



FIDELITY

PREMIUM SERVICESSM

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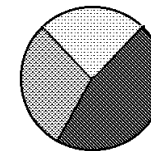
VELUPPILLAI SENGO
2018 OLLIVANDER DR
CARY NC 27519-1546

2013 Investment Report

January 1, 2013 - December 31, 2013

Online	Fidelity.com
FAST(sm)-Automated Telephone	800-544-5555
Employee Trading Gate	800-343-2428
Retirement Representative	800-544-5373
Customer Service	800-544-6666
U.Fund College Investing Plan	800-544-2776
Health Savings Accounts	800-544-3716

Your Asset Allocation on Dec 31, 2013



Stock	46%
Bond	0%
Short-term	30%
Non-Classified	24%

- This Investment Report summarizes activity in your Fidelity accounts for the past year. We hope you find it helpful, however, keep in mind that it is not intended for tax reporting purposes. Adjustments often occur after this report has been created. Fidelity mails a separate (Forms 1099) Tax Reporting Statement, if applicable, to assist you with your tax returns, in January or by February 15th. That statement includes information on estimated realized gains & losses, estimated cost basis, and Fidelity tax-exempt funds. Your Form 5498, Form 1099-R, and other forms are each mailed separately.

Your Portfolio Summary

2013 Changes in Portfolio Value

Beginning value as of Jan 1**	\$487,296.65
Additions	45,689.35
Withdrawals	-21,516.95
Transaction costs, loads and fees	-255.09
Transfers between Fidelity accounts	-10,000.00
Change in investment value	31,260.23

Ending value as of Dec 31 **\$532,474.19**

Total trades for portfolio period
Jan 2013 - Dec 2013 22

Value by Account

General Investment

Fidelity Account SM - Joint WROS	X01-601829	\$103,683.80	\$101,002.67
Education Account	604-975885	48,250.70	51,439.07
Education Account	604-975877	51,910.13	57,954.79

Personal Retirement

Fidelity Rollover IRA	301-793531	130,822.55	142,852.47
Fidelity Roth IRA	301-668648	50,486.15	62,939.84
Fidelity Roth IRA	301-668710	87,696.30	98,903.00
Fidelity SEP-IRA	481-846813	3,165.93	3,206.25





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2013 Investment Report

January 1, 2013 - December 31, 2013

Value by Account

continued

	Account Number	Net Value January 1, 2013**	Net Value December 31, 2013
Fidelity SEP-IRA	481-846805	10.11	10.11
Health Savings Account			
Fidelity Health Savings Account	177-712043	11,270.98	14,165.99
Total Portfolio Value		\$487,296.65	\$532,474.19

Income Summary

Taxable	\$151.34
Tax-deferred	2,244.97
Return of capital	44.00
Tax-free	3,145.04
Total	\$5,585.35

** 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.



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January 1, 2013 - December 31, 2013

Your Portfolio Details

Fidelity AccountSM X01-601829 VELUPPILLAI SENGO AND POTCHELVI SENGO - WITH RIGHTS OF SURVIVORSHIP

2013 Account Summary

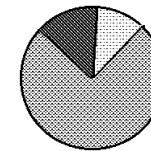
Beginning value as of Jan 1	\$103,683.80
Additions	30,000.00
Withdrawals	-20,000.00
Transaction costs, loads and fees	-155.57
Transfers between Fidelity accounts	-10,000.00
Change in investment value	-2,525.56
Ending value as of Dec 31	\$101,002.67

Account trades from Jan 2013 - Dec 2013 17

Income Summary

Taxable	
Ordinary Dividends	
Dividends	\$146.08
Interest	5.26
Return of capital	44.00
Total	\$195.34

