

FIDELITY ACCOUNT STATEMENTS:

# Frequently Asked Questions

## Table of Contents

GENERAL FAQs.....	2
SINGLE ACCOUNT STATEMENT .....	4
MULTIPLE ACCOUNTS STATEMENT	
Portfolio Summary.....	6
Table of Contents .....	8
Income Summary, Asset Allocation, and Top Holdings .....	10
ALL STATEMENTS	
Account Summary .....	12
Holdings .....	16
Activity .....	18
Estimated Cash Flow.....	22
SPECIAL SECTIONS	
Stock Plan Services .....	23
Education 529 Plan .....	25
Portfolio Advisory Service (PAS) .....	26
Mutual Fund Accounts .....	27

**GENERAL FAQs****When will I receive my statement?**

eDelivery customers can usually expect to see their statement posted to Fidelity.com by the second business day after the end of the month.

Statements sent to customers via U.S. mail are mailed by the fifth business day of the month and are typically received by the 10th of the month, depending on holidays and which day of the week the prior month ends on.

**Do I receive a statement every month?**

All customers with a nonzero balance will receive statements monthly or quarterly. You will receive a statement for every month in which you have activity, but at the least, quarterly. Activity includes purchases and sales of securities, deposits, withdrawals, transfers of assets, and dividend reinvestments. Customers with a zero balance will receive statements in the month the balance decreases to zero, but will not receive subsequent statements until there is a balance in the account. Customers with a household statement will receive a monthly statement if there is activity in any of the householded accounts.

**What is a household statement?**

A household statement consolidates your various Fidelity accounts into a single statement.

**How do I group my accounts into a household statement?**

If you open a new Fidelity account, it will automatically be consolidated into your existing statement when certain information matches, such as your name, Social Security number (SSN), and address. You can also request to group accounts that are being reported on separate statements by completing our householding form at [Fidelity.com/forms](https://www.fidelity.com/forms).

**Which sections appear on my statement?**

Your statement may include the following sections:

- (For Multiple Account Statements)  
Portfolio Summary, including:
  - Your Portfolio Value
  - Accounts Included in This Report (table of contents)
  - Income Summary, Asset Allocation, Top Holdings
- (For All Statements)  
Account Summary, including:
  - Account Value
  - Account Holdings Pie Chart
  - Top Holdings
  - Income Summary
  - Core Account and Credit Balance Cash Flow
  - Realized Gains and Losses from Sales
  - Contributions/Distributions
  - Minimum Required Distribution (MRD) Estimate
  - Margin Information
- Holdings
- Other Holdings, including:
  - Annuities
  - Stock Plans
  - Assets Held Away
- Activity
- Estimated Cash Flow
- Global Holdings
- Global Activity

**GENERAL FAQs****What types of accounts are included in my household statement?**

Your statement may include information regarding the following accounts:

- General Investment (Brokerage, Cash Management, Portfolio Advisory Services)
- Personal Retirement (IRA, Roth IRA, Keogh, etc.)
- Trust
- Education 529
- Custodial (UTMA, UGMA)
- Health Savings Accounts
- Fiduciary
- Fidelity Funds
- BrokerageLink®

Your statement may also reference other accounts held at Fidelity (e.g., annuities, stock plans) and assets held at other financial institutions, but such information is provided for informational purposes only and may not reflect accurate values.

**Are statements based on trade date or settlement date?**

Statements are based on settlement date. This means that the Holdings section may reflect holdings that have been sold from the account and will not reflect holdings that have been purchased for the account because the trades have not yet settled. In addition, the cash side of these pending trades will not be reflected in the cash balance until settlement occurs. Note that statements include a section for Trades Pending Settlement. Fidelity.com balances are based on trade date; this can lead to differences between balance information obtained via Fidelity.com and your account statement.

**Do statements differentiate between qualified and nonqualified dividends?**

No. The statement differentiates between taxable and tax-exempt dividends, but within taxable dividends there is no differentiation between qualified and nonqualified dividends.

**Can I get check images returned with my statement?**

Yes. Please call a Fidelity Representative to request check images with your statement. You can also view check images on Fidelity.com for the past 18 months. Go to Activities & Orders>History>Show>Checks.

**Do these Statement FAQs cover all my Fidelity accounts and statements?**

These FAQs cover all your personal accounts (e.g., IRA, brokerage, 529 plans, etc.) held by Fidelity Brokerage Services and carried by National Financial Services. It also references other accounts held at Fidelity (e.g., annuities, stock plans) and assets held at other financial institutions, but such information is provided for informational purposes only and may not reflect accurate values.

