



Premium Services

Envelope 236017055



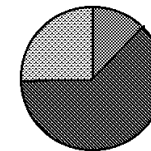
VELUPPILLAI AND POTCHELUI SENGO
2018
OLLIVANDER DR
CARY NC 27519-1546

2008 Investment Report

January 1, 2008 - December 31, 2008

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, 2008



Stock	62%
Bond	12%
Short-term	26%

► 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, to assist you with your tax returns, in January or early February. 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

2008 Changes in Portfolio Value

Beginning value as of Jan 1**	\$302,286.58
Additions	21,605.35
Withdrawals	-7,000.00
Transaction costs, loads and fees	-346.84
Transfers between Fidelity accounts	-8,000.00
Change in investment value	-105,708.97

Ending value as of Dec 31 **\$202,836.12**

Your portfolio commission schedule	Gold
Total eligible trades for portfolio period	35
Jan 2008 - Dec 2008	

Value by Account

General Investment

Account Number	Net Value January 1, 2008**	Net Value December 31, 2008
Fidelity Account sm - Joint WROS		
X01-601829	\$66,483.31	\$44,925.82
Education Account - Participant TOD		
604-975885	43,938.80	32,916.14
Education Account - Participant TOD		
604-975877	45,918.11	32,229.12

Personal Retirement

Fidelity Rollover IRA		
301-793531	95,432.09	53,821.64
Fidelity Roth IRA		
301-668648	26,212.12	22,653.32
Fidelity Roth IRA		
301-668710	22,590.96	14,529.46
Fidelity SEP-IRA		
481-846813	1,701.41	1,750.56
Fidelity SEP-IRA		
481-846805	9.78	10.06
Total Portfolio Value	\$302,286.58	\$202,836.12





2008 Investment Report

January 1, 2008 - December 31, 2008

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

Income Summary

Taxable	\$526.79
Tax-deferred	5,094.69
Tax-free	1,038.10
Total	\$6,659.58

*** 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 sm **X01-601829** VELUPPILLAI SENGU AND POTCHELVI SENGU - WITH RIGHTS OF SURVIVORSHIP

2008 Account Summary

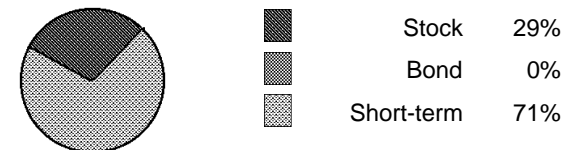
Beginning value as of Jan 1	\$66,483.31
Additions	13,000.00
Withdrawals	-7,000.00
Transaction costs, loads and fees	-242.82
Transfers between Fidelity accounts	-8,000.00
Change in investment value	-19,314.67
Ending value as of Dec 31	\$44,925.82

Your commission schedule Gold
Account eligible trades from Jan 2008 - Dec 2008 22

Income Summary

Taxable	
Ordinary Dividends	
Dividends	\$287.75
Interest	239.04
Total	\$526.79

Your Asset Allocation on Dec 31, 2008





Premium Services

2008 Investment Report

January 1, 2008 - December 31, 2008

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

Holdings	(Symbol) as of 12/31	% of Holdings	Income Earned	Quantity	Price per Unit	Total Cost Basis	Total Value
Stocks							
M	CITIGROUP INC (C)	3%	\$224.00	200.000	\$6.710	\$6,748.00	\$1,342.00
M	IMAX CORP (IMAX)	10%	0.00	1,000.000	4.460	4,927.00	4,460.00
M	JDS UNIPHASE CORP COM PAR \$0.001 (JDSU)	1%	0.00	125.000	3.650	2,768.35	456.25
M	JACOBS ENGR GROUP INC (JEC)	11%	0.00	100.000	48.100	3,222.40	4,810.00
M	SIGMA DESIGNS (SIGM)	4%	0.00	200.000	9.500	4,765.80	1,900.00
Options							
M	CALL (GLW) CORNING INC FEB 17 1/2 (100 SHS) (GLWBW)	0%	0.00	10.000	0.050	1,503.95	50.00
M	CALL (UCM) OMNIVISION JAN 12 1/2 (100 SHS) (UCMAV)	0%	0.00	10.000	0.050	1,113.95	50.00
M	CALL (WM) WASHINGTON MUTUAL JAN 7 1/2 (100 SHS) (WMAQ)	0%	0.00	5.000	0.010	770.58	5.00
Core Account							
	CASH	71%	239.04	31,852.570	1.000	not applicable	31,852.57
<i>For balances between \$25,000.00 and \$49,999.99, the current interest rate is 0.07%.</i>							
Total Market Value as of December 31, 2008							\$44,925.82
Total income earned on positions no longer held			63.75				
2008 Income Earned			\$ 526.79				

All positions held in cash account unless indicated otherwise.