Your Asset Allocation on Dec 31, 2013



Stock	14%
Bond	0%
Short-term	75%
Non-Classified	11%

Holdings	(Symbol) as of 12/31	% of Holdings	Income Earned	Quantity	Price per Unit	Total Cost Basis/Proceeds	Total Value
Stocks							
M	BROADCOM CORP CL A (BRCM)	6%	\$44.00	200.000	\$29.645	\$5,447.95	\$5,929.00
M	CITIGROUP INC COM NEW (C)	0%	0.08	2.000	52.110	73.02	104.22
M	NEWMONT MNG CORP HLDG CO (NEM)	5%	100.00	200.000	23.030	7,009.90	4,606.00
M	OMNIVISION TECHNOLOGIES INC (OVTI)	3%	0.00	200.000	17.200	6,717.95	3,440.00
Options							
M	CALL (AAPL) APPLE INC APR 19 14 \$500 (100 SHS) (AAPL140419C500)	7%	0.00	1.000	70.150	1,032.98	7,015.00
M	CALL (AAPL) APPLE INC APR 19 14 \$550 (100 SHS) (AAPL140419C550)	4%	0.00	1.000	38.300	2,007.98	3,830.00
M	CALL (BRCM) BROADCOM CORP FEB 22 14 \$31 (100 SHS) (BRCM140222C31)	0%	SHT 0.00	-2.000	0.800	-115.98	-160.00
M	CALL (OVTI) OMNIVISION MAR 22 14 \$20 (100 SHS) (OVTI140322C20)	0%	SHT 0.00	-2.000	0.500	-95.98	-100.00



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PREMIUM SERVICES SM

2013 Investment Report

January 1, 2013 - December 31, 2013

Fidelity Account SM X01-601829 VELUPPILLAI SENGU AND POTCHELVI SENGU - WITH RIGHTS OF SURVIVORSHIP							
Holdings	(Symbol) as of 12/31	% of Holdings	Income Earned	Quantity	Price per Unit	Total Cost Basis/Proceeds	Total Value
Core Account							
CASH		75%	5.26	76,338.450	1.000	not applicable	76,338.45
<i>For balances between \$50,000.00 and \$99,999.99, the current interest rate is 0.01%.</i>							
Total Market Value as of December 31, 2013							\$101,002.67
Total income earned on positions no longer held			46.00				
2013 Income Earned			\$ 195.34				

All positions held in cash account unless indicated otherwise.

M - Position held in margin account.

SHT - short position.

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

Transaction Details of Core Account

Core Account - Cash

Description	Amount	Balance	Description	Amount	Balance
Beginning		\$74,038.68	Subtotal of Investment Activity	- \$7,700.23	
<i>Investment Activity</i>			<i>Cash Management Activity</i>		
Securities bought	-\$23,503.36		Deposits	30,000.00	
Securities sold	25,607.79		Other withdrawals	-20,000.00	
Exchanges out	-10,000.00		Subtotal of Cash Management Activity	\$10,000.00	
Core account income	5.26		Ending		\$76,338.45
Income	190.08				



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Education Account 604-975885 VELUPPILLAI SENGU - PARTICIPANT TOD - SETHAN SENGU - BENEFICIARY

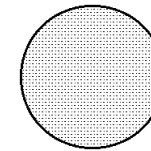
2013 Account Summary

Beginning value as of Jan 1	\$48,250.70
Change in investment value	3,188.37
Ending value as of Dec 31	\$51,439.07

College Investment Details

2014 plan contribution cap:	\$350,000.00
Life of plan total contributions:	\$33,750.00
Beneficiary total invested value:	\$51,439.07
2014 remaining to contribute:	\$298,560.93

Your Asset Allocation on Dec 31, 2013



	Stock	0%
	Bond	0%
	Short-term	0%
	Non-Classified	100%

Portfolio Contribution Summary Elections

MA PORTFOLIO 2015 (FIDELITY FUNDS)	Contribution %
Total	100%

Holdings as of December 31, 2013	Percentage of Total Value	Quantity December 31, 2013	Price per Unit December 31, 2013	Total Value December 31, 2013
MA PORTFOLIO 2015 (FIDELITY FUNDS)	100 %	3,036.545	\$16.940	\$51,439.07

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



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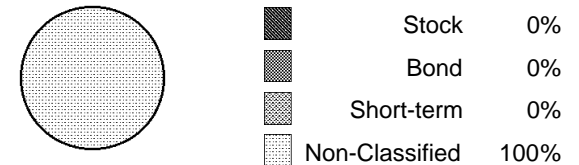
2013 Investment Report

January 1, 2013 - December 31, 2013

Education Account 604-975877

VELUPPILLAI SENGU - PARTICIPANT TOD - PRASHAN SENGU - BENEFICIARY

Your Asset Allocation on Dec 31, 2013



2013 Account Summary

Beginning value as of Jan 1	\$51,910.13
Additions	489.35
Change in investment value	5,555.31
Ending value as of Dec 31	\$57,954.79

