



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

ENV# 029101392

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



## Investment Report

December 1, 2003 - December 31, 2003

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

### Messages:

Visit [Fidelity.com](http://Fidelity.com) to read about various issues facing the mutual fund industry and Fidelity's position on them.

## Your Portfolio Summary

### Changes in Portfolio Value

Beginning value as of Dec 1	\$87,420.05
Additions	500.00
Transaction costs, loads and fees	-44.85
Change in investment value	2,353.89
<b>Ending value as of Dec 31</b>	<b>\$90,229.09</b>

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

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

	Account Number	Net Value December 1, 2003	Net Value December 31, 2003
<b>General Investment</b>			
Fidelity Account <sup>sm</sup> - Joint WROS	<b>X01-601829</b>	\$49,405.68	\$51,060.20
<b>Personal Retirement</b>			
Fidelity Rollover IRA	<b>301-793531</b>	19,062.71	19,450.24
Fidelity Roth IRA	<b>301-668648</b>	9,495.89	10,106.68
Fidelity Roth IRA	<b>301-668710</b>	9,455.77	9,611.97
<b>Total Portfolio Value</b>		<b>\$87,420.05</b>	<b>\$90,229.09</b>





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

## Investment Report

December 1, 2003 - December 31, 2003

### Income Summary

	This period	Year to Date
Taxable	\$245.11	\$383.71
Tax-exempt	34.39	564.54
Tax-deferred	56.03	234.08
Tax-free	93.98	99.37
<b>Total</b>	<b>\$429.51</b>	<b>\$1,281.70</b>

## Your Portfolio Details

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

### Account Summary

Beginning value as of Dec 1	\$49,405.68
Transaction costs, loads and fees	-44.85
Change in investment value	1,699.37
<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

	This Period	Year to Date
<b>Taxable</b>		
Dividends	\$25.00	\$132.50
St cap gain	25.28	25.28
Interest	1.05	19.65
Lt cap gain	193.78	206.28
<b>Tax-exempt</b>		
Dividends	34.39	564.54
<b>Total</b>	<b>\$279.50</b>	<b>\$948.25</b>

### Realized Gain/Loss from Sales

	This Period	Year to Date
Long-term gain	\$68.96	\$239.40
Long-term loss	-1,213.98	-1,213.98
<b>Net long</b>	<b>- \$1,145.02</b>	<b>-\$974.58</b>

### Holdings (Symbol) as of December 31, 2003

#### Stocks 59% of holdings

	Performance December 31, 2003	Quantity December 31, 2003	Price per Unit December 31, 2003	Total Cost Basis	Total Value December 1, 2003	Total Value December 31, 2003
BRISTOL MYERS SQUIBB (BMY)		250.000	\$28.600	\$7,388.40c	\$6,587.50	\$7,150.00
CELL THERAPEUTICS INC (CTIC)		100.000	8.670	1,015.95	900.00	867.00
CORNING INC (GLW)		250.000	10.430	2,607.45		2,607.50
EXXON MOBIL CORP (XOM)		100.000	41.000	3,818.95c	3,620.00	4,100.00
IMAX CORP (IMAX)		200.000	7.910	1,582.95		1,582.00
MBNA CORP (KRB)		120.000	24.850	3,056.95		2,982.00
MILLENNIUM PHARM INC (MLNM)		200.000	18.650	2,986.90	3,166.00	3,730.00
NOKIA CORP ADR (NOK)		250.000	17.000	3,999.40c	4,495.00	4,250.00



## Investment Report

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

December 1, 2003 - December 31, 2003

<b>Fidelity Account <sup>sm</sup> X01-601829 VELUPPILLAI SENGU AND POTCHELVI SENGU - WITH RIGHTS OF SURVIVORSHIP</b>							
<b>Holdings</b>	(Symbol) as of December 31, 2003	Performance December 31, 2003	Quantity December 31, 2003	Price per Unit December 31, 2003	Total Cost Basis	Total Value December 1, 2003	Total Value December 31, 2003
NORTEL NETWORKS CORP NEW			300.000	4.230	1,349.95	1,353.00	1,269.00
ISIN #CA6565681021 SEDOL #2583877							
(NT)							
SUN MICROSYSTEMS INC (SUNW)			300.000	4.470	2,477.95 <sup>c</sup>	1,278.00	1,341.00
<b>Mutual Funds 24% of holdings</b>							
SPARTAN INTERMEDIATE MUNICIPAL INCOME (FLTMX)	30-day yield: 2.98%		724.738	10.210	7,305.14	17,355.82	7,399.57
DREYFUS MIDCAP VALUE FUND (DMCVX)			177.422	27.610	5,284.53	4,545.55	4,898.62
<b>Core Account 17% of holdings</b>							
CASH			8,883.510	1.000	not applicable	6,104.81	8,883.51

