



## FIDELITY **PREFERRED** SERVICES<sup>sm</sup>

ENV# 236006156

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

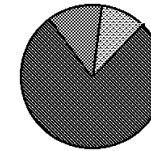


## 2003 Investment Report

January 1, 2003 - December 31, 2003

Online	Fidelity.com
FAST(sm)-Automated Telephone	800-544-5555
Preferred Services	800-544-6565

### Your Asset Allocation on Dec 31, 2003



Stock	78%
Bond	12%
Short-term	10%

- New this year, a summary of your realized gain and loss, cost basis, and tax-exempt income from Fidelity funds information for the past year, if applicable, will be mailed with your Form(s) 1099. Now more of the information you need to prepare your taxes will be consolidated on your tax form. Form(s) 1099 and IRA summary statement, Form 5498, are sent under separate cover in January.

## Your Portfolio Summary

### 2003 Changes in Portfolio Value

Beginning value as of Jan 1**	\$41,326.34
Additions	35,545.75
Transaction costs, loads and fees	-344.44
Change in investment value	13,701.44

**Ending value as of Dec 31** **\$90,229.09**

Your portfolio commission schedule: Silver  
Total eligible trades for portfolio period Jan 2003 - Dec 2003 16

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 will be reported on separate statements.

### Value by Account

#### General Investment

Fidelity Account<sup>sm</sup> - Joint WROS

Account Number	Net Value January 1, 2003**	Net Value December 31, 2003
<b>X01-601829</b>	\$16,541.28	\$51,060.20
<b>301-793531</b>	15,621.24	19,450.24
<b>301-668648</b>	5,323.97	10,106.68
<b>301-668710</b>	3,839.85	9,611.97
<b>Total Portfolio Value</b>	<b>\$41,326.34</b>	<b>\$90,229.09</b>

#### Personal Retirement

Fidelity Rollover IRA

Fidelity Roth IRA

Fidelity Roth IRA

**Total Portfolio Value**



FIDELITY **PREFERRED SERVICES**<sup>sm</sup>

## 2003 Investment Report

January 1, 2003 - December 31, 2003

### Income Summary

Taxable	\$383.71
Tax-exempt	564.54
Tax-deferred	234.08
Tax-free	99.37
<b>Total</b>	<b>\$1,281.70</b>

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

## Your Portfolio Details

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

### 2003 Account Summary

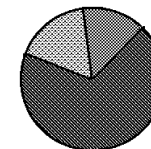
Beginning value as of Jan 1	\$16,541.28
Additions	29,545.75
Transaction costs, loads and fees	-209.41
Change in investment value	5,182.58
<b>Ending value as of Dec 31</b>	<b>\$51,060.20</b>

Your commission schedule	Silver
Account eligible trades from Jan 2003 - Dec 2003	16

### Income Summary

<b>Taxable</b>	
Ordinary Dividends	
Dividends	\$132.50
St cap gain	25.28
Interest	19.65
Lt cap gain	206.28
<b>Tax-exempt</b>	
Dividends	564.54
<b>Total</b>	<b>\$948.25</b>

