



Fidelity Non-Prototype JUANITAJANE T NDOES - TRUSTEE - OOO  
TECHNICALITY INC MCNT SOLO 401K TRUST FOR THE BENEFIT  
OF JUANITAJANE T NDOES

►Account Number: Z10-101010

Envelope # BXBXBXBXBXB

OOO TECHNICALITY INC  
JUANITAJANE TWO NDOES  
10 JJJJJJ CT  
AJAJAJA TX 01010-0007

Your Account Value:

**\$110,595.94**

Change from Last Period:

▼ \$3,953.10

	This Period	Year-to-Date
<b>Beginning Account Value</b>	<b>\$114,549.04</b>	<b>\$107,677.74</b>
Subtractions	-7.53	-8.71
Transaction Costs, Fees & Charges	-7.53	-8.71
Change in Investment Value *	-3,945.57	2,926.91
<b>Ending Account Value **</b>	<b>\$110,595.94</b>	<b>\$110,595.94</b>
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$110,595.94	

#### Contact Information

Online	Fidelity.com
FAST <sup>SM</sup> -Automated Telephone	(800) 544-5555
Customer Service	(800) 544-6666

\* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.

\*\* Excludes unpriced securities.

## Account Summary

Account # Z10-101010  
000 TECHNICALITY INC - NON-PROTOTYPE

Account Value: **\$110,595.94**

Account Holdings

Change in Account Value ▼ **\$3,953.10**

	This Period	Year-to-Date
<b>Beginning Account Value</b>	<b>\$114,549.04</b>	<b>\$107,677.74</b>
<b>Subtractions</b>	<b>-7.53</b>	<b>-8.71</b>
Transaction Costs, Fees & Charges	-7.53	-8.71
<b>Change in Investment Value *</b>	<b>-3,945.57</b>	<b>2,926.91</b>
<b>Ending Account Value</b>	<b>\$110,595.94</b>	<b>\$110,595.94</b>
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$110,595.94	

Total Account Trades Nov 2019 - Oct 2020: 5

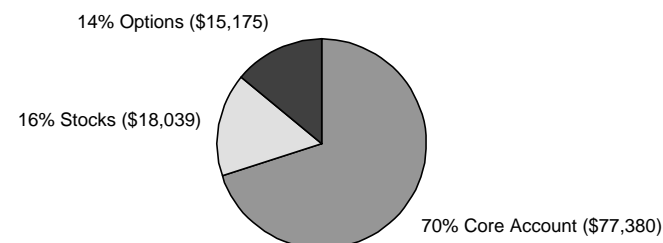
\* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.

## Core Account and Credit Balance Cash Flow

Core Account: FIDELITY GOVERNMENT MONEY MARKET

	This Period	Year-to-Date
<b>Beginning Balance</b>	<b>\$64,853.10</b>	<b>\$107,677.74</b>
<b>Investment Activity</b>		
Securities Bought	-\$44,326.28	-\$139,979.29
Securities Sold	56,853.48	109,300.20
Dividends, Interest & Other Income <sup>D</sup>	0.65	382.30
<b>Total Investment Activity</b>	<b>\$12,527.85</b>	<b>-\$30,296.79</b>
<b>Ending Balance</b>	<b>\$77,380.95</b>	<b>\$77,380.95</b>

<sup>D</sup> Includes dividend reinvestments.



## Top Holdings

Description	Value	Percent of Account
Fidelity Government Money Market	\$77,380	70%
Valero Energy Corp Com	8,764	8
Call (Vrtx) Vertex Jan 20 23 \$150 (100 Shs)	7,920	7
<b>Total</b>	<b>\$94,065</b>	<b>85%</b>

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

## Income Summary

	This Period	Year-to-Date
<b>Tax-deferred</b>	<b>\$0.65</b>	<b>\$382.30</b>
<b>Total</b>	<b>\$0.65</b>	<b>\$382.30</b>