M - Position held in margin account.



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2008 Investment Report

January 1, 2008 - December 31, 2008

Fidelity Account sm 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
Beginning		\$26,547.81	Subtotal of Investment Activity	- \$695.24	
<i>Investment Activity</i>			<i>Cash Management Activity</i>		
Securities bought	-\$17,207.13		Deposits	13,000.00	
Securities sold	23,985.10		Other withdrawals	-7,000.00	
Exchanges out	-8,000.00		Subtotal of Cash Management Activity	\$6,000.00	
Core account income	239.04		Ending		\$31,852.57
Income	287.75				

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

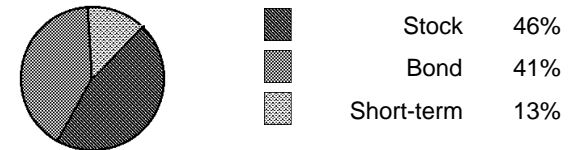
2008 Account Summary

Beginning value as of Jan 1	\$43,938.80
Change in investment value	-11,022.66
Ending value as of Dec 31	\$32,916.14

College Investment Details

2009 plan contribution cap:	\$300,000.00
Life of plan total contributions:	\$33,750.00
Beneficiary total invested value:	\$32,916.15
2009 remaining to contribute:	\$267,083.85

Your Asset Allocation on Dec 31, 2008



Portfolio Contribution Summary Elections

	Contribution %
MA PORTFOLIO 2015	100%
Total	100%



Premium Services

2008 Investment Report

January 1, 2008 - December 31, 2008

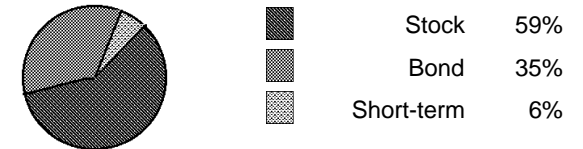
Education Account 604-975885 VELUPPILLAI SENGU - PARTICIPANT TOD - SETHAN SENGU - BENEFICIARY

Holdings as of December 31, 2008	Percentage of Total Value	Quantity December 31, 2008	Price per Unit December 31, 2008	Total Value December 31, 2008
MA PORTFOLIO 2015	100 %	3,036.545	\$10.840	\$32,916.14

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

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

Your Asset Allocation on Dec 31, 2008



2008 Account Summary

Beginning value as of Jan 1	\$45,918.11
Additions	605.35
Change in investment value	-14,294.34
Ending value as of Dec 31	\$32,229.12

College Investment Details

2009 plan contribution cap:	\$300,000.00
Life of plan total contributions:	\$35,166.79
Beneficiary total invested value:	\$32,229.12
2009 remaining to contribute:	\$267,770.88

Contributions Made in 2008

Contributions	\$605.35
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Portfolio Contribution Summary Elections

	Contribution %
MA PORTFOLIO 2018	100%
Total	100%

Holdings as of December 31, 2008	Percentage of Total Value	Quantity December 31, 2008	Price per Unit December 31, 2008	Total Value December 31, 2008
MA PORTFOLIO 2018	100 %	3,210.072	\$10.040	\$32,229.12

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

Transaction Details (for holdings with activity this period)



2008 Investment Report

January 1, 2008 - December 31, 2008

Premium Services

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

Investment Activity

Settlement Date	Security	Description	Quantity	Price per Unit	Transaction Amount
3/31	MA PORTFOLIO 2018 CONTRIBUTION	You bought	6.145	\$13.45000	-\$82.65
6/30	MA PORTFOLIO 2018 CONTRIBUTION	You bought	4.514	13.47000	-60.80
9/30	MA PORTFOLIO 2018 CONTRIBUTION	You bought	5.117	12.11000	-61.97
9/30	MA PORTFOLIO 2018 CONTRIBUTION	You bought	6.666	12.11000	-80.72
10/10	MA PORTFOLIO 2018 CONTRIBUTION	You bought	23.866	10.06000	-240.09
12/31	MA PORTFOLIO 2018 CONTRIBUTION	You bought	7.880	10.04000	-79.12