College Investment Details

2014 plan contribution cap:	\$350,000.00
Life of plan total contributions:	\$37,237.35
Beneficiary total invested value:	\$57,954.79
2014 remaining to contribute:	\$292,045.21

Contributions Made in 2013

Contributions	\$489.35
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Portfolio Contribution Summary Elections

	Contribution %
MA PORTFOLIO 2018 (FIDELITY FUNDS)	100%
Total	100%

Holdings as of December 31, 2013	Percentage of Total Value	Quantity December 31, 2013	Price per Unit December 31, 2013	Total Value December 31, 2013
MA PORTFOLIO 2018 (FIDELITY FUNDS)	100 %	3,359.698	\$17.250	\$57,954.79

* 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
1/04	MA PORTFOLIO 2018 (FIDELITY FUNDS) CONTRIBUTION	You bought	3.795	\$15.73000	-\$59.70



2013 Investment Report

January 1, 2013 - December 31, 2013

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Education Account 604-975877 VELUPPILLAI SENGU - PARTICIPANT TOD - PRASHAN SENGU - BENEFICIARY Transaction Details

Investment Activity

Settlement Date	Security	Description	Quantity	Price per Unit	Transaction Amount
4/02	MA PORTFOLIO 2018 (FIDELITY FUNDS) CONTRIBUTION	You bought	4.084	16.17000	-66.04
5/03	MA PORTFOLIO 2018 (FIDELITY FUNDS) CONTRIBUTION	You bought	3.247	16.46000	-53.45
6/04	MA PORTFOLIO 2018 (FIDELITY FUNDS) CONTRIBUTION	You bought	6.458	16.35000	-105.59
7/02	MA PORTFOLIO 2018 (FIDELITY FUNDS) CONTRIBUTION	You bought	3.334	16.14000	-53.81
9/04	MA PORTFOLIO 2018 (FIDELITY FUNDS) CONTRIBUTION	You bought	4.961	16.35000	-81.11
11/05	MA PORTFOLIO 2018 (FIDELITY FUNDS) CONTRIBUTION	You bought	4.112	16.94000	-69.65

Cash Management Activity

Deposits (7)

Date	Description	Amount	Date	Description	Amount	Date	Description	Amount
1/4	DEPOSIT FIA CARDSVC	\$59.70	6/4	DEPOSIT FIA CARDSVC	105.59	11/5	DEPOSIT FIA CARDSVC	69.65
4/2	DEPOSIT FIA CARDSVC	66.04	7/2	DEPOSIT FIA CARDSVC	53.81	Total		\$489.35
5/3	DEPOSIT FIA CARDSVC	53.45	9/4	DEPOSIT FIA CARDSVC	81.11			



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Fidelity Rollover IRA 301-793531

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

2013 Account Summary

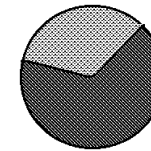
Beginning value as of Jan 1	\$130,822.55
Transaction costs, loads and fees	-41.04
Change in investment value	12,070.96
Ending value as of Dec 31	\$142,852.47

Account trades from Jan 2013 - Dec 2013 4

Income Summary

Tax-deferred \$1,778.66

Your Asset Allocation on Dec 31, 2013



Stock	67%
Bond	0%
Short-term	33%

Holdings (Symbol) as of 12/31	% of Holdings	Performance December 31, 2013	Income Earned	Quantity	Price per Unit	Cost	Total Value
Stocks							
APPLE INC (AAPL)	55%		\$1,599.00	140.000	\$561.020	\$63,360.60	\$78,542.80
CELL THERAPEUTICS INC COM NO PAR NEW	0%		0.00	1.000	1.910	3,975.60	1.91
2012 (CTIC)							
INDIA FD INC (IFN)	2%		104.70	110.000	20.000	2,498.97	2,200.00
NOKIA OYJ ADR EACH REPR 1 ORD NPV (NOK)	6%		0.00	1,000.000	8.110	4,147.95	8,110.00
POTASH CORP OF SASKATCHEWAN COM NPV	5%		70.00	200.000	32.960	5,957.95	6,592.00
ISIN #CA73755L1076 SEDOL #2696980 (POT)							
Core Account							
FIDELITY CASH RESERVES (FDRXX)	33%	7-day yield: 0.01%	4.96	47,405.760	1.000	not applicable	47,405.76
Total Market Value as of December 31, 2013							\$142,852.47
2013 Income Earned			\$ 1,778.66				

All positions held in cash account unless indicated otherwise.