## Holdings

Account # Z10-101010  
000 TECHNICALITY INC - NON-PROTOTYPE

### Core Account

Description	Beginning Market Value Oct 1, 2020	Quantity Oct 31, 2020	Price Per Unit Oct 31, 2020	Ending Market Value Oct 31, 2020	Cost	Unrealized Gain/Loss Oct 31, 2020	EAI (\$) / EY (%)
FIDELITY GOVERNMENT MONEY MARKET (SPAXX) -- 7-day yield: 0.01%	\$64,853.10	77,380.950	\$1.0000	\$77,380.95	not applicable	not applicable	\$467.82 0.600%
Total Core Account (70% of account holdings)	\$64,853.10			\$77,380.95			\$467.82

### Stocks

Description	Beginning Market Value Oct 1, 2020	Quantity Oct 31, 2020	Price Per Unit Oct 31, 2020	Ending Market Value Oct 31, 2020	Cost	Unrealized Gain/Loss Oct 31, 2020	EAI (\$) / EY (%)
<b>Common Stock</b>							
AT&T INC COM USD1 (T)	\$2,851.00	100.000	\$27.0200	\$2,702.00	\$2,809.90	-\$107.90	\$208.00 7.700%
BOEING CO COM USD5.00(BA)	unavailable	15.000	144.3900	2,165.85	2,520.00	-354.15	-
CARNIVAL CORP PAIRED CTF(CCL)	4,235.22	279.000	13.7100	3,825.09	5,008.05	-1,182.96	-
CYTODYN INC COM USD0.001 (CYDY)	unavailable	100.000	2.4850	248.50	282.60	-34.10	-
GEVO INC COM PAR (GEVO)	347.86	348.000	0.9600	334.08	301.02	33.06	-
VALERO ENERGY CORP COM (VLO)	9,833.64	227.000	38.6100	8,764.47	10,264.94	-1,500.47	889.84 10.150
Total Common Stock (16% of account holdings)	\$17,267.72			\$18,039.99	\$21,186.51	-\$3,146.52	\$1,097.84
Total Stocks (16% of account holdings)	\$17,267.72			\$18,039.99	\$21,186.51	-\$3,146.52	\$1,097.84



## Holdings

Account # Z10-101010  
000 TECHNICALITY INC - NON-PROTOTYPE

### Options

Description	Beginning Market Value Oct 1, 2020	Quantity Oct 31, 2020	Price Per Unit Oct 31, 2020	Ending Market Value Oct 31, 2020	Cost	Unrealized Gain/Loss Oct 31, 2020
<b>CALL (FSLY) FASTLY INC CL A</b> JAN 20 23 \$45 (100 SHS) (FSLY230120C45)	unavailable	1.000	\$34.2500	\$3,425.00	\$5,280.69	-\$1,855.69
<b>CALL (OTRK) ONTRAK INC COM</b> JAN 20 23 \$30 (100 SHS) (OTRK230120C30)	unavailable	1.000	38.3000	3,830.00	3,500.69	329.31
<b>CALL (VRTX) VERTEX</b> JAN 20 23 \$150 (100 SHS) (VRTX230120C150)	unavailable	1.000	79.2000	7,920.00	8,260.69	-340.69
<b>Total Options (14% of account holdings)</b>	<b>unavailable</b>			<b>\$15,175.00</b>	<b>\$17,042.07</b>	<b>-\$1,867.07</b>

<b>Total Holdings</b>				<b>\$110,595.94</b>	<b>\$38,228.58</b>	<b>-\$5,013.59</b>	<b>\$1,565.66</b>
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All positions held in cash account unless indicated otherwise.

EAI **Estimated Annual Income (EAI) & Estimated Yield (EY)**- EAI is an estimate of annual income for a specific security position over the next rolling 12 months. EAI may be negative on short & EY positions. EY is calculated by dividing the current EAI for a security position by its statement closing date market value. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. Actual income and yield might be lower or higher than the estimated amounts. **For calculation details, refer to the "Additional Information and Endnotes" section.**

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

## Activity

### Securities Bought & Sold

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Cost	Transaction Cost	Amount
10/01	<b>CALL (CAR) AVIS BUDGET GROUP</b> JAN 21 22 \$10 (100 SHS) OPENING TRANSACTION	4616629UQ	You Bought	3.000	\$17.90000	-	-\$2.06	-\$5,372.06
10/02	<b>ORACLE CORP</b>	68389X105	You Sold Transaction Profit: \$8.95	-29.000	59.68000	1,721.73	-0.04	1,730.68