**I rolled over my mutual fund shares from a Fidelity 401(k) account to an IRA. Why does my statement show that I rolled over double the amount in Additions and the correct amount under Subtractions?**

Fidelity 401(k) accounts invest in class K shares of Fidelity mutual funds, which are used by institutional investors. When you roll over those shares to an IRA, they are converted to a retail share class. During this conversion process, your K shares are replaced by the new retail shares. This happens by adding the retail shares to your account, along with your original K shares, and then subtracting the K shares. On your statement, this makes it appear that double the shares were added. In subtracting the K shares to complete the conversion, no funds are actually withdrawn from your account, and no tax-reportable event occurs.

INVESTMENT REPORT  
July 1, 2017 - July 31, 2017

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JOHN SMITH  
1 MAIN ST  
DALLAS TX 76262-8888

Fidelity Account JOHN SMITH - INDIVIDUAL

▶ Account Number: 123-456789

1

2

**Your Account Value:** **\$125,310.49**

3

Change from Last Period: ▲ \$6,067.89

5

	This Period	4 Year-to-Date
<b>Beginning Account Value</b>	<b>\$119,242.60</b>	<b>\$95,571.93</b>
Additions	9,500.00	31,650.75
Subtractions	-5,213.21	-6,393.47
Transaction Costs, Fees & Charges	-174.95	-336.50
Transfers Between Fidelity Accounts	-	500.00
Net Adjustments	100.00	100.00
Change in Investment Value*	1,681.10	3,881.28
<b>Ending Account Value</b>	<b>\$125,310.49</b>	<b>\$125,310.49</b>

6

Accrued Interest (AI)	\$500.00
Ending Portfolio Value Incl. AI	\$125,810.49

## Contact Information

Online	Fidelity.com
FAST(sm)-Automated Telephone	(800) 544-5555
Customer Service	(800) 544-6666

\* Appreciation or depreciation of your holdings due to price changes plus any distribution and income earned during the statement period.

## SINGLE ACCOUNT STATEMENT (for illustrative purposes only)

**1** Where do I find my account number on my single account statement?

Your account number is located on the first page of your statement, directly above Your Account Value.

**2** What makes up Your Account Value?

Your Account Value is the total value of the holdings in your account. It excludes the value of any holdings listed under "Other Holdings," such as annuities, stock plans, and assets held away. It also excludes any Accrued Interest.

**3** What is Change from Last Period?

Change from Last Period represents any additions, subtractions, and change in the market value of your investments since the last statement period.

**4** What is the difference between This Period and Year-to-Date?

This Period presents the value from the last statement date through the current statement period, whereas the Year-to-Date value represents the accumulated value from January 1 of the current year to the end of the current period.

**5a** What is included in Additions?

Additions includes the following transactions:

- Deposits
- Exchanges In
- Securities Transferred In

**5b** What is included in Subtractions?

Subtractions includes the following transactions:

- Withdrawals
- Exchanges Out
- Cards, Checking, & Bill Payments
- Transaction Costs, Fees & Charges
- Managed Account Fees
- Margin Interest
- Taxes Withheld
- Income Paid
- Securities Transferred Out

**5c** What makes up Transaction Costs, Fees & Charges?

Transaction Costs, Fees & Charges may include the following:

- Commissions
- Sales Loads
- Transaction Fees
- Short-term Trading Fees
- Account Fees (Annual Maintenance, Recordkeeping, Retirement)
- Mutual Fund Low-balance Fee
- Bank Wire Transaction Fee
- Advisory Fees
- SMA Manager Fees
- Trust Administration Fees

**5d** Are Transaction Costs, Fees & Charges included in the Subtractions subtotal?

Yes, Transaction Costs, Fees & Charges and Portfolio Advisory Fees, if applicable, are included in the Subtractions subtotal. They are also shown separately to provide transparency into the costs and fees charged to your account.

**5e** What are Transfers Between Fidelity Accounts and where can I find the transaction details?

Transfers Between Fidelity Accounts refers to money or shares being moved from one Fidelity account to another. Examples of this include moving money/shares from a mutual fund account to a brokerage account, or from an account registered in one person's name to an account in another person's name. Details of these transactions, along with all transactions, can be found in the Activity section of this statement.

**5f** What are Net Adjustments?

Net Adjustments are additions or subtractions to your account resulting from a monetary adjustment.