Cash Management Activity

Deposits (6)

Date	Description	Amount	Date	Description	Amount	Date	Description	Amount
3/31	529 REWARDS CONTRIB	\$82.65	9/30	529 REWARDS CONTRIB	61.97	Total		\$605.35
6/30	529 REWARDS CONTRIB	60.80	10/10	DEPOSIT REWARDS CARD	240.09			
9/30	529 REWARDS CONTRIB	80.72	12/31	529 REWARDS CONTRIB	79.12			

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

2008 Account Summary

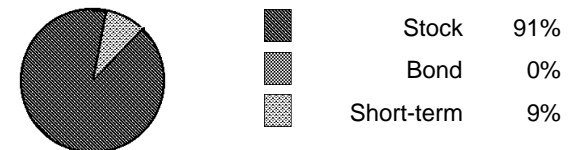
Beginning value as of Jan 1	\$95,432.09
Transaction costs, loads and fees	-64.02
Change in investment value	-41,546.43
Ending value as of Dec 31	\$53,821.64

Your commission schedule Gold
 Account eligible trades from Jan 2008 - 8
 Dec 2008

Income Summary

Tax-deferred \$5,045.26

Your Asset Allocation on Dec 31, 2008





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2008 Investment Report

January 1, 2008 - December 31, 2008

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, 2008	Income Earned	Quantity	Price per Unit	Cost	Total Value
Stocks								
APPLE INC (AAPL)		5%		\$0.00	30.000	\$85.350	\$2,701.70	\$2,560.50
CELL THERAPEUTICS INC COM NO PAR (CTIC)		0%		0.00	42.000	0.140	3,975.60	5.88
INDIA FD INC (IFN)		24%		3,225.00	700.000	18.300	24,442.60	12,810.00
ISHARES INC MSCI JAPAN INDEX FD (EWJ)		7%		53.77	400.000	9.580	5,407.44	3,832.00
SIFY TECHNOLOGIES LTD SPONSORED ADR (SIFY)		3%		0.00	1,000.000	1.520	6,998.00	1,520.00
Stock Funds								
FIDELITY DIVERSIFIED INTERNATIONAL (FDIVX)		12%		101.13	288.447	21.510	6,277.71e	6,204.49
FIDELITY MID CAP STOCK (FMCSX)		15%		159.82	519.430	15.610	8,809.40e	8,108.30
FIDELITY LOW PRICED STOCK (FLPSX)		12%		1,021.54	270.554	23.120	5,988.71	6,255.21
FIDELITY OTC PORT (FOCPX)		14%		0.00	267.210	28.180	7,266.11e	7,529.98
Core Account								
FIDELITY CASH RESERVES		9%	7-day yield: 1.94%	260.00	4,995.280	1.000	not applicable	4,995.28
MARKET VALUE 9/19/08 : \$4,933.20 (FDRXX)								
Total Market Value as of December 31, 2008								\$53,821.64
Total income earned on positions no longer held				224.00				
2008 Income Earned				\$ 5,045.26				

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.



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2008 Investment Report

January 1, 2008 - December 31, 2008

Fidelity Rollover IRA 301-793531

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

Transaction Details of Core Account

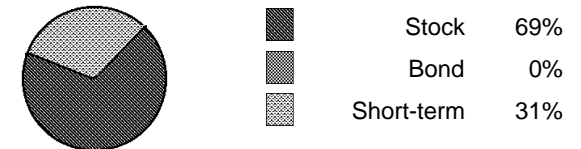
Core Account - Fidelity Cash Reserves

Description	Amount	Balance	Description	Amount	Balance
Beginning		\$24,174.88	Core account income	260.00	
<i>Investment Activity</i>			Income	6,436.35	
Securities bought	-\$28,501.48		Subtotal of Investment Activity	-\$19,179.60	
Securities sold	2,624.38		Ending		\$4,995.28
Other additions	1.15				

Fidelity Roth IRA 301-668648

POTCHELVI SENGU - ROTH INDIVIDUAL RETIREMENT ACCOUNT - FMTC CUSTODIAN

Your Asset Allocation on Dec 31, 2008



2008 Account Summary

Beginning value as of Jan 1	\$26,212.12
Additions	4,000.00
Transaction costs, loads and fees	-8.00
Change in investment value	-7,550.80
Ending value as of Dec 31	\$22,653.32