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## Activity

Account # Z10-101010  
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### Securities Bought & Sold (continued)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Cost	Transaction Cost	Amount
10/02	ORACLE CORP	68389X105	You Sold <i>Transaction Profit: \$1.25</i>	-4.000	59.68500	237.48	-0.01	238.73
10/02	SOCIAL CAP HEDOSOPHIA HLDGS CORP II WTS EXP ISIN #KYG8250T1250	G8250T125	You Bought	500.000	5.81000		-	-2,905.00
10/05	CLOUDFLARE INC CL A COM	18915M107	You Sold <i>Transaction Profit: \$2,433.74</i>	-300.000	42.14840	10,210.50	-0.28	12,644.24
10/05	TESLA INC COM	88160R101	You Sold <i>Transaction Profit: \$1,892.70</i>	-30.000	444.65000	11,446.50	-0.30	13,339.20
10/05	TORTOISE ACQUISITION CORP WTS EXP 03/04/2024	89154L118	You Bought	50.000	23.84990		-	-1,192.50
10/06	WORKHORSE GROUP INC COM NEW	98138J206	You Bought	130.000	23.83000		-	-3,097.90
10/07	DIAMONDPEAK HLDGS COR WTS EXP 02/22/2024	25280H118	You Bought	200.000	9.77000		-	-1,954.00
10/07	FORUM MERGER II CORP WTS EXP 09/30/2025	34986F111	You Bought	200.000	8.75000		-	-1,750.00
10/08	SOCIAL CAP HEDOSOPHIA HLDGS CORP III WTS EXP ISIN #KYG8251K1159	G8251K115	You Bought	500.000	2.74000		-	-1,370.00
10/13	CALL (CAR) AVIS BUDGET GROUP JAN 21 22 \$10 (100 SHS) CLOSING TRANSACTION	4616629UQ	You Sold <i>Transaction Profit: \$921.16</i>	-2.000	22.52000	3,581.37	-1.47	4,502.53
10/13	CALL (CAR) AVIS BUDGET GROUP JAN 21 22 \$10 (100 SHS) CLOSING TRANSACTION	4616629UQ	You Sold <i>Transaction Profit: \$458.57</i>	-1.000	22.50000	1,790.69	-0.74	2,249.26
10/14	WORKHORSE GROUP INC COM NEW	98138J206	You Sold <i>Transaction Profit: \$790.90</i>	-130.000	29.91450	3,097.90	-0.09	3,888.80
10/20	CALL (FSLY) FASTLY INC CL A JAN 20 23 \$45 (100 SHS) OPENING TRANSACTION	4932209OK	You Bought	1.000	52.80000	-	-0.69	-5,280.69
10/20	CALL (OTRK) ONTRAK INC COM JAN 20 23 \$30 (100 SHS) OPENING TRANSACTION	4958789CY	You Bought	1.000	35.00000	-	-0.69	-3,500.69
10/21	BOEING CO COM USD5.00	097023105	You Bought	15.000	167.99990		-	-2,520.00
10/21	CYTODYN INC COM USD0.001	23283M101	You Bought	100.000	2.82600		-	-282.60
10/22	CALL (VRTX) VERTEX JAN 20 23 \$150 (100 SHS) OPENING TRANSACTION	4936649TP	You Bought	1.000	82.60000	-	-0.69	-8,260.69
10/22	DIAMONDPEAK HLDGS COR WTS EXP 02/22/2024	25280H118	You Bought	240.000	7.60000		-	-1,824.00