### Your Asset Allocation on Dec 31, 2003



Stock	69%
Bond	14%
Short-term	17%



## 2003 Investment Report

FIDELITY **PREFERRED SERVICES**<sup>sm</sup>

January 1, 2003 - December 31, 2003

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

Holdings	(Symbol) as of 12/31	% of Holdings	Performance December 31, 2003	Income Earned	Quantity	Price per Unit	Total Cost Basis	Total Value
<b>Stocks</b>								
	BRISTOL MYERS SQUIBB (BMY)	14%		\$70.00	250.000	\$28.600	\$7,388.40c	\$7,150.00
	CELL THERAPEUTICS INC (CTIC)	2%		0.00	100.000	8.670	1,015.95	867.00
	CORNING INC (GLW)	5%		0.00	250.000	10.430	2,607.45	2,607.50
	EXXON MOBIL CORP (XOM)	8%		62.50	100.000	41.000	3,818.95c	4,100.00
	IMAX CORP (IMAX)	3%		0.00	200.000	7.910	1,582.95	1,582.00
	MBNA CORP (KRB)	6%		0.00	120.000	24.850	3,056.95	2,982.00
	MILLENNIUM PHARM INC (MLNM)	7%		0.00	200.000	18.650	2,986.90	3,730.00
	NOKIA CORP ADR (NOK)	8%		0.00	250.000	17.000	3,999.40c	4,250.00
	NORTEL NETWORKS CORP NEW	2%		0.00	300.000	4.230	1,349.95	1,269.00
	ISIN #CA6565681021 SEDOL #2583877							
	(NT)							
	SUN MICROSYSTEMS INC (SUNW)	3%		0.00	300.000	4.470	2,477.95c	1,341.00
<b>Stock Funds</b>								
	DREYFUS MIDCAP VALUE FUND (DMCVX)	10%		0.00	177.422	27.610	5,284.53	4,898.62
<b>Bond Funds</b>								
	SPARTAN INTERMEDIATE MUNICIPAL INCOME (FLTMX)	14%	30-day yield: 2.98%	796.10	724.738	10.210	7,305.14	7,399.57
<b>Core Account</b>								
	CASH	17%		19.65	8,883.510	1.000	not applicable	8,883.51

For balances between \$5,000.00 and \$9,999.99, the current interest rate is 0.11%.

**Total Market Value as of December 31, 2003**

**\$51,060.20**

**2003 Income Earned**

**\$ 948.25**

All positions held in cash account unless indicated otherwise.

c - Customer provided



## 2003 Investment Report

FIDELITY **PREFERRED SERVICES**<sup>sm</sup>

January 1, 2003 - December 31, 2003

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

### Transaction Details of Core Account

#### Core Account - Cash

Description	Amount	Balance	Description	Amount	Balance
<b>Beginning</b>		<b>\$683.02</b>	Income	928.60	
<i>Investment Activity</i>			Subtotal of Investment Activity	- \$7,799.51	
Securities bought	-\$26,997.45		<i>Cash Management Activity</i>		
Securities sold	12,323.94		Deposits	16,000.00	
Other additions	5,925.75		Subtotal of Cash Management Activity	\$16,000.00	
Core account income	19.65		<b>Ending</b>		<b>\$8,883.51</b>

#### Investment Activity

### Trades Pending Settlement on December 31, 2003

All gains or losses from security transactions should be reported by trade date to comply with IRS regulations. The proceeds reported on your Investment Reports are based on settlement date and, therefore, may not match the proceeds listed on your form 1099-B. The pending trades listed below will appear on your 2003 Tax Reporting Statement (mailed under separate cover).

Trade Date	Settlement Date	Security	Description	Quantity	Price per Unit	Settlement Amount
12/ 29	1/ 02	SUN MICROSYSTEMS INC NFS LLC WAS THE MKT MAKER ON THIS TRADE (SUNW)	Sold	-100.0000	\$4.42000	\$427.02
12/ 31	1/ 06	NOKIA CORP ADR (NOK )	Bought	100.0000	16.98000	-1,712.95



## 2003 Investment Report

FIDELITY **PREFERRED** SERVICES<sup>sm</sup>

January 1, 2003 - December 31, 2003

### Fidelity Rollover IRA 301-793531

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

#### 2003 Account Summary

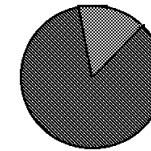
Beginning value as of Jan 1 \$15,621.24  
Change in investment value 3,829.00  
**Ending value as of Dec 31 \$19,450.24**

Your commission schedule Silver  
Account eligible trades from Jan 2003 - Dec 2003 0