For balances between \$5,000.00 and \$9,999.99, the current interest rate is 00.11%.

### Total Market Value

**\$51,060.20**

All positions held in cash account unless indicated otherwise.

c - Customer provided

## Transaction Details

(for holdings with activity this period)

### Core Account - Cash

Description	Amount	Balance	Description	Amount	Balance
<b>Beginning</b>		<b>\$6,104.81</b>	Core account income	1.05	
Investment Activity			Income	278.45	
Securities bought	-\$7,500.80		Subtotal of Investment Activity	\$2,778.70	
Securities sold	10,000.00		<b>Ending</b>		<b>\$8,883.51</b>



## Investment Report

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

December 1, 2003 - December 31, 2003

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

### Investment Activity

Settlement Date	Security	Description	Quantity	Price per Unit	Cost Basis of Close	Transaction Amount
12/ 02	IMAX CORP	You bought	200.0000	\$7.84000		-\$1,582.95
	NFS LLC WAS THE MKT MAKER ON THIS TRADE	Transaction cost: -\$14.95				
12/ 05	SPARTAN INTERMEDIATE MUNICIPAL INCOME	Short-term cap gain				25.28
12/ 05	SPARTAN INTERMEDIATE MUNICIPAL INCOME	Long-term cap gain				193.78
12/ 05	SPARTAN INTERMEDIATE MUNICIPAL INCOME	Reinvestment	21.5610	10.16000		-219.06
12/ 08	MBNA CORP	You bought	120.0000	25.35000		-3,056.95
		Transaction cost: -\$14.95				
12/ 10	EXXON MOBIL CORP	Dividend received				25.00
12/ 10	SPARTAN INTERMEDIATE MUNICIPAL INCOME	You sold	-985.2220	10.15000	\$9,931.04a	10,000.00
		Long-term gain: \$68.96				
12/ 29	CORNING INC	You bought	250.0000	10.37000		-2,607.45
		Transaction cost: -\$14.95				
12/ 31	CASH	Interest earned				1.05
12/ 31	SPARTAN INTERMEDIATE MUNICIPAL INCOME	Dividend received				34.39
12/ 31	SPARTAN INTERMEDIATE MUNICIPAL INCOME	Reinvestment	3.3680	10.21000		-34.39

a - Average Cost Single Category

### Trades Pending Settlement on December 31, 2003

Trade Date	Settlement Date	Security	Description	Quantity	Price per Unit	Cost Basis of Close	Settlement Amount
12/ 29	1/ 02	SUN MICROSYSTEMS INC	Sold	-100.0000	\$4.42000	\$1,641.00S c	\$427.02
		NFS LLC WAS THE MKT MAKER ON THIS TRADE (SUNW)					

Long-term loss: \$1,213.98



## Investment Report

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

December 1, 2003 - December 31, 2003

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

#### Transaction Details

##### Trades Pending Settlement on December 31, 2003

Trade Date	Settlement Date	Security	Description	Quantity	Price per Unit	Cost Basis of Close	Settlement Amount
			<i>refer to confirm for Lot detail</i>				
12/ 31	1/ 06	NOKIA CORP ADR (NOK )	Bought	100.0000	16.98000		-1,712.95
<i>s - Cost basis and gain/loss reporting for this security are based on Specific Share identification. c - Customer provided</i>							

#### Daily Additions and Subtractions Cash @ \$1 per share (the following is provided to you in accordance with industry regulations)