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## Activity

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### Securities Bought & Sold (continued)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Cost	Transaction Cost	Amount
10/22	HYLIION HOLDINGS CORP COMMON STOCK	449109107	You Bought	213.000	23.55000		-	-5,016.15
10/22	HYLIION HOLDINGS CORP COMMON STOCK	449109107	You Sold <i>Transaction Profit: \$129.81</i>	-213.000	24.16000	5,016.15	-0.12	5,145.96
10/22	HYLIION HOLDINGS CORP WTS EXP 10/01/2025	449109115	You Sold <i>Transaction Loss: \$2,020.04</i>	-150.000	9.18000	3,397.00	-0.04	1,376.96
10/22	SOCIAL CAP HEDOSOPHIA HLDGS CORP II WTS EXP ISIN #KYG8250T1250	G8250T125	You Sold <i>Transaction Profit: \$614.89</i>	-700.000	6.50000	3,935.00	-0.11	4,549.89
10/22	SWITCHBACK ENERGY ACQUISTN CRP WTS EXP 07/25/2026	87105M110	You Sold <i>Transaction Profit: \$5.98</i>	-100.000	4.79000	473.00	-0.02	478.98
10/22	TATTOOED CHEF INC WTS EXP 10/15/2025	87663X110	You Sold <i>Transaction Loss: \$74.04</i>	-200.000	8.38000	1,750.00	-0.04	1,675.96
10/23	DIAMONDPEAK HLDGS COR WTS EXP 02/22/2024	25280H118	You Sold <i>Transaction Loss: \$816.48</i>	-480.000	7.24500	4,294.00	-0.08	3,477.52
10/23	HENNESSY CAP ACQUESTION CORP IV WTS EXP 09/05/2025	42589C112	You Sold <i>Transaction Loss: \$545.59</i>	-310.000	1.58010	1,035.40	-0.02	489.81
10/23	SOCIAL CAP HEDOSOPHIA HLDGS CORP III WTS EXP ISIN #KYG8251K1159	G8251K115	You Sold <i>Transaction Loss: \$292.22</i>	-479.000	2.13000	1,312.46	-0.03	1,020.24
10/23	SOCIAL CAP HEDOSOPHIA HLDGS CORP III WTS EXP ISIN #KYG8251K1159	G8251K115	You Sold <i>Transaction Loss: \$12.82</i>	-21.000	2.13000	57.54	-0.01	44.72
Total Securities Bought							-	-\$4.13
Total Securities Sold							\$53,356.72	-\$3.40
<b>Net Securities Bought &amp; Sold</b>							<b>-\$7.53</b>	<b>\$12,527.20</b>

### Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
10/30	FIDELITY GOVERNMENT MONEY MARKET	31617H102	Dividend Received	-	-	\$0.65
<b>Total Dividends, Interest &amp; Other Income</b>						<b>\$0.65</b>



## Activity

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### Other Activity In

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Cost	Transaction Cost	Amount
10/05	HYLIION HOLDINGS CORP WTS EXP 10/01/2025 MER FROM 89154L118 #REOR M0051286570001	449109115	Merger	150.000	-		-	-
10/16	TATTOOED CHEF INC WTS EXP 10/15/2025 MER FROM 34986F111 #REOR M0051288440001	87663X110	Merger	200.000	-		-	-
Total Other Activity In							-	-

### Other Activity Out

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Cost	Transaction Cost	Amount
10/05	TORTOISE ACQUISITION CORP WTS EXP 03/04/2024 *EXCHANGED FOR CUSIP 449109115* MER PAYOUT #REOR M0051286570000	89154L118	Merger	-150.000	-		-	-
10/16	FORUM MERGER II CORP WTS EXP 09/30/2025 *EXCHANGED FOR CUSIP 87663X110* MER PAYOUT #REOR M0051288440000	34986F111	Merger	-200.000	-		-	-
Total Other Activity Out							-	-

### Core Fund Activity

For more information about the operation of your core account, please refer to your Customer Agreement.

Settlement Date	Account Type	Transaction	Description	Quantity	Price	Amount	Balance
10/01	CASH	You Sold	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	-5,372.060	\$1.0000	-\$5,372.06	\$59,481.04
10/02	CASH	You Sold	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	-935.590	1.0000	-935.59	58,545.45
10/05	CASH	You Bought	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	24,790.940	1.0000	24,790.94	83,336.39



## Activity

Account # Z10-101010  
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### Core Fund Activity (continued)

For more information about the operation of your core account, please refer to your Customer Agreement.