Your commission schedule Gold
Account eligible trades from Jan 2008 - Dec 2008 1

Income Summary

Tax-free	\$862.35
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Contributions Made in 2008

2007 Contributions	\$4,000.00
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2008 Investment Report

January 1, 2008 - December 31, 2008

Premium Services

Fidelity Roth IRA 301-668648

POTCHELVI SENGO - ROTH INDIVIDUAL RETIREMENT ACCOUNT - FMTC CUSTODIAN

Holdings	(Symbol) as of 12/31	% of Holdings	Performance December 31, 2008	Income Earned	Quantity	Price per Unit	Cost	Total Value
Stocks								
SECTOR SPDR TR SHS BEN INT FINANCIAL (XLF)		6%		\$76.99	100.000	\$12.520	\$2,765.99	\$1,252.00
Stock Funds								
FIDELITY SOUTHEAST ASIA (FSEAX)		8%		29.79	99.925	18.870	2,500.00	1,885.58
FIDELITY SELECT HEALTH CARE (FSPHX)		13%		168.92	35.165	80.990	2,983.84	2,848.01
FIDELITY SELECT MEDICAL EQUIP&SYSTEM (FSMEX)		42%		388.99	518.259	18.450	8,888.89	9,561.88
Core Account								
FIDELITY CASH RESERVES		31%	7-day yield: 1.94%	197.66	7,105.850	1.000	not applicable	7,105.85
MARKET VALUE 9/19/08 : \$7,010.67 (FDRXX)								

Total Market Value as of December 31, 2008

\$22,653.32

2008 Income Earned

\$ 862.35

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
Beginning		\$5,597.19	Core account income	197.66	
<i>Investment Activity</i>			Income	654.19	
Securities bought	-\$3,343.19		Subtotal of Investment Activity	\$1,508.66	
Other additions	4,000.00		Ending		\$7,105.85



Premium Services

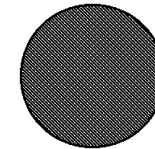
2008 Investment Report




January 1, 2008 - December 31, 2008

Fidelity Roth IRA 301-668710

VELUPPILLAI SENGU - ROTH INDIVIDUAL RETIREMENT ACCOUNT - FMTC CUSTODIAN

Your Asset Allocation on Dec 31, 2008



	Stock	100%
	Bond	0%
	Short-term	0%

2008 Account Summary

Beginning value as of Jan 1	\$22,590.96
Additions	4,000.00
Transaction costs, loads and fees	-32.00
Change in investment value	-12,029.50
Ending value as of Dec 31	\$14,529.46

Your commission schedule Gold
Account eligible trades from Jan 2008 - Dec 2008 4

Income Summary

Tax-free	\$175.75
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Contributions Made in 2008

2007 Contributions	\$4,000.00
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Holdings	(Symbol) as of 12/31	% of Holdings	Performance December 31, 2008	Income Earned	Quantity	Price per Unit	Cost	Total Value
Stocks								
APPLE INC (AAPL)		41%		\$0.00	70.000	\$85.350	\$9,836.98	\$5,974.50
DELEK US HLDGS INC (DK)		7%		22.50	200.000	5.290	2,571.50	1,058.00
Stock Funds								
FIDELITY CANADA (FICDX)		26%		23.64	109.392	35.060	5,000.00	3,835.28
FIDELITY JAPAN (FJPNX)		25%		53.10	402.489	8.920	5,865.18	3,590.20
Core Account								
FIDELITY CASH RESERVES		0%	7-day yield: 1.94%	76.51	71.480	1.000	not applicable	71.48
MARKET VALUE 9/19/08 : \$63.46 (FDRXX)								

Total Market Value as of December 31, 2008

\$14,529.46

2008 Income Earned

\$ 175.75

All positions held in cash account unless indicated otherwise.