**5g** How is Change in Investment Value calculated?

Change in Investment Value is the appreciation or depreciation of your holdings due to price changes plus any distribution income earned during the statement period.

**6** What is Accrued Interest?

Accrued Interest includes the accumulated interest on the fixed income securities in your portfolio, as displayed in the Holdings section of each account, from the last coupon date to the statement date, that has not been paid by the issuer. Accrued Interest is limited to bonds denominated in USD.



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JANE DOE  
999 MAIN ST  
BOSTON MA 02109-4489

## Contact Information

Online  
FAST(sm)- Automated Telephone  
Customer Service

www.fidelity.com  
(800) 544-5680  
(800) 544-6600

INVESTMENT REPORT  
July 1, 2017 - July 31, 2017

<b>1</b>	<b>Your Net Portfolio Value:</b>	<b>\$274,222.20</b>																														
<b>2</b>	Portfolio Change from Last Period:	▲ \$21,000.37																														
	<i>Total Including Other Holdings<sup>1</sup></i>	<i>\$476,527.30</i>																														
		<table border="0" style="width: 100%;"> <tr> <td style="text-align: center;"><b>3</b></td> <td style="text-align: center;"><b>This Period</b></td> <td style="text-align: center;"><b>Year-to-Date</b></td> </tr> <tr> <td colspan="3"><hr/></td> </tr> <tr> <td><b>Beginning Net Portfolio Value</b></td> <td style="text-align: right;"><b>\$253,221.83</b></td> <td style="text-align: right;"><b>\$232,643.16</b></td> </tr> <tr> <td>Additions</td> <td style="text-align: right;">59,269.64</td> <td style="text-align: right;">115,933.55</td> </tr> <tr> <td>Subtractions</td> <td style="text-align: right;">-45,430.74</td> <td style="text-align: right;">-98,912.58</td> </tr> <tr> <td>Transaction Costs, Fees &amp; Charges</td> <td style="text-align: right;">-139.77</td> <td style="text-align: right;">-625.87</td> </tr> <tr> <td>Transfers Between Fidelity Accounts</td> <td style="text-align: right;">-</td> <td style="text-align: right;">5,000.00</td> </tr> <tr> <td>Net Adjustments</td> <td style="text-align: right;">-</td> <td style="text-align: right;">500.00</td> </tr> <tr> <td>Change in Investment Value*</td> <td style="text-align: right;">7,161.47</td> <td style="text-align: right;">19,058.07</td> </tr> <tr> <td><b>Ending Net Portfolio Value</b></td> <td style="text-align: right;"><b>\$274,222.20</b></td> <td style="text-align: right;"><b>\$274,222.20</b></td> </tr> </table>	<b>3</b>	<b>This Period</b>	<b>Year-to-Date</b>	<hr/>			<b>Beginning Net Portfolio Value</b>	<b>\$253,221.83</b>	<b>\$232,643.16</b>	Additions	59,269.64	115,933.55	Subtractions	-45,430.74	-98,912.58	Transaction Costs, Fees & Charges	-139.77	-625.87	Transfers Between Fidelity Accounts	-	5,000.00	Net Adjustments	-	500.00	Change in Investment Value*	7,161.47	19,058.07	<b>Ending Net Portfolio Value</b>	<b>\$274,222.20</b>	<b>\$274,222.20</b>
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<b>4</b>																																
<b>5</b>	Accrued Interest (AI)	\$2,500.00																														
	Ending Portfolio Value Incl. AI	\$276,720.20																														
<b>6</b>	Other Holdings <sup>1</sup>																															
<b>7</b>	Stock Plans	\$202,305.10																														
<b>8</b>	Total Including Other Holdings	\$476,527.30																														
	Assets Held Away***	\$20,000.00																														

<sup>1</sup> Other Holdings, including Assets Held Away, are provided for informational purposes only and may not be custodied at Fidelity Investments and may not reflect accurate values. See individual account listing for additional details.

\* Appreciation or depreciation of your holdings due to price changes plus any distribution and income earned during the statement period.

## MULTIPLE ACCOUNTS STATEMENT — PORTFOLIO SUMMARY (for illustrative purposes only)

### 1 What makes up Your Portfolio Value and Your Net Portfolio Value?

**Your Portfolio Value** is the total value of the accounts included in your statement. **Your Net Portfolio Value** is the total value of the accounts included in your statement, plus or minus any debit, credit, short, or activity-in-process balances you may have in your accounts. It excludes the value of any holdings listed under "Other Holdings," such as annuities, stock plans, and assets held away.