#### Income Summary

**Tax-deferred \$234.08**

#### Your Asset Allocation on Dec 31, 2003



Stock 85%  
Bond 15%  
Short-term 0%

<b>Holdings</b> (Symbol) as of 12/31	% of Holdings	Performance December 31, 2003	Income Earned	Quantity	Price per Unit	Cost	Total Value
<b>Stock Funds</b>							
FIDELITY AGGRESSIVE GROWTH (FDEGX)	24%		\$0.00	314.570	\$14.930	\$4,163.34e	\$4,696.53
FIDELITY LOW PRICED STOCK (FLPSX)	16%		40.40	90.960	34.980	3,004.00	3,181.78
FIDELITY OTC PORT (FOCPX)	44%		0.00	264.030	32.470	7,266.11e	8,573.05
<b>Bond Funds</b>							
FIDELITY GOVERNMENT INCOME (FGOVX)	15%	30-day yield: 3.01%	188.94	293.360	10.220	2,545.44e	2,998.14
<b>Core Account</b>							
FIDELITY CASH RESERVES (FDRXX)	0%	7-day yield: 0.78%	4.74	0.740	1.000	not applicable	0.74
<b>Total Market Value as of December 31, 2003</b>							<b>\$19,450.24</b>
<b>2003 Income Earned</b>			<b>\$ 234.08</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.



## 2003 Investment Report

FIDELITY **PREFERRED** SERVICES<sup>sm</sup>

January 1, 2003 - December 31, 2003

### Fidelity Rollover IRA 301-793531

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

#### Transaction Details of Core Account

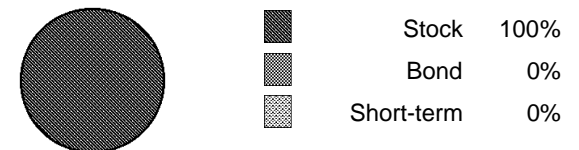
##### Core Account - Fidelity Cash Reserves

Description	Amount	Balance	Description	Amount	Balance
<b>Beginning</b>		<b>\$0.00</b>	Core account income	4.74	
<i>Investment Activity</i>			Income	229.34	
Securities bought	-\$4,233.34		Subtotal of Investment Activity	\$0.74	
Securities sold	4,000.00		<b>Ending</b>		<b>\$0.74</b>

### Fidelity Roth IRA 301-668648

POTCHELVI SENGU - ROTH INDIVIDUAL RETIREMENT ACCOUNT - FMTC CUSTODIAN - 5  
YEAR AGING DATE 01/01/2000

#### Your Asset Allocation on Dec 31, 2003



#### 2003 Account Summary

Beginning value as of Jan 1	\$5,323.97
Additions	3,000.00
Transaction costs, loads and fees	-60.07
Change in investment value	1,842.78
<b>Ending value as of Dec 31</b>	<b>\$10,106.68</b>

Your commission schedule Silver  
Account eligible trades from Jan 2003 - Dec 2003 0

#### Income Summary

Tax-free	\$96.70
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#### Contributions Made in 2003

2003 Contributions	\$3,000.00
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## 2003 Investment Report

FIDELITY **PREFERRED SERVICES**<sup>sm</sup>

January 1, 2003 - December 31, 2003

### Fidelity Roth IRA 301-668648

POTCHELVI SENGU - ROTH INDIVIDUAL RETIREMENT ACCOUNT - FMTC CUSTODIAN - 5  
YEAR AGING DATE 01/01/2000

Holdings	(Symbol) as of 12/31	% of Holdings	Performance December 31, 2003	Income Earned	Quantity	Price per Unit	Cost	Total Value
<b>Stock Funds</b>								
FIDELITY SELECT HEALTH CARE (FSPHX)		28%		\$4.03	23.825	\$118.010	\$2,983.84	\$2,811.59
FIDELITY SELECT MEDICAL EQUIP&SYSTEM (FSMEX)		35%		91.00	176.369	20.020	2,888.89	3,530.91
FIDELITY SELECT BIOTECHNOLOGY (FBIOX)		37%		0.00	73.118	51.480	4,076.39	3,764.11
<b>Core Account</b>								
FIDELITY CASH RESERVES (FDRXX)		0%	7-day yield: 0.78%	1.67	0.070	1.000	not applicable	0.07
<b>Total Market Value as of December 31, 2003</b>								<b>\$10,106.68</b>
<b>2003 Income Earned</b>				<b>\$ 96.70</b>				

All positions held in cash account unless indicated otherwise.