Premium Services

2008 Investment Report

January 1, 2008 - December 31, 2008

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		\$10.38	Core account income	76.51	
<i>Investment Activity</i>			Income	85.62	
Securities bought	-\$12,471.60		Subtotal of Investment Activity	\$61.10	
Securities sold	8,370.57		Ending		\$71.48
Other additions	4,000.00				

Fidelity SEP-IRA 481-846813

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

2008 Account Summary

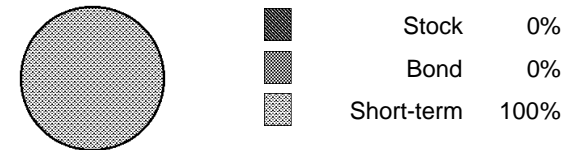
Beginning value as of Jan 1	\$1,701.41
Change in investment value	49.15
Ending value as of Dec 31	\$1,750.56

Your commission schedule Gold
Account eligible trades from Jan 2008 - Dec 2008 0

Income Summary

Tax-deferred \$49.15

Your Asset Allocation on Dec 31, 2008



Holdings

(Symbol) as of 12/31	% of Holdings	Performance December 31, 2008	Income Earned	Quantity	Price per Unit	Total Value
Core Account						
FIDELITY CASH RESERVES	100%	7-day yield: 1.94%	\$49.15	1,750.560	\$1.000	\$1,750.56
MARKET VALUE 9/19/08 : \$1,736.24 (FDRXX) *						

2008 Income Earned

\$ 49.15

All positions held in cash account unless indicated otherwise.



2008 Investment Report

January 1, 2008 - December 31, 2008

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
Beginning		\$1,701.41	Subtotal of Investment Activity	\$49.15	
<i>Investment Activity</i>			Ending		\$1,750.56
Core account income	\$49.15				

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

2008 Account Summary

Beginning value as of Jan 1	\$9.78
Change in investment value	0.28
Ending value as of Dec 31	\$10.06

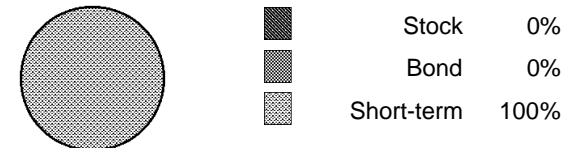
Your commission schedule Gold

Account eligible trades from Jan 2008 - Dec 2008 0

Income Summary

Tax-deferred \$0.28

Your Asset Allocation on Dec 31, 2008



Holdings (Symbol) as of 12/31	% of Holdings	Performance December 31, 2008	Income Earned	Quantity	Price per Unit	Total Value
Core Account						
FIDELITY CASH RESERVES	100%	7-day yield: 1.94%	\$0.28	10.060	\$1.000	\$10.06
MARKET VALUE 9/19/08 : \$9.98 (FDRXX) *						

2008 Income Earned \$ 0.28

All positions held in cash account unless indicated otherwise.



2008 Investment Report

January 1, 2008 - December 31, 2008

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Fidelity SEP-IRA 481-846805 VELUPPILLAI 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		\$9.78	Subtotal of Investment Activity	\$0.28	
<i>Investment Activity</i>			Ending		\$10.06
Core account income	\$0.28				

*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 ("Covered Transfer").

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. For 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 20 days to credit your account for the amount you think is in error. 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.

Contact Information

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

By phone:
800-544-6666



Your 2008 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-SA 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 September 30th, your assets in the fund were allocated as follows:

Fidelity Asset Manager® 20%	20% stocks, 59% bonds, 21% short-term
Fidelity Asset Manager® 30%	31% stocks, 65% bonds, 4% short-term
Fidelity Asset Manager® 40%	40% stocks, 45% bonds, 15% short-term
Fidelity Asset Manager® 50%	50% stocks, 50% bonds, 0% short-term
Fidelity Asset Manager® 60%	58% stocks, 25% bonds, 17% short-term
Fidelity Asset Manager® 70%	71% stocks, 28% bonds, 1% short-term
Fidelity Asset Manager® 85%	85% stocks, 12% bonds, 3% short-term
Fidelity Balanced Fund	62% stocks, 37% bonds, 1% short-term
Fidelity Puritan® Fund	61% stocks, 37% bonds, 2% short-term
Fidelity Four-In-One Index Fund	70% stocks, 15% bonds, 15% short-term
Fidelity Global Balanced Fund	50% stocks, 43% bonds, 7% 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 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.