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



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January 1, 2013 - December 31, 2013

Fidelity Rollover IRA 301-793531

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

Transaction Details of Core Account

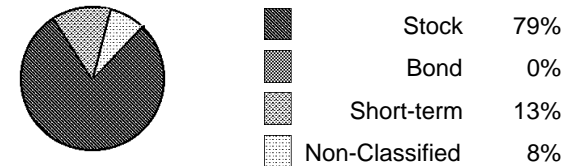
Core Account - Fidelity Cash Reserves

Description	Amount	Balance	Description	Amount	Balance
Beginning		\$7,702.19	Core account income	4.96	
<i>Investment Activity</i>			Income	1,912.94	
Securities bought	-\$21,263.15		Subtotal of Investment Activity	\$39,703.57	
Securities sold	59,048.82		Ending		\$47,405.76

Fidelity Roth IRA 301-668648

POTCHELVI SENGU - ROTH INDIVIDUAL RETIREMENT ACCOUNT - FMTC CUSTODIAN

Your Asset Allocation on Dec 31, 2013



2013 Account Summary

Beginning value as of Jan 1	\$50,486.15
Additions	5,000.00
Transaction costs, loads and fees	-32.95
Change in investment value	7,486.64
Ending value as of Dec 31	\$62,939.84

Income Summary

Tax-free	\$1,373.89
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Contributions Made in 2013

2012 Contributions	\$5,000.00
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Account trades from Jan 2013 - Dec 2013 1

Holdings (Symbol) as of 12/31	% of Holdings	Performance December 31, 2013	Income Earned	Quantity	Price per Unit	Cost	Total Value
Stocks							
APPLE INC (AAPL)	62%		\$773.00	70.000	\$561.020	\$37,287.60	\$39,271.40



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Fidelity Roth IRA 301-668648

POTCHELVI SENGO - ROTH INDIVIDUAL RETIREMENT ACCOUNT - FMTC CUSTODIAN

Holdings	(Symbol) as of 12/31	% of Holdings	Performance December 31, 2013	Income Earned	Quantity	Price per Unit	Cost	Total Value
NOKIA OYJ ADR EACH REPR 1 ORD NPV (NOK)		13%		0.00	1,000.000	8.110	4,977.95	8,110.00
SIFY TECHNOLOGIES LIMITED ADR EACH REP		3%		0.00	1,000.000	2.120	4,507.95	2,120.00
1 ORD SHS (SIFY)								
Other								
ANNALY CAPITAL MANAGEMENT INC COM (NLY)		8%		600.00	500.000	9.970	7,901.90	4,985.00
Core Account								
FIDELITY CASH RESERVES (FDRXX)		13%	7-day yield: 0.01%	0.89	8,453.440	1.000	not applicable	8,453.44
Total Market Value as of December 31, 2013								\$62,939.84
2013 Income Earned				\$ 1,373.89				

All positions held in cash account unless indicated otherwise.

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

Transaction Details of Core Account

Core Account - Fidelity Cash Reserves

Description	Amount	Balance	Description	Amount	Balance
Beginning		\$10,967.50			
<i>Investment Activity</i>			<i>Cash Management Activity</i>		
Securities bought	-\$9,087.95		Subtotal of Investment Activity	- \$2,489.06	
Other additions	5,000.00		Account fees and charges	-25.00	
Core account income	0.89		Subtotal of Cash Management Activity	- \$25.00	
Income	1,598.00		Ending		\$8,453.44



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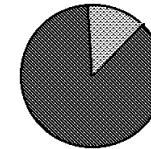
2013 Investment Report

January 1, 2013 - December 31, 2013

Fidelity Roth IRA 301-668710

VELUPPILLAI SENGU - ROTH INDIVIDUAL RETIREMENT ACCOUNT - FMTC CUSTODIAN

Your Asset Allocation on Dec 31, 2013



Stock	87%
Bond	0%
Short-term	13%

2013 Account Summary

Beginning value as of Jan 1	\$87,696.30
Additions	5,000.00
Transaction costs, loads and fees	-17.50
Change in investment value	6,224.20
Ending value as of Dec 31	\$98,903.00

Account trades from Jan 2013 - Dec 2013 0

Income Summary

Tax-free	\$1,771.15
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Contributions Made in 2013