### 2 What is Portfolio Change from Last Period?

**Portfolio Change from Last Period** represents any additions, subtractions, and change in the market value of your investments since the last statement period, excluding "Other Holdings."

### 3 What is the difference between the This Period and Year-to-Date columns?

The **This Period** column presents the value from the last statement date through the current statement period, whereas the **Year-to-Date** value represents the accumulated value from January 1 of the current year to the end of the current period. Note: To provide better reporting, certain transactions have been recategorized on your new statement, and therefore the Year-to-Date amounts for some line items may not match your prior statements.

### 4a What is included in Additions?

**Additions** includes the following transactions:

- Deposits
- Exchanges In
- Securities Transferred In

### 4b What is included in Subtractions?

**Subtractions** includes the following transactions:

- Withdrawals (a.k.a. Distributions)
- Exchanges Out
- Securities Transferred Out
- Cards, Checking, and Bill Payments
- Transaction Costs, Fees & Charges
- Managed Account Fees
- Margin Interest
- Taxes Withheld
- Income Paid

**4c** What makes up Transaction Costs, Fees & Charges?

Transaction Costs, Fees & Charges may include the following:

- Commissions
- Sales Loads
- Transaction Fees
- Short-term Trading Fees
- Account Fees (Annual Maintenance, Recordkeeping, Retirement)
- Mutual Fund Low-balance Fee
- Bank Wire Transaction Fee
- Advisory Fees
- SMA Manager Fees
- Trust Administration Fees

**4d** Are Transaction Costs, Fees & Charges included in the Subtractions subtotal?

Yes, **Transaction Costs, Fees & Charges** and **Portfolio Advisory Fees**, if applicable, are included in the Subtractions subtotal. They are also shown separately to provide transparency into the costs and fees charged to your account.

**4e** What are Transfers Between Fidelity Accounts and where can I find the detail transactions?

**Transfers Between Fidelity Accounts** refers to money or shares being moved from one Fidelity account to another. Examples of this include moving money/shares from a mutual fund account to a brokerage account, or from an account registered in one person's name to an account in another person's name.

**4f** What are Net Adjustments?

**Net Adjustments** are additions or subtractions to your account resulting from a monetary adjustment.

**4g** How is Change in Investment Value calculated?

**Change in Investment Value** is the appreciation or depreciation of your holdings due to price changes plus any distribution and income earned during the statement period.

**5** What is Accrued Interest?

**Accrued Interest** includes the accumulated interest on the fixed income securities in your portfolio, as displayed in the Holdings section of each account, from the last coupon date to the statement date, that has not been paid by the issuer. Accrued Interest is limited to bonds denominated in USD.

**6** What are Other Holdings?

**Other Holdings**, such as annuities, are provided for informational purposes only and are not part of your brokerage account. Fidelity does not verify the accuracy or timeliness of the prices reported. Other Holdings may not be carried by National Financial Services LLC (NFS) or covered by SIPC.

**7** What is Total Including Other Holdings?

**Total Including Other Holdings** is the total of Your Net Portfolio Value plus your **Other Holdings**, which may include annuities, stock plans, and assets held away.

**8** What are Assets Held Away?

**Assets Held Away** are assets not held in a Fidelity brokerage account custodied by National Financial Services, LLC, a Fidelity Investments company, and which might not be covered by SIPC.

INVESTMENT REPORT  
July 1, 2017 - July 31, 2017

## Portfolio Summary

**1** Accounts Included in This Report**2**

Page	Account Type/Name	Account Number	Beginning Value	Ending Value
<b>GENERAL INVESTMENT</b>				
<b>3</b> 5	FIDELITY ACCOUNT JANE DOE - INDIVIDUAL - TOD	111-111111	\$88,0853.95	\$103,351.18
<b>PERSONAL RETIREMENT</b>				
21	FIDELITY IRA JANE DOE - TRADITIONAL IRA	222-222222	137,232.44	142,413.12
<b>EDUCATION (529) ACCOUNTS</b>				
27	EDUCATION ACCOUNT JANE DOE PARTICIPANT - SALLY DOE BENEFICIARY	333-333333	27,935.44	28,457.90
<b>Ending Portfolio Value</b>			<b>\$253,221.83</b>	<b>\$274,222.20</b>
			Accrued Interest (AI)	\$2,500.00
			Ending Portfolio Value Incl. AI	\$276,720.20

