,000.00
Other Tax Withheld	-3.00
Transaction costs, loads and fees	-319.95
Transfers between Fidelity accounts	-4,000.00
Change in investment value	38,182.74
<b>Ending value as of Dec 31</b>	<b>\$302,286.58</b>

Your portfolio commission schedule Gold  
Total eligible trades for portfolio period 33  
Jan 2007 - Dec 2007

### 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

Account Number	Net Value January 1, 2007**	Net Value December 31, 2007
<b>X01-601829</b>	\$62,688.08	\$66,483.31
<b>604-975885</b>	36,585.20	43,938.80
<b>604-975877</b>	37,847.35	45,918.11
<b>301-793531</b>	80,291.92	95,432.09



## Premium Services

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.

## 2007 Investment Report

January 1, 2007 - December 31, 2007

### Value by Account

continued

	Account Number	Net Value January 1, 2007**	Net Value December 31, 2007
Fidelity Roth IRA	<b>301-668648</b>	18,271.36	26,212.12
Fidelity Roth IRA	<b>301-668710</b>	15,923.34	22,590.96
Fidelity SEP-IRA	<b>481-846813</b>	1,619.46	1,701.41
Fidelity SEP-IRA	<b>481-846805</b>	9.30	9.78
<b>Total Portfolio Value</b>		<b>\$253,236.01</b>	<b>\$302,286.58</b>

### Income Summary

Taxable	\$1,334.81
Tax-deferred	4,293.10
Tax-free	3,308.32
<b>Total</b>	<b>\$8,936.23</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.



Premium Services

## 2007 Investment Report

January 1, 2007 - December 31, 2007

### Your Portfolio Details

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

#### 2007 Account Summary

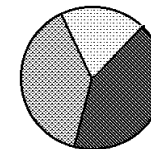
Beginning value as of Jan 1	\$62,688.08
Additions	10,446.24
Withdrawals	-12,000.00
Other Tax Withheld	-3.00
Transaction costs, loads and fees	-239.52
Transfers between Fidelity accounts	-4,000.00
Change in investment value	9,591.51
<b>Ending value as of Dec 31</b>	<b>\$66,483.31</b>

Your commission schedule Gold  
Account eligible trades from Jan 2007 - Dec 2007 23

#### Income Summary

<b>Taxable</b>	
Ordinary Dividends	
Dividends	\$247.05
Interest	1,087.76
<b>Total</b>	<b>\$1,334.81</b>
<i>Foreign taxes paid on securities you owned are included in Ordinary Dividends. Detailed reporting and instructions to help you file your federal tax return are found on your Form 1099-DIV.</i>	

#### Your Asset Allocation on Dec 31, 2007



Stock	42%
Bond	0%
Short-term	39%
Non-Classified	19%

<b>Holdings</b>	(Symbol) as of 12/31	% of Holdings	Income Earned	Quantity	Price per Unit	Total Cost Basis/Proceeds	Total Value
<b>Stocks</b>							
	CANYON RES CORP COM NEW (CAU)	1%	\$0.00	1,000.000	\$0.380	\$1,394.95	\$380.00
M	CITIGROUP INC (C)	9%	0.00	200.000	29.440	6,748.00	5,888.00
M	IMAX CORP (IMAX)	10%	0.00	1,000.000	6.820	4,927.00	6,820.00
M	INTEL CORP (INTC)	20%	225.00	500.000	26.660	10,562.00	13,330.00
M	JDS UNIPHASE CORP COM PAR \$0.001 (JDSU)	2%	0.00	125.000	13.300	2,768.35	1,662.50
<b>Options</b>							
M	CALL (APV) APPLE INC APR 180 (100 SHS) (APVDP)	9%	0.00	2.000	31.850	5,748.55	6,370.00
M	CALL (UPU) COGNIZANT TECH JAN 35 (100 SHS) (UPUAG)	1%	0.00	5.000	0.950	1,016.97	475.00
M	CALL CORNING INC JAN 22 1/2 (GLWAX)	3%	0.00	10.000	1.700	3,086.16	1,700.00
M	CALL(LEAP 2009) (VPZ DELL INC JAN 20 (100 SHS)(VPZ (VPZAD)	5%	0.00	5.000	6.600	3,310.58	3,300.00