2012 Contributions	\$5,000.00
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Holdings (Symbol) as of 12/31	% of Holdings	Performance December 31, 2013	Income Earned	Quantity	Price per Unit	Cost	Total Value
Stocks							
APPLE INC (AAPL)	85%		\$1,770.00	150.000	\$561.020	\$40,784.30	\$84,153.00
SIFY TECHNOLOGIES LIMITED ADR EACH REP	2%		0.00	700.000	2.120	3,332.95	1,484.00
1 ORD SHS (SIFY)							
Core Account							
FIDELITY CASH RESERVES (FDRXX)	13%	7-day yield: 0.01%	1.15	13,266.000	1.000	not applicable	13,266.00
Total Market Value as of December 31, 2013							\$98,903.00
2013 Income Earned			\$ 1,771.15				

All positions held in cash account unless indicated otherwise.

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



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January 1, 2013 - December 31, 2013

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
Beginning		\$6,512.35	Subtotal of Investment Activity	\$6,771.15	
<i>Investment Activity</i>			<i>Cash Management Activity</i>		
Other additions	\$5,000.00		Account fees and charges	-17.50	
Core account income	1.15		Subtotal of Cash Management Activity	- \$17.50	
Income	1,770.00		Ending		\$13,266.00

Fidelity SEP-IRA 481-846813

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

2013 Account Summary

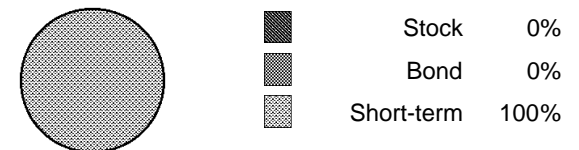
Beginning value as of Jan 1	\$3,165.93
Transaction costs, loads and fees	-8.03
Change in investment value	48.35
Ending value as of Dec 31	\$3,206.25

Account trades from Jan 2013 - Dec 2013 0

Income Summary

Tax-deferred \$0.35

Your Asset Allocation on Dec 31, 2013



Holdings

(Symbol) as of 12/31	% of Holdings	Performance December 31, 2013	Income Earned	Quantity	Price per Unit	Total Value
Core Account						
FIDELITY CASH RESERVES (FDRXX)	100%	7-day yield: 0.01%	\$0.35	3,206.250	\$1.000	\$3,206.25

2013 Income Earned

\$ 0.35

All positions held in cash account unless indicated otherwise.



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

Transaction Details of Core Account

Core Account - Fidelity Cash Reserves

Description	Amount	Balance	Description	Amount	Balance
Beginning		\$5.93	Core account income	0.35	
<i>Investment Activity</i>			Subtotal of Investment Activity	\$3,200.32	
Securities sold	\$3,199.97		Ending		\$3,206.25

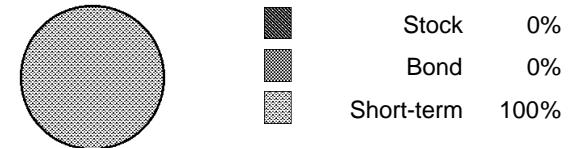
Fidelity SEP-IRA 481-846805 VELUPPILLAI SENGO - SEP-IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN

2013 Account Summary

Beginning value as of Jan 1	\$10.11
Change in investment value	0.00
Ending value as of Dec 31	\$10.11

Account trades from Jan 2013 - Dec 2013 0

Your Asset Allocation on Dec 31, 2013



Holdings (Symbol) as of 12/31	% of Holdings	Performance December 31, 2013	Quantity	Price per Unit	Total Value
Core Account					
FIDELITY CASH RESERVES (FDRXX)	100%	7-day yield: 0.01%	10.110	\$1.000	\$10.11

All positions held in cash account unless indicated otherwise.