### Transaction Details of Core Account

#### Core Account - Fidelity Cash Reserves

Description	Amount	Balance	Description	Amount	Balance
<b>Beginning</b>		<b>\$0.72</b>	Core account income	1.67	
<i>Investment Activity</i>			Income	95.03	
Securities bought	-\$3,097.35		Subtotal of Investment Activity	- \$0.65	
Other additions	3,000.00		<b>Ending</b>		<b>\$0.07</b>



FIDELITY **PREFERRED** SERVICES<sup>sm</sup>

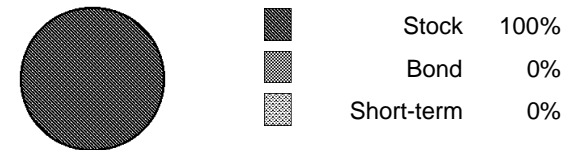
## 2003 Investment Report

January 1, 2003 - December 31, 2003

**Fidelity Roth IRA 301-668710**

VELUPPILLAI SENGU - ROTH INDIVIDUAL RETIREMENT ACCOUNT - FMTC CUSTODIAN - 5  
YEAR AGING DATE 01/01/2000

### Your Asset Allocation on Dec 31, 2003



### 2003 Account Summary

Beginning value as of Jan 1	\$3,839.85
Additions	3,000.00
Transaction costs, loads and fees	-74.96
Change in investment value	2,847.08
<b>Ending value as of Dec 31</b>	<b>\$9,611.97</b>

Your commission schedule Silver  
Account eligible trades from Jan 2003 - Dec 2003 0

### Income Summary

Tax-free	\$2.67
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### Contributions Made in 2003

2003 Contributions	\$3,000.00
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<b>Holdings</b> (Symbol) as of 12/31	% of Holdings	Performance December 31, 2003	Income Earned	Quantity	Price per Unit	Cost	Total Value
<b>Stock Funds</b>							
FIDELITY SELECT TECHNOLOGY (FSPTX)	56%		\$0.00	89.879	\$60.090	\$5,059.80	\$5,400.83
FIDELITY SELECT NWK & INFRASTRUCTURE (FNINX)	44%		0.00	1,799.605	2.340	4,956.72	4,211.08
<b>Core Account</b>							
FIDELITY CASH RESERVES (FDRXX)	0%	7-day yield: 0.78%	2.67	0.060	1.000	not applicable	0.06
<b>Total Market Value as of December 31, 2003</b>							<b>\$9,611.97</b>
<b>2003 Income Earned</b>			<b>\$ 2.67</b>				

All positions held in cash account unless indicated otherwise.





## 2003 Investment Report

FIDELITY **PREFERRED** SERVICES<sup>sm</sup>

January 1, 2003 - December 31, 2003

**Fidelity Roth IRA** 301-668710

VELUPPILLAI SENGU - ROTH INDIVIDUAL RETIREMENT ACCOUNT - FMTC CUSTODIAN - 5  
YEAR AGING DATE 01/01/2000

### Transaction Details of Core Account

#### Core Account - Fidelity Cash Reserves

Description	Amount	Balance
<b>Beginning</b>		<b>\$503.31</b>
<i>Investment Activity</i>		
Securities bought	-\$3,505.92	
Other additions	3,000.00	

Description	Amount	Balance
Core account income	2.67	
Subtotal of Investment Activity	- \$503.25	
<b>Ending</b>		<b>\$0.06</b>