Premium Services

## 2007 Investment Report

January 1, 2007 - December 31, 2007

<b>Fidelity Account <sup>sm</sup> X01-601829 VELUPPILLAI SENGO AND POTCHELVI SENGO - WITH RIGHTS OF SURVIVORSHIP</b>							
<b>Holdings</b>	(Symbol) as of 12/31	% of Holdings	Income Earned	Quantity	Price per Unit	Total Cost Basis/Proceeds	Total Value
M CALL INTEL CORP JAN 25 (INQAE )		0%	<i>SHT</i> 0.00	-5.000	2.030	-699.40	-1,015.00
M CALL (WM ) WASHINGTON MUTUAL JUL 15 (100 SHS) (WMGC )		2%	0.00	5.000	2.050	1,760.58	1,025.00
<b>Core Account</b>							
CASH		39%	1,087.76	26,547.810	1.000	not applicable	26,547.81
<i>For balances between \$25,000.00 and \$49,999.99, the current interest rate is 0.99%.</i>							
<b>Total Market Value as of December 31, 2007</b>							<b>\$66,483.31</b>
Total income earned on positions no longer held			22.05				
<b>2007 Income Earned</b>			<b>\$ 1,334.81</b>				

All positions held in cash account unless indicated otherwise.

M - Position held in margin account.

SHT - short position.

## Transaction Details of Core Account

### Core Account - Cash

Description	Amount	Balance	Description	Amount	Balance
<b>Beginning</b>		<b>\$27,327.58</b>	Income	247.05	
<i>Investment Activity</i>			Subtotal of Investment Activity	\$773.99	
Securities bought	-\$27,395.72		<i>Cash Management Activity</i>		
Securities sold	30,837.90		Deposits	10,446.24	
Exchanges out	-4,000.00		Other withdrawals	-12,000.00	
Other disbursements	-3.00		Subtotal of Cash Management Activity	- \$1,553.76	
Core account income	1,087.76		<b>Ending</b>		<b>\$26,547.81</b>



Premium Services

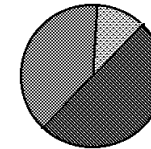
## 2007 Investment Report

January 1, 2007 - December 31, 2007

**Education Account 604-975885**

VELUPPILLAI SENGU - PARTICIPANT TOD - SETHAN SENGU - BENEFICIARY

### Your Asset Allocation on Dec 31, 2007



Stock	50%
Bond	39%
Short-term	11%

### 2007 Account Summary

Beginning value as of Jan 1	\$36,585.20
Additions	4,200.00
Change in investment value	3,153.60
<b>Ending value as of Dec 31</b>	<b>\$43,938.80</b>

### College Investment Details

2008 plan contribution cap:	\$300,000.00
Life of plan total contributions:	\$33,750.00
Beneficiary total invested value:	\$43,938.81
2008 remaining to contribute:	\$256,061.19

### Contributions Made in 2007

Contributions	\$4,200.00
---------------	------------

### Portfolio Contribution Summary Elections

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

### Holdings as of December 31, 2007

	Percentage of Total Value	Quantity December 31, 2007	Price per Unit December 31, 2007	Total Value December 31, 2007
MA PORTFOLIO 2015	100 %	3,036.545	\$14.470	\$43,938.80

\* 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
1/12	MA PORTFOLIO 2015 CONTRIBUTION	You bought	44.543	\$13.47000	-\$600.00
2/12	MA PORTFOLIO 2015 CONTRIBUTION	You bought	44.412	13.51000	-600.00
3/12	MA PORTFOLIO 2015 CONTRIBUTION	You bought	44.477	13.49000	-600.00
4/12	MA PORTFOLIO 2015 CONTRIBUTION	You bought	43.636	13.75000	-600.00



## 2007 Investment Report

January 1, 2007 - December 31, 2007

*Premium Services*

### 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
5/14	MA PORTFOLIO 2015 CONTRIBUTION	You bought	42.644	14.07000	-600.00
6/12	MA PORTFOLIO 2015 CONTRIBUTION	You bought	42.888	13.99000	-600.00
7/12	MA PORTFOLIO 2015 CONTRIBUTION	You bought	41.667	14.40000	-600.00