Date	Amount	Balance	Date	Amount	Balance	Date	Amount	Balance
12/ 02	-\$1,582.95	\$4,521.86	12/ 10	10,025.00	11,489.91	12/ 31	1.05	8,883.51
12/ 08	-3,056.95	1,464.91	12/ 29	-2,607.45	8,882.46			

### Fidelity Rollover IRA 301-793531

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

#### Account Summary

Beginning value as of Dec 1	\$19,062.71
Change in investment value	387.53
<b>Ending value as of Dec 31</b>	<b>\$19,450.24</b>

#### Income Summary

	This Period	Year to Date
<b>Tax-deferred</b>	<b>\$56.03</b>	<b>\$234.08</b>

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

#### Holdings

(Symbol) as of December 31, 2003

	Performance December 31, 2003	Quantity December 31, 2003	Price per Unit December 31, 2003	Cost	Total Value December 1, 2003	Total Value December 31, 2003
<b>Mutual Funds 100% of holdings</b>						
FIDELITY GOVERNMENT INCOME (FGOVX)	30-day yield: 3.01%	293.360	\$10.220	\$2,545.44e	\$2,970.87	\$2,998.14
FIDELITY AGGRESSIVE GROWTH (FDEGX)		314.570	14.930	4,163.34e	4,608.45	4,696.53
FIDELITY LOW PRICED STOCK (FLPSX)		90.960	34.980	3,004.00	3,081.22	3,181.78
FIDELITY OTC PORT (FOCPX)		264.030	32.470	7,266.11e	8,401.43	8,573.05



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

December 1, 2003 - December 31, 2003

### Fidelity Rollover IRA 301-793531

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

Holdings	(Symbol) as of December 31, 2003	Performance December 31, 2003	Quantity December 31, 2003	Price per Unit December 31, 2003	Cost	Total Value December 1, 2003	Total Value December 31, 2003
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#### Core Account 0% of holdings

FIDELITY CASH RESERVES (FDRXX)	7-day yield: 0.78%	0.740	1.000	not applicable	0.74	0.74
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#### Total Market Value

**\$19,450.24**

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.

### Transaction Details

(for holdings with activity this period)

#### Core Account - Fidelity Cash Reserves

Description	Amount	Balance	Description	Amount	Balance
<b>Beginning</b>		<b>\$0.74</b>	Income	56.03	
Investment Activity			Subtotal of Investment Activity	\$0.00	
Securities bought	-\$56.03		<b>Ending</b>		<b>\$0.74</b>

#### Investment Activity

Settlement Date	Security	Description	Quantity	Price per Unit	Transaction Amount
12/ 19	FIDELITY GOVERNMENT INCOME	Short-term cap gain			\$1.46
12/ 19	FIDELITY GOVERNMENT INCOME	Long-term cap gain			4.38
12/ 19	FIDELITY GOVERNMENT INCOME	Reinvestment	0.5680	\$10.27000	-5.84
12/ 19	FIDELITY LOW PRICED STOCK	Dividend received			0.90
12/ 19	FIDELITY LOW PRICED STOCK	Short-term cap gain			8.08
12/ 19	FIDELITY LOW PRICED STOCK	Long-term cap gain			31.42
12/ 19	FIDELITY LOW PRICED STOCK	Reinvestment	1.1810	34.18000	-40.40



## Investment Report

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

December 1, 2003 - December 31, 2003

### Fidelity Rollover IRA 301-793531 Transaction Details

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

#### Investment Activity

Settlement Date	Security	Description	Quantity	Price per Unit	Transaction Amount
12/ 31	FIDELITY GOVERNMENT INCOME	Dividend received			9.79
12/ 31	FIDELITY GOVERNMENT INCOME	Reinvestment	0.9580	10.22000	-9.79

### Fidelity Roth IRA 301-668648

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

#### Account Summary

Beginning value as of Dec 1	\$9,495.89
Additions	250.00
Change in investment value	360.79
<b>Ending value as of Dec 31</b>	<b>\$10,106.68</b>