Settlement Account							
Date	Type	Transaction	Description	Quantity	Price	Amount	Balance
10/06	CASH	You Sold	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	-3,097.900	1.0000	-3,097.90	80,238.49
10/07	CASH	You Sold	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	-3,704.000	1.0000	-3,704.00	76,534.49
10/08	CASH	You Sold	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	-1,370.000	1.0000	-1,370.00	75,164.49
10/13	CASH	You Bought	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	6,751.790	1.0000	6,751.79	81,916.28
10/14	CASH	You Bought	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	3,888.800	1.0000	3,888.80	85,805.08
10/20	CASH	You Sold	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	-8,781.380	1.0000	-8,781.38	77,023.70
10/21	CASH	You Sold	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	-2,802.600	1.0000	-2,802.60	74,221.10
10/22	CASH	You Sold	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	-1,873.090	1.0000	-1,873.09	72,348.01
10/23	CASH	You Bought	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	5,032.290	1.0000	5,032.29	77,380.30
10/30	CASH	Reinvestment	FIDELITY GOVERNMENT MONEY MARKET REINVEST @ \$1.000	0.650	1.0000	0.65	77,380.95
Total Core Fund Activity						\$12,527.85	

### Open Orders as of October 31, 2020

Date Entered	Exp. Date	Security Name	Description	Quantity	Limit Price	Market Price
10/28/20		CALL (FSLY) FASTLY INC CL A JAN 20 23 \$45 (100 SHS)	Sell Limit	1.000	\$85.00000	\$34.2500
10/28/20		CALL (VRTX) VERTEX JAN 20 23 \$150 (100 SHS)	Sell Limit	1.000	140.00000	79.2000



## Activity

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Open Orders as of October 31, 2020 (continued)

Date Entered	Exp. Date	Security Name	Description	Quantity	Limit Price	Market Price
10/28/20	04/26/21	BOEING CO COM USD5.00 (BA)	Sell Limit	15.000	175.00000	144.3900
10/28/20		CALL (OTRK) ONTRAK INC COM JAN 20 23 \$30 (100 SHS)	Sell Limit	1.000	50.00000	38.3000

Expiration date details are available online or can be provided upon request.

Cost basis and gain/loss information is provided as a service to our customers and is based on standards for filing US Federal Tax Returns as determined by Fidelity. This information is not intended to address tax law or reporting requirements applicable in your country of tax residence.

## Estimated Cash Flow (Rolling as of October 31, 2020)

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
November 2020	--	--	\$52	--	\$39	--	\$91
December	--	--	222	--	39	--	261
January 2021	--	--	--	--	39	--	39
February	--	--	52	--	39	--	91
March	--	--	222	--	39	--	261
April	--	--	--	--	39	--	39
May	--	--	52	--	39	--	91
June	--	--	222	--	39	--	261
July	--	--	--	--	39	--	39
August	--	--	52	--	39	--	91
September	--	--	222	--	39	--	261
October	--	--	--	--	39	--	39
<b>Total</b>	--	--	<b>\$1,096</b>	--	<b>\$468</b>	--	<b>\$1,564</b>

This table presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. The cash flows displayed are estimates provided for informational purposes only and there is no guarantee that you will actually receive any of the amounts displayed. These estimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed income are calculated using the security's coupon rate. The estimates for all other securities are calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next

## Estimated Cash Flow *(Rolling as of October 31, 2020)*

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OOO TECHNICALITY INC - NON-PROTOTYPE

12 months calculated based on prior and/or declared dividends for that security. IADs are sourced from third party vendors believed to be reliable, but no assurance can be made as to accuracy. There are circumstances in which these estimates will not be presented for a specific security you hold. **Please refer to Help/Glossary on Fidelity.com for additional information on these calculations.**

**Bond & CD Income** includes interest payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

**Bond & CD Principal** includes maturing principal payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

**Stock Income** includes estimated dividend payments for common stocks, preferred stocks, ADRs, closed-end mutual funds, and MLPs.