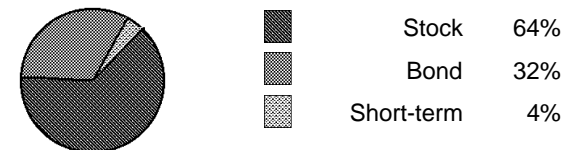
##### Cash Management Activity

##### Deposits ( 7 )

Date	Description	Amount	Date	Description	Amount	Date	Description	Amount
1/12		\$600.00	4/12		600.00	7/12		600.00
2/12		600.00	5/14		600.00	<b>Total</b>		<b>\$4,200.00</b>
3/12		600.00	6/12		600.00			

### Education Account 604-975877 VELUPPILLAI SENGU - PARTICIPANT TOD - PRASHAN SENGU - BENEFICIARY

#### Your Asset Allocation on Dec 31, 2007



#### 2007 Account Summary

Beginning value as of Jan 1	\$37,847.35
Additions	4,544.54
Change in investment value	3,526.22
<b>Ending value as of Dec 31</b>	<b>\$45,918.11</b>

#### College Investment Details

2008 plan contribution cap:	\$300,000.00
Life of plan total contributions:	\$34,561.44
Beneficiary total invested value:	\$45,918.11
2008 remaining to contribute:	\$254,081.89

#### Contributions Made in 2007

Contributions	\$4,544.54
---------------	------------



## 2007 Investment Report

January 1, 2007 - December 31, 2007

*Premium Services*

**Education Account**    604-975877    VELUPPILLAI SENGU - PARTICIPANT TOD    - PRASHAN SENGU - BENEFICIARY

### Portfolio Contribution Summary Elections

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

<b>Holdings</b> as of December 31, 2007	Percentage of Total Value	Quantity December 31, 2007	Price per Unit December 31, 2007	Total Value December 31, 2007
MA PORTFOLIO 2018	100 %	3,155.884	\$14.550	\$45,918.11

\* 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
1/12	MA PORTFOLIO 2018 CONTRIBUTION	You bought	44.543	\$13.47000	-\$600.00
2/12	MA PORTFOLIO 2018 CONTRIBUTION	You bought	44.346	13.53000	-600.00
3/12	MA PORTFOLIO 2018 CONTRIBUTION	You bought	44.577	13.46000	-600.00
3/30	MA PORTFOLIO 2018 CONTRIBUTION	You bought	9.024	13.57000	-122.45
4/12	MA PORTFOLIO 2018 CONTRIBUTION	You bought	43.510	13.79000	-600.00
5/14	MA PORTFOLIO 2018 CONTRIBUTION	You bought	42.343	14.17000	-600.00
6/12	MA PORTFOLIO 2018 CONTRIBUTION	You bought	42.523	14.11000	-600.00
6/29	MA PORTFOLIO 2018 CONTRIBUTION	You bought	4.820	14.29000	-68.88
7/12	MA PORTFOLIO 2018 CONTRIBUTION	You bought	41.096	14.60000	-600.00
9/28	MA PORTFOLIO 2018 CONTRIBUTION	You bought	3.592	14.66000	-52.66
9/28	MA PORTFOLIO 2018 CONTRIBUTION	You bought	6.859	14.66000	-100.55



*Premium Services*

## 2007 Investment Report

January 1, 2007 - December 31, 2007

**Education Account 604-975877** VELUPPILLAI SENGU - PARTICIPANT TOD - PRASHAN SENGU - BENEFICIARY

### Cash Management Activity

#### Deposits ( 11)

Date	Description	Amount	Date	Description	Amount	Date	Description	Amount
1/12		\$600.00	4/12		600.00	7/12		600.00
2/12		600.00	5/14		600.00	9/28	529 REWARDS CONTRIB	100.55
3/12		600.00	6/12		600.00	9/28	529 REWARDS CONTRIB	52.66
3/30	529 REWARDS CONTRIB	122.45	6/29	529 REWARDS CONTRIB	68.88	<b>Total</b>		<b>\$4,544.54</b>

**Fidelity Rollover IRA 301-793531** VELUPPILLAI SENGU - ROLLOVER IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN

#### 2007 Account Summary

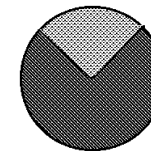
Beginning value as of Jan 1	\$80,291.92
Transaction costs, loads and fees	-80.43
Change in investment value	15,220.60
<b>Ending value as of Dec 31</b>	<b>\$95,432.09</b>

Your commission schedule Gold  
Account eligible trades from Jan 2007 - Dec 2007 10

#### Income Summary

**Tax-deferred \$4,210.67**

#### Your Asset Allocation on Dec 31, 2007



Stock	75%
Bond	0%
Short-term	25%





## 2007 Investment Report

January 1, 2007 - December 31, 2007

*Premium Services*

### Fidelity Rollover IRA 301-793531

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

Holdings (Symbol) as of 12/31	% of Holdings	Performance December 31, 2007	Income Earned	Quantity	Price per Unit	Cost	Total Value
<b>Stocks</b>							
CELL THERAPEUTICS INC COM NEW (CTIC)	1%		\$0.00	425.000	\$1.880	\$3,975.60	\$799.00
INDIA FD INC (IFN)	13%		572.00	200.000	62.260	8,318.24	12,452.00
ISHARES INC MSCI JAPAN INDEX FD (EWJ)	3%		27.68	200.000	13.290	2,819.44	2,658.00
SIFY TECHNOLOGIES LTD SPONSORED ADR (SIFY)	6%		0.00	1,000.000	5.280	6,998.00	5,280.00
<b>Stock Funds</b>							
FIDELITY DIVERSIFIED INTERNATIONAL (FDIVX)	12%		820.94	283.792	39.900	6,277.71e	11,323.30
FIDELITY MID CAP STOCK (FMCSX)	16%		1,166.18	513.142	29.240	8,809.40e	15,004.27
FIDELITY LOW PRICED STOCK (FLPSX)	10%		835.94	238.276	41.130	5,988.71	9,800.29
FIDELITY OTC PORT (FOCPX)	15%		0.00	267.210	52.170	7,266.11e	13,940.35
<b>Core Account</b>							
FIDELITY CASH RESERVES (FDRXX)	25%	7-day yield: 4.75%	787.93	24,174.880	1.000	not applicable	24,174.88
<b>Total Market Value as of December 31, 2007</b>							<b>\$95,432.09</b>
<b>2007 Income Earned</b>			<b>\$ 4,210.67</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.



Premium Services

## 2007 Investment Report

January 1, 2007 - December 31, 2007

**Fidelity Rollover IRA 301-793531**

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

### Transaction Details of Core Account

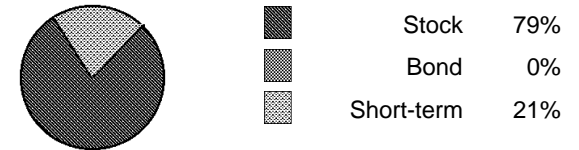
#### Core Account - Fidelity Cash Reserves

Description	Amount	Balance	Description	Amount	Balance
<b>Beginning</b>		<b>\$19,864.76</b>	Core account income	787.93	
<i>Investment Activity</i>			Income	4,069.02	
Securities bought	-\$27,000.45		Subtotal of Investment Activity	\$4,310.12	
Securities sold	26,453.62		<b>Ending</b>		<b>\$24,174.88</b>

**Fidelity Roth IRA 301-668648**

POTCHELVI SENGU - ROTH INDIVIDUAL RETIREMENT ACCOUNT - FMTC CUSTODIAN

#### Your Asset Allocation on Dec 31, 2007



#### 2007 Account Summary

Beginning value as of Jan 1	\$18,271.36
Additions	4,000.00
Change in investment value	3,940.76
<b>Ending value as of Dec 31</b>	<b>\$26,212.12</b>

Your commission schedule Gold  
Account eligible trades from Jan 2007 - Dec 2007 0