#### Income Summary

	This Period	Year to Date
<b>Tax-free</b>	<b>\$93.92</b>	<b>\$96.70</b>

#### Contributions/Distributions

	This Period	Year to Date
2003 Contributions	\$250.00	\$3,000.00

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

#### Holdings (Symbol) as of December 31, 2003

##### Mutual Funds 100% of holdings

	Performance December 31, 2003	Quantity December 31, 2003	Price per Unit December 31, 2003	Cost	Total Value December 1, 2003	Total Value December 31, 2003
FIDELITY SELECT HEALTH CARE (FSPHX)		23.825	\$118.010	\$2,983.84	\$2,667.03	\$2,811.59
FIDELITY SELECT MEDICAL EQUIP&SYSTEM (FSMEX)		176.369	20.020	2,888.89	3,439.21	3,530.91
FIDELITY SELECT BIOTECHNOLOGY (FBIOX)		73.118	51.480	4,076.39	3,389.34	3,764.11

##### Core Account 0% of holdings

FIDELITY CASH RESERVES (FDRXX)	7-day yield: 0.78%	0.070	1.000	not applicable	0.31	0.07
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#### Total Market Value

**\$10,106.68**

All positions held in cash account unless indicated otherwise.



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

December 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

### Transaction Details (for holdings with activity this period)

#### Core Account - Fidelity Cash Reserves

Description	Amount	Balance	Description	Amount	Balance
<b>Beginning</b>		<b>\$0.31</b>	Core account income	0.06	
<i>Investment Activity</i>			Income	93.86	
Securities bought	-\$344.16		Subtotal of Investment Activity	- \$0.24	
Other additions	250.00		<b>Ending</b>		<b>\$0.07</b>

#### Investment Activity

Settlement Date	Security	Description	Quantity	Price per Unit	Transaction Amount
12/ 05	CASH CONTRB CURR YR ER17647245	Contrib current yr			\$250.00
12/ 05	FIDELITY SELECT MEDICAL EQUIP&SYSTEM	Short-term cap gain			54.94
12/ 05	FIDELITY SELECT MEDICAL EQUIP&SYSTEM	Long-term cap gain			36.06
12/ 05	FIDELITY SELECT MEDICAL EQUIP&SYSTEM	Reinvestment	4.6660	\$19.50000	-91.00
12/ 12	FIDELITY SELECT HEALTH CARE	Dividend received			2.86
12/ 12	FIDELITY SELECT HEALTH CARE	Reinvestment	0.0250	113.98000	-2.86
12/ 18	FIDELITY SELECT BIOTECHNOLOGY +	You bought	5.0180	49.88000	-250.30
12/ 31	FIDELITY CASH RESERVES	Dividend received			0.06

+ Prospectus sent under separate cover.

#### Daily Additions and Subtractions Fidelity Cash Reserves @ \$1 per share (the following is provided to you in accordance with industry regulations)

Date	Amount	Balance	Date	Amount	Balance	Date	Amount	Balance
12/ 05	\$250.00	\$250.31	12/ 18	-250.30	0.01	12/ 31	0.06	0.07





## Investment Report

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

December 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

#### Account Summary

Beginning value as of Dec 1	\$9,455.77
Additions	250.00
Change in investment value	-93.80
<b>Ending value as of Dec 31</b>	<b>\$9,611.97</b>

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

#### Income Summary

	This Period	Year to Date
<b>Tax-free</b>	<b>\$0.06</b>	<b>\$2.67</b>

#### Contributions/Distributions

	This Period	Year to Date
2003 Contributions	\$250.00	\$3,000.00

#### Holdings

(Symbol) as of December 31, 2003

##### Mutual Funds 100% of holdings

	Performance December 31, 2003	Quantity December 31, 2003	Price per Unit December 31, 2003	Cost	Total Value December 1, 2003	Total Value December 31, 2003
FIDELITY SELECT TECHNOLOGY (FSPTX)		89.879	\$60.090	\$5,059.80	\$5,425.10	\$5,400.83
FIDELITY SELECT NWK & INFRASTRUCTURE (FNINX)		1,799.605	2.340	4,956.72	4,030.41	4,211.08

##### Core Account 0% of holdings

FIDELITY CASH RESERVES (FDRXX)	7-day yield: 0.78%	0.060	1.000	not applicable	0.26	0.06
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#### Total Market Value

All positions held in cash account unless indicated otherwise.