**ETP Income** includes estimated dividend payments for Exchange Traded Funds (ETFs) and Exchange Traded Notes (ETNs).

**Mutual Fund Income** includes estimated dividend payments for Fidelity and non-Fidelity mutual funds.

**Other Income** includes, but is not limited to estimated dividend payments for Unit Investment Trusts (UITs), REITs, and LPs.

This table does not include cash flow from foreign denominated fixed income.

-- not available

## Additional Information and Endnotes

- ▶ Fidelity is required by the Securities Exchange Act of 1934 to provide certain financial information from the Statement of Financial Condition of National Financial Services LLC (NFS). At September 30, 2020, NFS, an affiliate of Fidelity Brokerage Services LLC, had net capital of \$4,948 million, which was 13.56% of aggregate debit items and exceeded its minimum requirement by \$4,219 million. To acquire the Statement of Financial Condition of National Financial Services LLC (NFS), log on to Fidelity.com. If you wish to obtain a copy of this document at no cost, or have any questions regarding its contents, please call Fidelity at 800-343-3548.
- ▶ Due to current events, mail may be delayed by circumstances beyond our control. You can always view your statements and other documents online. Learn more about paperless options at [www.Fidelity.com/edelivery](http://www.Fidelity.com/edelivery).

**Estimated Annual Income (EAI) & Estimated Yield (EY)** - EAI for fixed income is calculated using the coupon rate. For all other securities, EAI is calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. EY reflects only the income generated by an investment and not changes in its price which may fluctuate. Interest and dividend rates are subject to change at any time and may be affected by current and future economic, political and business conditions. EAI and EY are provided for informational purposes only and should not be used or relied on for making investment, trading or tax decisions. EAI and EY are based on data obtained from information providers believed to be reliable, but no assurance can be made as to accuracy, timeliness or completeness. **Please refer to the Help/Glossary on Fidelity.com for additional information regarding these calculations.**

For more information about your statement, please refer to our **Frequently Asked Questions** document at [Fidelity.com/statements](http://Fidelity.com/statements).



## Information About Your Fidelity Statement

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 Fidelity® Debit Card.

**Additional Investments with Fidelity** Make checks payable to Fidelity Investments. Include your account number on the check. For retirement and health savings accounts (HSA), designate in the memo field whether your contribution is for the current or prior year. Mail checks or other inquiries to: Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0003.

**Income Summary** Shows income by tax status for the statement and year-to-date periods. Except for interest income earned on, or distributed by, tax-exempt securities, Fidelity reports dividends and capital gains held in taxable accounts as taxable income. A portion of income reported as tax-exempt income may be subject to alternative minimum taxes and/or state and local taxes. In Traditional IRAs, Rollover IRAs, SEP-IRAs, SIMPLE IRAs and Keoghs, earnings are reported as tax-deferred income. In Roth IRAs and HSAs, earnings are reported as tax-exempt income as they may be federally tax-exempt if certain conditions are met.

**Cost Basis, Gain/Loss, and Holding Period Information** NFS is required to report certain cost basis and holding period information to the IRS on Form 1099-B. Unless otherwise specified, NFS applies the average cost method for open-end mutual funds and the first-in, first-out (FIFO) method for all other securities. Cost basis is adjusted for wash sales on securities with the same CUSIP held in the same account (unless your account receives mark-to-market reporting). Your statement may not reflect all adjustments required for tax purposes. Customers should consult their tax advisors for further information.

**Cost** Fidelity provides purchase cost information for securities held in retirement and HSA accounts. Such information may be adjusted for certain transactions and does not reflect dividends or capital gains reinvestments. Fidelity reports transaction profit or loss information when securities are sold within a retirement or HSA 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. **Statement Mailing** We deliver statements at least four times during the calendar year for any account with a balance.

**Statement Discrepancies** Please review your statement and report any inaccuracies or discrepancies. Inquiries, concerns or questions regarding your brokerage account or the activity therein should be directed to FBS by calling 800-544-6666, and NFS, who carries your brokerage accounts, by calling 866-408-1138. Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act (SIPA).