#### Income Summary

Tax-free	\$1,994.07
----------	------------

#### Contributions Made in 2007

2006 Contributions	\$4,000.00
--------------------	------------



## 2007 Investment Report

January 1, 2007 - December 31, 2007

*Premium Services*

### Fidelity Roth IRA 301-668648

POTCHELVI SENGU - ROTH INDIVIDUAL RETIREMENT ACCOUNT - FMTC CUSTODIAN

Holdings	(Symbol) as of 12/31	% of Holdings	Performance December 31, 2007	Income Earned	Quantity	Price per Unit	Cost	Total Value
<b>Stock Funds</b>								
FIDELITY SOUTHEAST ASIA (FSEAX)		15%		\$294.77	98.816	\$39.660	\$2,500.00	\$3,919.04
FIDELITY SELECT HEALTH CARE (FSPHX)		16%		447.03	33.505	125.820	2,983.84	4,215.60
FIDELITY SELECT MEDICAL EQUIP&SYSTEM (FSMEX)		48%		1,021.24	501.821	24.870	8,888.89	12,480.29
<b>Core Account</b>								
FIDELITY CASH RESERVES (FDRXX)		21%	7-day yield: 4.75%	231.03	5,597.190	1.000	not applicable	5,597.19
<b>Total Market Value as of December 31, 2007</b>								<b>\$26,212.12</b>
<b>2007 Income Earned</b>				<b>\$ 1,994.07</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>\$6,866.16</b>	Core account income	231.03	
<i>Investment Activity</i>			Income	1,758.98	
Securities bought	-\$7,258.98		Subtotal of Investment Activity	- \$1,268.97	
Other additions	4,000.00		<b>Ending</b>		<b>\$5,597.19</b>



*Premium Services*

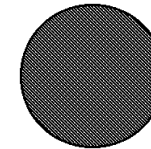
## 2007 Investment Report




January 1, 2007 - December 31, 2007

**Fidelity Roth IRA 301-668710**

VELUPPILLAI SENGU - ROTH INDIVIDUAL RETIREMENT ACCOUNT - FMTC CUSTODIAN

### Your Asset Allocation on Dec 31, 2007



	Stock	100%
	Bond	0%
	Short-term	0%

### 2007 Account Summary

Beginning value as of Jan 1	\$15,923.34
Additions	4,000.00
Change in investment value	2,667.62
<b>Ending value as of Dec 31</b>	<b>\$22,590.96</b>

Your commission schedule Gold  
Account eligible trades from Jan 2007 - Dec 2007 0

### Income Summary

Tax-free	\$1,314.25
----------	------------

### Contributions Made in 2007

2006 Contributions	\$4,000.00
--------------------	------------

<b>Holdings</b> (Symbol) as of 12/31	% of Holdings	Performance December 31, 2007	Income Earned	Quantity	Price per Unit	Cost	Total Value
<b>Stock Funds</b>							
FIDELITY CANADA (FICDX)	30%		\$387.93	108.896	\$61.400	\$5,000.00	\$6,686.21
FIDELITY JAPAN (FJPX)	25%		836.58	396.192	14.340	5,865.18	5,681.39
FIDELITY SELECT TECHNOLOGY (FSPTX)	45%		0.00	125.590	81.320	7,639.39	10,212.98
<b>Core Account</b>							
FIDELITY CASH RESERVES (FDRXX)	0%	7-day yield: 4.75%	89.74	10.380	1.000	not applicable	10.38
<b>Total Market Value as of December 31, 2007</b>							<b>\$22,590.96</b>
<b>2007 Income Earned</b>			<b>\$ 1,314.25</b>				

All positions held in cash account unless indicated otherwise.



## 2007 Investment Report

January 1, 2007 - December 31, 2007

*Premium Services*

**Fidelity Roth IRA 301-668710**

VELUPPILLAI SENGU - 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>\$0.23</b>	Core account income	89.74	
<i>Investment Activity</i>			Income	1,208.08	
Securities bought	-\$5,287.67		Subtotal of Investment Activity	\$10.15	
Other additions	4,000.00		<b>Ending</b>		<b>\$10.38</b>

**Fidelity SEP-IRA 481-846813**

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

#### 2007 Account Summary

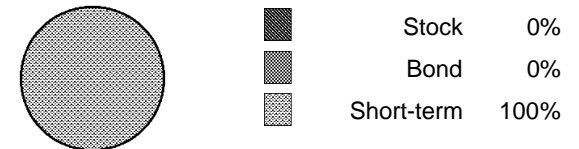
Beginning value as of Jan 1	\$1,619.46
Change in investment value	81.95
<b>Ending value as of Dec 31</b>	<b>\$1,701.41</b>