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

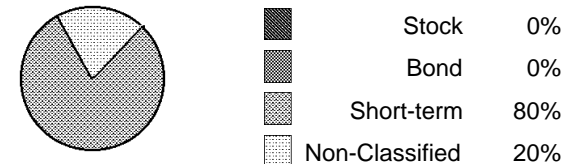
Transaction Details of Core Account

Core Account - Fidelity Cash Reserves

Description	Amount	Balance	Description	Amount	Balance
Beginning		\$10.11	Ending		\$10.11

Fidelity Health Savings Account 177-712043 VELUPPILLAI SENGU HEALTH SAVINGS ACCOUNT FIDELITY PERSONAL TRUST CO - CUSTODIAN

Your Asset Allocation on Dec 31, 2013



2013 Account Summary

Beginning value as of Jan 1	\$11,270.98
Additions	5,200.00
Withdrawals	-1,516.95
Change in investment value	-788.04
Ending value as of Dec 31	\$14,165.99

Account trades from Jan 2013 - Dec 2013 0

Income Summary

Tax-deferred	\$465.96
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Contributions/Distributions Made in 2013

2013 Partic.	\$4,200.00
2013 Company	1,000.00
Reportable dist.	1,516.95

Holdings (Symbol) as of 12/31	% of Holdings	Performance December 31, 2013	Income Earned	Quantity	Price per Unit	Total Cost Basis	Total Value
Other							
AMERICAN CAP AGY CORP COM (AGNC)	20%		\$465.00	150.000	\$19.290	\$4,657.95	\$2,893.50



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2013 Investment Report

January 1, 2013 - December 31, 2013

Fidelity Health Savings Account 177-712043 VELUPPILLAI SENGU HEALTH SAVINGS ACCOUNT FIDELITY PERSONAL TRUST CO - CUSTODIAN

Holdings	(Symbol) as of 12/31	% of Holdings	Performance December 31, 2013	Income Earned	Quantity	Price per Unit	Total Cost Basis	Total Value
Core Account								
FDIC INSURED DEPOSIT AT UNION BANK HSA _q		24%	Interest Rate: 0.01% _h	0.37	3,339.770	1.000	not applicable	3,339.77
NOT COVERED BY SIPC (QPIJQ)								
FDIC INSURED DEPOSIT AT FIFTH THIRD HSA _q		41%	Interest Rate: 0.01% _h	0.44	5,801.380	1.000	not applicable	5,801.38
NOT COVERED BY SIPC (QPILQ)								
FDIC INSURED DEPOSIT AT SUNTRUST BK HSA _q		1%	Interest Rate: 0.01% _h	0.00	161.810	1.000	not applicable	161.81
NOT COVERED BY SIPC (QPIHQ)								
FDIC INSURED DEPOSIT AT WELLS FARGO HSA _q		14%	Interest Rate: 0.01% _h	0.15	1,969.530	1.000	not applicable	1,969.53
NOT COVERED BY SIPC (QPISQ)								

Total Market Value as of December 31, 2013

\$14,165.99

2013 Income Earned

\$ 465.96

All positions held in cash account unless indicated otherwise.

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

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 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.
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.

Transaction Details of Core Account

Core Account - FDIC-Insured Deposit Sweep_q

Description	Amount	Balance	Description	Amount	Balance
Beginning		\$6,935.98	Other additions	\$5,200.00	
<i>Investment Activity</i>			Core account income	0.96	

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.



2013 Investment Report

January 1, 2013 - December 31, 2013

FIDELITY

PREMIUM SERVICESSM

Fidelity Health Savings Account 177-712043 VELUPPILLAI SENGU HEALTH SAVINGS ACCOUNT FIDELITY PERSONAL TRUST CO
- CUSTODIAN

Transaction Details of Core Account

Core Account - FDIC-Insured Deposit Sweep^q

Description	Amount	Balance	Description	Amount	Balance
Income	652.50		Card payments and fees	-1,516.95	
Subtotal of Investment Activity	\$5,853.46		Subtotal of Cash Management Activity	- \$1,516.95	
Cash Management Activity			Ending		\$11,272.49

^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.



2013 Investment Report

January 1, 2013 - December 31, 2013

FIDELITY

PREMIUM SERVICESSM

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 EFTs, 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 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, 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.



Your 2013 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;

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">• Fidelity and non-Fidelity funds that invest primarily in stocks• Individual stocks• American Depositary Receipts (ADRs)
Bonds	<ul style="list-style-type: none">• Fidelity and non-Fidelity funds that invest primarily in bonds• Individual bonds with at least 1 year to maturity• CDs with at least 1 year to maturity
Short-Term Instruments	<ul style="list-style-type: none">• Fidelity and non-Fidelity money market funds• Bankers Acceptances and Commercial Paper• CDs with less than 1 year until maturity• Individual bonds with less than 1 year until maturity• FDIC Insured Cash (Core)
Non-Classified	<ul style="list-style-type: none">• 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.• Non-Fidelity funds not classified as stock, bond, or short-term at the time we generated this report• Precious metals (bullion, coins)• Options• Warrants and Rights• REITs, UITs, and Limited Partnerships