**\$9,611.97**

### Transaction Details

(for holdings with activity this period)

#### Core Account - Fidelity Cash Reserves

Description	Amount	Balance	Description	Amount	Balance
<b>Beginning</b>		<b>\$0.26</b>	Core account income	0.06	
Investment Activity			Subtotal of Investment Activity	- \$0.20	
Securities bought	-\$250.26		<b>Ending</b>		<b>\$0.06</b>
Other additions	250.00				



## Investment Report

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

December 1, 2003 - December 31, 2003

**Fidelity Roth IRA 301-668710**

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

### Investment Activity

Settlement Date	Security	Description	Quantity	Price per Unit	Transaction Amount
12/ 05	CASH CONTRB CURR YR ER17647246	Contrib current yr			\$250.00
12/ 18	FIDELITY SELECT NWK & INFRASTRUCTURE +	You bought	113.2400	\$2.21000	-250.26
12/ 31	FIDELITY CASH RESERVES	Dividend received			0.06

+ Prospectus sent under separate cover.

### Daily Additions and Subtractions Fidelity Cash Reserves @ \$1 per share (the following is provided to you in accordance with industry regulations)

Date	Amount	Balance	Date	Amount	Balance	Date	Amount	Balance
12/ 05	\$250.00	\$250.26	12/ 18	-250.26	0.00	12/ 31	0.06	0.06

### Additional Information About Your Investment Report

- Monitoring and managing your retirement account portfolio has just been made easier. Fidelity is pleased to introduce purchase cost information tracking for your Retirement Account Holdings. This new information will help you answer the question "how am I doing in this security"? In the Transaction Details section, you may also notice Fidelity has provided a profit or loss for sales in your retirement account based on the cost of your holding. If Cost is listed as unknown, you can provide this information on Fidelity.com. Cost tracking for retirement account holdings is provided as a courtesy service and is not intended for tax reporting purposes. Please refer to the end of this statement for additional details.



## Information About Your Fidelity Statement

For TDD Service for the Hearing-Impaired, call 800-544-0118, 9 am - 9 pm ET, 7 days a week.  
**Lost or Stolen Cards** For 24 Hour worldwide customer service, call 800-529-2164 for American Express or 800-323-5353 for VISA® Gold Check Card.

**Additional Investments with Fidelity** For mutual fund accounts make checks payable to the specific mutual fund and for brokerage accounts make checks payable to National Financial Services LLC (NFS). Include your account number on your check. For retirement accounts, designate in the memo field whether your contribution is for the current or prior year. Mail to: Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0003.

**Income Summary** A summary of income by tax status for the statement and year-to-date periods. Fidelity reports dividends and capital gains from taxable securities held in non-retirement accounts and capital gains in tax-free securities, as taxable income. Fidelity reports income earned on municipal bonds and municipal bond funds as tax-exempt income. A portion of this income may be subject to state and local taxes and the federal alternative minimum tax. Fidelity reports earnings from investments in Traditional IRAs, Rollover IRAs, SEP-IRAs, and Keoghs as tax-deferred income. Earnings from Roth IRAs are reported as tax-free income, since distributions may be tax-free after meeting the five-year aging requirement and certain other conditions.

**Change in Investment Value** The appreciation or depreciation of your holdings due to price changes, plus any distributions and income earned during the statement period, less any transaction costs, sales charges, or fees.

**Cost Basis and Realized Gain/Loss Information** Fidelity-provided cost basis and associated realized gain and loss information may not reflect all adjustments necessary for tax reporting purposes. You should verify cost basis and corresponding gain/loss information provided by Fidelity against your own records when calculating reportable gain or loss resulting from a sale. You are solely responsible for the accuracy of cost basis and gain/loss information reported to federal, state, and other taxing authorities. Fidelity makes no warranties with respect to, and specifically disclaims any liability arising out of your use of, or any tax position taken in reliance upon, Fidelity-provided cost basis and gain/loss information. Unless otherwise specified, Fidelity determines cost basis at the time of sale based on the first-in, first-out (FIFO) method (for securities other than open-end mutual funds) or the average cost-single category (ACSC) method (for open-end mutual funds).

**Wash Sales** If a wash sale occurs, the loss from the transaction is disallowed for federal income tax reporting purposes but may be added to the cost basis of the newly-purchased shares.