Your commission schedule Gold  
Account eligible trades from Jan 2007 - Dec 2007 0

#### Income Summary

**Tax-deferred \$81.95**

#### Your Asset Allocation on Dec 31, 2007



Holdings (Symbol) as of 12/31	% of Holdings	Performance December 31, 2007	Income Earned	Quantity	Price per Unit	Total Value
-------------------------------	---------------	-------------------------------	---------------	----------	----------------	-------------

#### Core Account

FIDELITY CASH RESERVES (FDRXX)	100%	7-day yield: 4.75%	\$81.95	1,701.410	\$1.000	\$1,701.41
--------------------------------	------	--------------------	---------	-----------	---------	------------

#### 2007 Income Earned

**\$ 81.95**

*All positions held in cash account unless indicated otherwise.*



## 2007 Investment Report

January 1, 2007 - December 31, 2007

*Premium Services*

**Fidelity SEP-IRA 481-846813** POTCHELVI SENGU - SEP-IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN

### Transaction Details of Core Account

#### Core Account - Fidelity Cash Reserves

Description	Amount	Balance	Description	Amount	Balance
<b>Beginning</b>		<b>\$1,619.46</b>	Subtotal of Investment Activity	\$81.95	
<i>Investment Activity</i>			<b>Ending</b>		<b>\$1,701.41</b>
Core account income	\$81.95				

**Fidelity SEP-IRA 481-846805** VELUPPILLAI SENGU - SEP-IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN

#### 2007 Account Summary

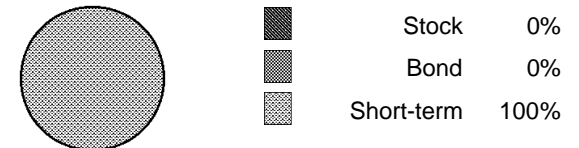
Beginning value as of Jan 1	\$9.30
Change in investment value	0.48
<b>Ending value as of Dec 31</b>	<b>\$9.78</b>

Your commission schedule	Gold
Account eligible trades from Jan 2007 - Dec 2007	0

#### Income Summary

<b>Tax-deferred</b>	<b>\$0.48</b>
---------------------	---------------

#### Your Asset Allocation on Dec 31, 2007



Holdings (Symbol) as of 12/31	% of Holdings	Performance December 31, 2007	Income Earned	Quantity	Price per Unit	Total Value
-------------------------------	---------------	-------------------------------	---------------	----------	----------------	-------------

#### Core Account

FIDELITY CASH RESERVES (FDRXX)	100%	7-day yield: 4.75%	\$0.48	9.780	\$1.000	\$9.78
--------------------------------	------	--------------------	--------	-------	---------	--------

#### 2007 Income Earned

**\$ 0.48**

*All positions held in cash account unless indicated otherwise.*



## 2007 Investment Report

January 1, 2007 - December 31, 2007

*Premium Services*

**Fidelity SEP-IRA 481-846805** VELUPPILLAI SENGU - SEP-IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN

### Transaction Details of Core Account

#### Core Account - Fidelity Cash Reserves

Description	Amount	Balance	Description	Amount	Balance
<b>Beginning</b>		<b>\$9.30</b>	Subtotal of Investment Activity	\$0.48	
<i>Investment Activity</i>			<b>Ending</b>		<b>\$9.78</b>
Core account income	\$0.48				

*Premium Services*

---

**ELECTRONIC FUNDS TRANSFER NOTICE**

The following notice is required by the Federal Reserve Board's Regulation E and it applies to Electronic Funds Transfers ("EFT") 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 the Regulation.

**Error Resolution**

In the case of errors or questions about EFT transactions, 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 an EFT on the statement. **Fidelity must hear from you no later than 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 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 10 business\* days, Fidelity may not credit your account. If Fidelity decides that there was no error, Fidelity will send you a written explanation within three business days after Fidelity finishes the investigation. You may ask for copies of the documents that Fidelity used in the investigation.