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 August 31, 2013, your assets in the fund were allocated as follows:

Fidelity Asset Manager® 20%	23% stocks, 52% bonds, 25% short-term
Fidelity Asset Manager® 30%	32% stocks, 52% bonds, 15% short-term
Fidelity Asset Manager® 40%	42% stocks, 48% bonds, 10% short-term
Fidelity Asset Manager® 50%	52% stocks, 43% bonds, 5% short-term
Fidelity Asset Manager® 60%	62% stocks, 34% bonds, 4% short-term
Fidelity Asset Manager® 70%	73% stocks, 23% bonds, 4% short-term
Fidelity Asset Manager® 85%	88% stocks, 10% bonds, 2% short-term
Fidelity Balanced Fund	69% stocks, 29% bonds, 2% short-term
Fidelity Puritan® Fund	69% stocks, 30% bonds, 1% short-term
Fidelity Four-In-One Index Fund	85% stocks, 15% bonds, 0% short-term
Fidelity Global Balanced Fund	62% stocks, 32% bonds, 6% short-term

- 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 statement reprint, this disclosure information may not be the same as originally provided.
- 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.

Fidelity Real Estate Income Fund	39% stocks, 55% bonds, 7% short-term
Fidelity Global Strategies Fund®	36% stocks, 42% bonds, 22% short-term

The percentages listed below represent each of the following funds' actual allocation as of August 31, 2013:

Fidelity Freedom Income Fund®	20% stocks, 40% bonds, 40% short-term
Fidelity Freedom 2000 Fund®	20% stocks, 40% bonds, 40% short-term
Fidelity Freedom 2005 Fund®	33% stocks, 34% bonds, 33% short-term
Fidelity Freedom 2010 Fund®	48% stocks, 38% bonds, 14% short-term
Fidelity Freedom 2015 Fund®	50% stocks, 40% bonds, 10% short-term
Fidelity Freedom 2020 Fund®	54% stocks, 38% bonds, 8% short-term
Fidelity Freedom 2025 Fund®	66% stocks, 33% bonds, 1% short-term
Fidelity Freedom 2030 Fund®	70% stocks, 30% bonds, 0% short-term
Fidelity Freedom 2035 Fund®	81% stocks, 19% bonds, 0% short-term
Fidelity Freedom 2040 Fund®	83% stocks, 17% bonds, 0% short-term
Fidelity Freedom 2045 Fund®	85% stocks, 15% bonds, 0% short-term
Fidelity Freedom 2050 Fund®	86% stocks, 14% bonds, 0% short-term
Fidelity Freedom 2055 Fund®	90% stocks, 10% bonds, 0% short-term
Fidelity Income Replacement 2016 Fund sm	12% stocks, 23% bonds, 65% short-term
Fidelity Income Replacement 2018 Fund sm	22% stocks, 41% bonds, 37% short-term
Fidelity Income Replacement 2020 Fund sm	30% stocks, 41% bonds, 29% short-term
Fidelity Income Replacement 2022 Fund sm	37% stocks, 39% bonds, 24% short-term
Fidelity Income Replacement 2024 Fund sm	42% stocks, 38% bonds, 20% short-term
Fidelity Income Replacement 2026 Fund sm	46% stocks, 37% bonds, 18% short-term
Fidelity Income Replacement 2028 Fund sm	48% stocks, 35% bonds, 16% short-term
Fidelity Income Replacement 2030 Fund sm	50% stocks, 35% bonds, 15% short-term
Fidelity Income Replacement 2032 Fund sm	52% stocks, 34% bonds, 14% short-term
Fidelity Income Replacement 2034 Fund sm	54% stocks, 33% bonds, 13% short-term
Fidelity Income Replacement 2036 Fund sm	56% stocks, 33% bonds, 11% short-term
Fidelity Income Replacement 2038 Fund sm	57% stocks, 33% bonds, 10% short-term
Fidelity Income Replacement 2040 Fund sm	59% stocks, 33% bonds, 8% short-term
Fidelity Income Replacement 2042 Fund sm	62% stocks, 33% bonds, 5% short-term