## Additional Information About Your Brokerage Account, If Applicable

**Customer Free Credit Balance** You are entitled to your free credit balance in your brokerage account at any time, subject to any open commitments in any of 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 in a retirement account.

**Assets Separate from Your Brokerage Accounts** Only securities holdings in the margin portion of your brokerage accounts contribute toward margin and maintenance requirements. Assets maintained with Fidelity Investments Life Insurance Company and mutual fund assets held outside of your brokerage account (that may be reported on your statement) are not carried by NFS and are not covered by SIPC. These assets do not contribute toward your margin and maintenance requirements. Assets held by Portfolio Advisory Services (PAS) are carried by NFS and are covered by SIPC but do not contribute toward your margin and maintenance requirements.

**Short Account Balances** Fidelity maintains all securities sold short in a segregated short account. These securities are marked-to-market, and Fidelity transfers any increase or decrease from the short sale price to your margin account on a weekly basis. Fidelity represents your short account balance as the balance of your short account as of the last weekly mark-to-market, not as of the statement end date.

**Information About Your Option Transactions** Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description of which is available upon request. Short positions in American-style options are liable for assignment at any time. The writer of a European-style option is subject to exercise assignment only during the exercise period. Call a Fidelity representative for more information.

**Equity Dividend Reinvestment** Shares credited to your account resulted from transactions effected as agent by either FBS for your account, or the Depository Trust Company (DTC) through the dividend reinvestment program. For FBS-effected transactions, Fidelity will furnish, upon written request, the time of the transactions, the exchange upon which these transactions occurred, and the name of the person from whom the security was purchased. FBS's affiliate may have acted as market maker in effecting trades in over-the-counter securities.

**Price Information** Fidelity calculates prices for Fidelity products. All other prices shown on your statement have been obtained from independent quotation vendors, whose appraisals are based either on closing prices, bid/ask quotation or a matrix based on interest rates for similar securities; and for certain securities prices may not be current as of the statement date. We cannot guarantee the accuracy of these prices as they appear on your statement. If we are unable to obtain a price, "unavailable" will appear instead of a dollar value for that security.

Fidelity adjusts the cost basis of newly purchased shares accordingly when a wash sale occurs within an account as the result of an identical security purchase. Fidelity does not report disallowed losses or adjust cost basis related to wash sales triggered by sales and purchases of the same security *within different accounts* or by sales and purchases of a "substantially identical" security *within the same or different accounts*.

**Cost** For holdings in your retirement account, Fidelity provides Cost information based on the original dollars you invested into each security. Cost may be adjusted for certain transactions and does not include reinvestments of dividends or capital gains. Fidelity also provides a Transaction Profit or Loss amount when you sell shares in your retirement account. The Transaction Profit or Loss is based on the amount you received from the sale of the security less the Cost of those shares. If you purchased your shares at different times or prices, the Cost of the shares sold is based on the first shares acquired (first in, first out). Fidelity makes no warranties with respect to, and specifically disclaims any liability arising out of your use of, or any position taken in reliance upon, Fidelity-provided Cost and Transaction Profit or Loss information.

We deliver statements at least four times during the calendar year for any account with a balance. Please notify us of any discrepancies within 10 days of receipt of the statement and advise us promptly of any material changes in your investment objectives or financial situation related to your brokerage account(s). 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.

**Information About Mutual Funds and Their Performance** For more complete information on any fund or insurance product offered through Fidelity, including fees, expenses, and charges, please call for a free prospectus. Read it carefully before investing. A fund's share price, yield, and return will fluctuate and may result in a gain or loss when you redeem shares. Call Fidelity for a fund's current performance. Past performance is no guarantee of future results. Each fund reserves the right to terminate or modify its exchange privilege in the future. In addition to sales loads and 12b-1 fees as described in the prospectus, Fidelity Brokerage Services (FBS) or NFS may receive compensation of up to 0.35% of the average daily net assets of certain mutual funds in connection with your purchase of those mutual fund shares and/or the on-going maintenance of your brokerage account with respect to those shares. The compensation is paid by the mutual fund and/or its affiliate. Additional information about the source and amount of the compensation will be furnished to you upon written request.

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