\*calendar days if you are a Massachusetts resident

**Contact Information**

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

By phone:  
800-544-6666





## Your 2007 Fidelity Investment Report

Your year-end Fidelity Investment Report summarizes activity in your Fidelity account(s) for the past year and may help you assess whether your investments still suit your needs. **This is not a tax form. Do not use it for tax reporting purposes.**

Under separate cover you should 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 of 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, certain substitute payments, such as those in lieu of dividends and tax-exempt interest, or other income such as certain credit adjustments, prizes, awards, etc.;
- Form 1099-R if you took a distribution from a retirement account or recharacterized an IRA

contribution:

- Form 1099-SA if you own a Fidelity HSA® and you took a distribution;
- 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;
- Form 5498-SA if you have a Fidelity HSA and there was contribution activity in your account.

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 are maintenance periods 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 to: Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0003.

## 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 Depository 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><li>• FDIC Insured Cash (Core)</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 30th, your assets in the fund were allocated as follows:

Fidelity Asset Manager® 20%	20% stocks, 61% bonds, 19% short-term
Fidelity Asset Manager® 50%	51% stocks, 45% bonds, 4% short-term
Fidelity Asset Manager® 70%	71% stocks, 29% bonds, 0% short-term
Fidelity Asset Manager® 85%	84% stocks, 15% bonds, 1% short-term
Fidelity Balanced Fund	65% stocks, 35% bonds, 0% short-term
Fidelity Puritan® Fund	65% stocks, 35% bonds, 0% short-term
Fidelity Four-In-One Index Fund	56% Spartan® 500 Index Fund, 15% Spartan® Extended Market Index Fund, 15% Spartan® International Index Fund, and 14% Fidelity U.S. Bond Index Fund

Fidelity Global Balanced Fund	62% stocks, 35% bonds, 3% short-term
Fidelity Real Estate Income Fund	37% stocks, 55% bonds, 8% short-term

The percentages listed below represent each of the following funds' actual allocation as of September 30, 2007:

Fidelity Freedom Income Fund®	20% stock funds, 40% bond funds, 40% short-term
Fidelity Freedom 2000 Fund®	28% stock funds, 34% bond funds, 38% short-term
Fidelity Freedom 2005 Fund®	50% stock funds, 39% bond funds, 11% short-term
Fidelity Freedom 2010 Fund®	52% stock funds, 38% bond funds, 10% short-term
Fidelity Freedom 2015 Fund®	56% stock funds, 38% bond funds, 6% short-term
Fidelity Freedom 2020 Fund®	70% stock funds, 30% bond funds, 0% short-term
Fidelity Freedom 2025 Fund®	70% stock funds, 30% bond funds, 0% short-term
Fidelity Freedom 2030 Fund®	82% stock funds, 18% bond funds, 0% short-term
Fidelity Freedom 2035 Fund®	83% stock funds, 17% bond funds, 0% short-term
Fidelity Freedom 2040 Fund®	85% stock funds, 15% bond funds, 0% short-term
Fidelity Freedom 2045 Fund®	86% stock funds, 14% bond funds, 0% short-term
Fidelity Freedom 2050 Fund®	90% stock funds, 10% bond funds, 0% short-term
Fidelity Income Replacement 2016 Fund <sup>sm</sup>	38% stock funds, 39% bond funds, 23% short-term
Fidelity Income Replacement 2018 Fund <sup>sm</sup>	43% stock funds, 37% bond funds, 20% short-term
Fidelity Income Replacement 2020 Fund <sup>sm</sup>	47% stock funds, 36% bond funds, 17% short-term
Fidelity Income Replacement 2022 Fund <sup>sm</sup>	49% stock funds, 35% bond funds, 16% short-term
Fidelity Income Replacement 2024 Fund <sup>sm</sup>	52% stock funds, 34% bond funds, 14% short-term
Fidelity Income Replacement 2026 Fund <sup>sm</sup>	54% stock funds, 33% bond funds, 13% short-term
Fidelity Income Replacement 2028 Fund <sup>sm</sup>	56% stock funds, 32% bond funds, 12% short-term
Fidelity Income Replacement 2030 Fund <sup>sm</sup>	57% stock funds, 32% bond funds, 11% short-term
Fidelity Income Replacement 2032 Fund <sup>sm</sup>	58% stock funds, 32% bond funds, 10% short-term
Fidelity Income Replacement 2034 Fund <sup>sm</sup>	61% stock funds, 31% bond funds, 8% short-term
Fidelity Income Replacement 2036 Fund <sup>sm</sup>	63% stock funds, 32% bond funds, 5% short-term

Fidelity Freedom Funds and Income Replacement 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. Asset allocation percentages are rounded to the nearest whole number, and may not sum to 100%. The funds listed on this page do not include any blended funds launched after September 30th, 2007. If you own one of these new funds, your assets will be allocated as of the latest available data.