Fidelity Real Estate Income Fund	38% stocks, 51% bonds, 11% short-term
Fidelity Dynamic Strategies Fund	48% stocks, 31% bonds, 21% short-term

The percentages listed below represent each of the following funds' actual allocation as of September 30, 2008:

Fidelity Freedom Income Fund®	19% stock funds, 40% bond funds, 41% short-term
Fidelity Freedom 2000 Fund®	23% stock funds, 37% bond funds, 40% short-term
Fidelity Freedom 2005 Fund®	45% stock funds, 40% bond funds, 15% short-term
Fidelity Freedom 2010 Fund®	47% stock funds, 42% bond funds, 11% short-term
Fidelity Freedom 2015 Fund®	51% stock funds, 41% bond funds, 8% short-term
Fidelity Freedom 2020 Fund®	65% stock funds, 34% bond funds, 1% short-term
Fidelity Freedom 2025 Fund®	68% stock funds, 32% bond funds, 0% short-term
Fidelity Freedom 2030 Fund®	79% stock funds, 21% bond funds, 0% short-term
Fidelity Freedom 2035 Fund®	81% stock funds, 19% bond funds, 0% short-term
Fidelity Freedom 2040 Fund®	84% stock funds, 16% bond funds, 0% short-term
Fidelity Freedom 2045 Fund®	85% stock funds, 15% bond funds, 0% short-term
Fidelity Freedom 2050 Fund®	89% stock funds, 11% bond funds, 0% short-term
Fidelity Income Replacement 2016 Fund sm	34% stock funds, 40% bond funds, 26% short-term
Fidelity Income Replacement 2018 Fund sm	40% stock funds, 38% bond funds, 22% short-term
Fidelity Income Replacement 2020 Fund sm	45% stock funds, 36% bond funds, 19% short-term
Fidelity Income Replacement 2022 Fund sm	48% stock funds, 35% bond funds, 17% short-term
Fidelity Income Replacement 2024 Fund sm	50% stock funds, 34% bond funds, 16% short-term
Fidelity Income Replacement 2026 Fund sm	52% stock funds, 34% bond funds, 14% short-term
Fidelity Income Replacement 2028 Fund sm	54% stock funds, 33% bond funds, 13% short-term
Fidelity Income Replacement 2030 Fund sm	56% stock funds, 32% bond funds, 12% short-term
Fidelity Income Replacement 2032 Fund sm	57% stock funds, 32% bond funds, 11% short-term
Fidelity Income Replacement 2034 Fund sm	59% stock funds, 32% bond funds, 9% short-term
Fidelity Income Replacement 2036 Fund sm	61% stock funds, 32% bond funds, 7% short-term
Fidelity Income Replacement 2038 Fund sm	64% stock funds, 32% bond funds, 4% short-term
Fidelity Income Replacement 2040 Fund sm	65% stock funds, 32% bond funds, 3% short-term
Fidelity Income Replacement 2042 Fund sm	66% stock funds, 32% bond funds, 2% 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, 2008. 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 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 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

2008 Changes In Portfolio Value and Account Summary

A summary of activity in your portfolio and in each of your accounts for 2008.

2008 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 2008 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 2008. IRA assets converted to a Roth IRA are included in distributions. IRA recharacterizations are not reflected in this section.

Holdings as of December 31, 2008 This section reports your holdings as of December 31, 2008, 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. Taxpayers should verify such information when calculating reportable gain or loss from a 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 information taxpayers may be required to report. 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 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.

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 addition to sales loads and 12b-1 fees described in the prospectus, FBS or NFS receives other compensation in connection with the purchase and/or the on-going maintenance of positions in certain mutual fund shares and other investment products in your brokerage account. This additional compensation may be paid by the mutual fund or other investment product, its investment advisor or one of its 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 a no-load fund, those shares will be assigned either a transaction fee (TF) or no transaction fee (NTF) status. When you subsequently sell those shares, any applicable fees will be assessed based on the status assigned to the shares at the time of purchase.

Assets Separate from Your Securities Brokerage Account Only securities in the margin portion of your brokerage account contribute to margin and maintenance requirements. Assets, that may be reported on your statement, maintained with Fidelity Investment Life Insurance Company 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, and any increase or decrease from the short sale price 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 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. Contact a Fidelity representative for more information.

Price Information/Total Market Value The Total Market Value has been calculated out to 9 decimal places; however, the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency with which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g. \$1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. The prices provided are not firm bids or offers. Certain securities may reflect N/A or unavailable where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not closely reflect the value at which the security may be sold or purchased based on various market factors. The sale or redemption of any fixed income security prior to maturity may result in a substantial gain or loss. Fidelity carries certificates of deposits (CDs) at their face value. A penalty may apply to the early withdrawal of a CD. You may sell CDs in the secondary market subject to market conditions. 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, the Floor broker may permit the specialist to trade on parity with the order for some or all of the executions associated with filling that order, where such permission would not be inconsistent with the brokers best execution obligations.

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 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.
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