**Material Changes** Please advise us of material changes in your investment objectives or financial situation related to your brokerage account(s).

**Mutual Funds and Performance** 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](http://Fidelity.com/performance) for most recent month-end performance.

**Sales Loads & Fees** Each fund reserves the right to terminate or modify its exchange privilege in the future. In connection with (i) access to, purchase or redemption of, and/or maintenance of positions in mutual funds and other investment products such as alternative investments or private placements ("funds") or (ii) infrastructure needed to support such funds, some funds, or their investment affiliates, pay FBS and/or NFS sales loads and 12b-1 fees described in the Offering Materials as well as additional compensation for shareholder services, start-up fees, infrastructure support and maintenance, and marketing, engagement and analytics programs. 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.

## Additional Information About Your Brokerage Account, If Applicable

**Free credit balances (FCB)** are funds payable to you on demand. FCB are subject to open commitments such as uncleared checks and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is swept to a core position, you can liquidate the core position and have the proceeds sent to you or held in your account subject to the terms of your account agreement. Required rule 10b-10(a) information not contained herein will be provided on written request. Fidelity may use this free credit balance in connection with its business, subject to applicable law. **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 in brokerage accounts managed by Fidelity Personal and Workplace Advisors LLC (FPWA) are carried by NFS and covered by SIPC but do not contribute to your margin and maintenance requirements. **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. **Information About Your Option Transactions** Each transaction confirmation previously delivered to you contains full information about commissions and other charges, and such information is available promptly upon request. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description is available upon request. Short positions in American-style options are liable for assignment anytime. The writer of a European-style option is subject to exercise assignment only during the exercise period. For more information, please call Fidelity at 800-544-6666. **Equity Dividend Reinvestment** Shares credited to your account resulted from transactions by FBS acting as agent for your account, or the Depository Trust Company (DTC). **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 loss. Prices for Certificates of Deposits (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.

**Executing Orders on the Floor of the NYSE** The Floor broker may permit the Designated Market Maker 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 broker's best execution obligations.

**SIPC** Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with the SIPC up to \$500,000 (including cash claims limited to \$250,000). For details, including the SIPC brochure, please see [www.sipc.org](http://www.sipc.org) or call 1-202-371-8300. 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.

**Fidelity Investments** Fidelity Distributors Company LLC (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 its affiliate, NFS. NFS carries all brokerage accounts. FBS and NFS are members of the NYSE and SIPC.** Upon written request, Fidelity will mail an NFS financial statement, which is also available for inspection at its office. Fidelity Investments (with pyramid logo) is a trademark of FMR LLC.

**FPWA Services** Fidelity Go®, Fidelity® Personalized Planning & Advice and Fidelity® Strategic Disciplines are advisory services offered by FPWA, a registered investment adviser. Fidelity® Strategic Disciplines includes the Breckinridge Intermediate Municipal Strategy, the Fidelity® Equity-Income Strategy, the Fidelity® Tax-Managed U.S. Equity Index Strategy, the Fidelity® U.S. Large Cap Equity Strategy, the Fidelity® International Equity Strategy, the Fidelity® Tax-Managed International Equity Index Strategy, the Fidelity® Intermediate Municipal Strategy and the Fidelity® Core Bond Strategy. Fidelity® Wealth Services are advisory services offered by FPWA or Fidelity Personal Trust Company, FSB (FPTC), a federal savings bank. Nondeposit investment products and trust services offered by FPTC and its affiliates are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency, are not obligations of any bank, and are subject to risk, including possible loss of principal. **These advisory services are provided for a fee.** FBS, NFS, FDC, FPWA and FPTC are direct or indirect subsidiaries of FMR LLC.

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**Miscellaneous** Mutual fund shares, other securities held in your account, and insurance products are neither deposits nor obligations of, nor endorsed or guaranteed by, any bank or other depositing institution, nor are they federally insured by the FDIC or any other agency. If you request a reprint of your statement, the disclosure information may not be the same as the information originally provided. To confirm that an authorized, direct deposit has been made to your Fidelity Account or Fidelity Mutual Fund Account, call Fidelity at 1-800-544-5555.

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