**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. Brokerage services provided by Fidelity Brokerage Services LLC (FBS), Member NYSE, SIPC, a Fidelity Investments company. Custody and other services provided by National Financial Services LLC (NFS), Member NYSE, SIPC, a Fidelity Investments company. Direct inquiries about positions or balances in your brokerage account to NFS at **800-544-6666**. FBS, NFS, and FDC are each direct or indirect subsidiaries of FMR Corp. Fidelity Account® is a registered trade mark of FMR Corp. and a service of FBS. Upon written request, Fidelity will mail a NFS financial statement, which is also available for inspection at its office.



## Features of Your Investment Report

### 2007 Changes In Portfolio Value and Account Summary

A summary of activity in your portfolio and in each of your accounts for 2007.

#### 2007 Income Summary

This section may not reflect all taxable income received in your account. Certain items not included here may also be taxable to you. For example, *Net Adjustments* in the *Account Summary* section may include other taxable income. Dividend amounts reported on your account statements may not match this Report. Your statements report dividends when they are posted to your account. Unless otherwise indicated, this Report follows the IRS reporting requirements for Form 1099-DIV which require that mutual fund distributions declared in Oct, Nov or Dec and paid by Jan 31 of the following year are taxable based on the record date, not the date paid. Income generated by other types of investments is usually taxable in the year paid, not in the year declared.

Fidelity classifies all long-term capital gain distributions as "long-term" cap gain on this Report. This may not be appropriate for tax reporting purposes. Refer to your Form 1099-DIV when reporting capital gain distributions on your tax return.

Sometimes dividends, foreign taxes paid and other distributions are later reclassified or adjusted. If such changes are received by 12/31, then the *Income Summary* should reflect them. If they occur after 12/31, they will not be reflected.

Interest income paid by 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 are not usually taxed until you take withdrawals. "Tax-free income" includes earnings on investments in a Roth IRA, which are not taxed at the federal level upon withdrawal provided certain requirements are met.

**Contributions/Distributions Made in 2007** This is a summary of annual Traditional IRA, Roth IRA, Rollover IRA, SIMPLE-IRA, Health Savings Account, non-prototype retirement plan contributions and taxable and non-taxable retirement distributions for 2007. IRA assets converted to a Roth IRA are included in distributions. IRA recharacterizations are not reflected in this section.

**Holdings as of December 31, 2007** This section reports your holdings as of December 31, 2007, 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 Information** Estimated cost basis information reported 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 average cost-single category (ACSC) method for open-end mutual funds and the first-in, first-out (FIFO) method for all other securities. See your year-end tax reporting package and account statements for more details on how Fidelity estimates cost basis information and makes certain adjustments thereto. Consult your tax advisor 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 using the FIFO method if shares were purchased at different times or prices.

## 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 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 subject 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.

Securities in accounts carried by National Financial Services LLC ("NFS"), a Fidelity Investments company, are protected in accordance with the Securities Investor Protection Corporation ("SIPC") up to \$500,000 (including cash claims limited to \$100,000). For details or to request an SIPC brochure, please see [www.sipc.org](http://www.sipc.org) or call 202-371-8300. NFS has arranged for additional protection for cash and covered securities to supplement its SIPC coverage. This additional protection covers total account net equity in excess of the \$500,000/\$100,000 coverage provided by SIPC. Neither coverage protects against a decline in the market value of securities. 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.

Fidelity Portfolio Advisory Service® is a service of Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments company. Fidelity Private Portfolio Service® may be offered through the following Fidelity Investments Companies: Strategic Advisers, Inc., Fidelity Personal Trust Company, FSB ("FPT"), a federal savings bank 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.

443934