Fidelity Freedom Funds and Income Replacement Funds are managed by Strategic Advisers, Inc., a registered investment advisor 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 August 31, 2013. 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** or call a Fidelity representative if you would like this information. Fidelity Distributors Corporation (FDC) is the distributor for Fidelity Funds with marketing and shareholder services provided by FBS or NFS. Brokerage services are provided by FBS which clears all transactions through NFS. NFS carries all brokerage accounts. For customer complaints call 617-563-7000 or write to: Fidelity Institutional Wealth Services, P.O. Box 770001, Cincinnati, OH 45277-0045. FBS and NFS are members of the NYSE and SIPC. FBS, NFS and FDC are direct or indirect subsidiaries of FMR, LLC. Fidelity Account® is a registered trade mark of FMR LLC. 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

2013 Changes In Portfolio Value and Account Summary

A summary of activity in your portfolio and in each of your accounts for 2013.

2013 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.

Additional Information About Your Investment Report

Information About Mutual Funds and Their Performance An investment in a money market 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. Each fund reserves the right to terminate or modify its exchange privilege in the future. In connection with access to, purchase of, and/or maintenance of positions in mutual fund and other investment products ("funds"), FBS or NFS may receive the sales loads and 12b-1 fees described in the prospectus as well as additional compensation, paid by the funds, their investment advisors or affiliates. 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.

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 by Portfolio Advisory Services (PAS) are carried by NFS and are covered by SIPC but 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 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 or health savings account (HSA).

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. There is no margin arrangement in retirement accounts including non-prototype retirement accounts.

Information about Your Option Transactions Each transaction confirmation previously delivered to you contains full information about commissions and other charges. Assignments of American and European-style options are allocated among customer short positions pursuant to random allocation procedure, description is available upon request. Short positions in American-style options are liable for assignment any time. The writer of a European-style option is subject to exercise assignment only during the exercise period. For more information about these, please call Fidelity at 800-544-6666.

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

Contributions/Distributions Made in 2013 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 2013. IRA assets converted to a Roth IRA are included in distributions. IRA recharacterizations are not reflected in this section.

Holdings as of December 31, 2013 This section reports your holdings as of December 31, 2013, 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, Gain/Basis, and Holding Period Information Cost basis is the original amount paid to purchase a security, including the amount of reinvested dividends and capital gains. Generally, we adjust cost basis for events such as returns of capital (including dividend reclassifications) and disallowed losses on wash sales on identical securities within the same account. NFS is required to report certain cost basis and holding period information to the IRS on Form 1099-B. However, cost basis, realized gain and loss, and holding period information may not reflect adjustments required for your tax reporting purposes. Fidelity and NFS specifically disclaim any liability arising out of a customer's use of, or any tax position taken in reliance upon, such information. Unless otherwise specified, NFS determines cost basis at the time of sale using its default methods of average cost for open-end mutual funds (except ETFs) and first-in, first-out (FIFO) for all other securities (including ETFs and shares held in dividend reinvestment plans). Customers should consult their tax advisors for further information.

Cost Fidelity provides purchase cost information for securities held in retirement accounts. Such information may be adjusted for certain transactions and does not reflect reinvestments of dividends or capital gains. Fidelity 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.

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 if 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 Deposit (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. In 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, if such permission would not be inconsistent with the brokers best execution obligations. Individual securities trades placed for your Fidelity Personalized Portfolios account are completed on an agency basis by FBS. ("A") Alternative Investments - Investments such as direct participation program securities (e.g., partnerships, limited liability companies, and real estate investment trusts which are not listed on any exchange), commodity pools, private equity, private debt and hedge funds are generally illiquid investments and their current values may be different from the purchase price. Unless otherwise indicated, the values shown in this statement for such investments have been provided by the management, administrator or sponsor of each program or a third-party vendor without independent verification by FBS and represent their estimate of the value of the investor's participation in the program, as of a date no greater than 18 months from the date of this statement. Therefore, the estimated values shown herein may not necessarily reflect actual market values or be realized upon liquidation. If an estimated value is not provided, valuation information is not available. 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 \$250,000). For details or to request an SIPC brochure, please see www.sipc.org or call 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. 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® and Fidelity® Strategic Disciplines are services of Strategic Advisers, Inc., a registered investment advisor and a Fidelity Investments company. Fidelity® Personalized Portfolios 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 LLC. Fidelity Portfolio Advisory Service and Fidelity Private Portfolio Service are service marks of FMR LLC. 563543.6.0