**4** Other Holdings<sup>1</sup>

Page	Account Type/Name	Account Number	Beginning Value	Ending Value
<b>STOCK PLANS (as of July 31, 2017)</b>				
<i>Items shown under "Stock Plans" represent your interests under your company's stock plans, for which Fidelity Stock Plan Services LLC provides administrative and record keeping services. Items shown under "Stock Plans" are not assets held in your Fidelity brokerage account, and therefore are not carried by NFS and are not covered by SIPC. Fidelity Stock Plan Services LLC provides this statement to you as part of administrative and recordkeeping services it provides to the company. See the Participant Agreement for details.</i>				
29	STOCK OPTIONS - ABC Corp	111-111111	\$200,853.95	\$202,305.10
<b>Total Including Other Holdings</b>			<b>\$470,075.78</b>	<b>\$476,527.30</b>
<b>ASSETS HELD AWAY (as of July 31, 2017)</b>				
<i>The following includes assets not held in an account at Fidelity and which may not be carried by NFS ("Assets Held Away"). The information about these Assets Held Away is provided to Fidelity by your Investment Advisor or third party sources. Fidelity is not able to verify the existence of these Assets Held Away or the accuracy or timeliness of the prices reported for these Assets Held Away. Prices shown do not necessarily reflect the actual current market prices. The Assets Held Away are not part of your brokerage account at Fidelity and therefore any SIPC protection afforded your account through Fidelity does not cover them.</i>				
31	LIFE INSURANCE POLICY #U45810		\$20,000.00	\$20,000.00
<b>Total Assets Held Away</b>			<b>\$20,000.00</b>	<b>\$20,000.00</b>

**5** Balance Details

Market Value of Holdings	\$291,085.70
Debit Balance	-16,863.50
<b>Net Portfolio Value</b>	<b>\$274,222.20</b>

## MULTIPLE ACCOUNTS STATEMENT — TABLE OF CONTENTS (for illustrative purposes only)

**1a** What is Accounts Included in This Report?

The **Accounts Included in This Report** section provides you with a list of Fidelity accounts included in the statement, along with the page number where account-specific information can be found.

**1b** Why aren't all my Fidelity accounts listed in the table of contents on my household statement?

Some accounts are not eligible to be consolidated on a household statement. These include business, sole proprietor, partnership, or other entity accounts (except trusts); 401(k), 403(b), 457, or other workplace retirement plans; and non-prototype retirement plans.

Also, if an account included in your household statement has a zero balance, that account may not show up on your statement.

Some eligible accounts may not have been consolidated by our automatic householding process. In this case, you can complete our Combined Statements Household form to have your accounts added to your household statement. Please refer to the form, which can be found at [Fidelity.com/forms](http://Fidelity.com/forms).

**2** Where can I find my Account Number(s)?

Refer to the **Accounts Included in This Report** section, which is typically found on page 2 of your statement.

**3** Where can I find the details for each of the accounts in my portfolio?

The details for each of your accounts can be found in the body of your statement. For each account included in your statement, there is an Account Summary along with detailed Holdings and Activity. Refer to the page number in the **Accounts Included in This Report** section, typically found on page 2, to locate information regarding a specific account.



#### 4 Why are Other Holdings not included in Your Portfolio Value?

**Other Holdings**, including Assets Held Away, are provided for informational purposes only. These assets are held outside your Fidelity brokerage account, and may not be custodied with National Financial Services, LLC (a Fidelity company), or reflect accurate value, and therefore are included as a separate balance on your statement.

#### 5 What are Balance Details? What does each line item mean?

The **Balance Details** table shows how we arrived at the Net Portfolio Value when you have a credit, debit, short, or activity-in-process balance in one or more of your accounts. The table may include the following line items:

**Market Value of Holdings**—The market value of the holdings in all your accounts in your statement (excluding Other Holdings)

**Credit Balance**—Money owed to you from proceeds of a sale in your account or other activity

**Debit Balance**—The money owed for securities purchased in your margin account, if applicable

**Short Balance**—The balance in your short account if you have short positions

**Activity in Process**—The amount of funds that have been deposited to your mutual fund account, but not yet invested in the fund

**Net Portfolio Value**—The value of your holdings plus or minus any credits, debits, shorts, or activity in process

INVESTMENT REPORT  
July 1, 2017 - July 31, 2017

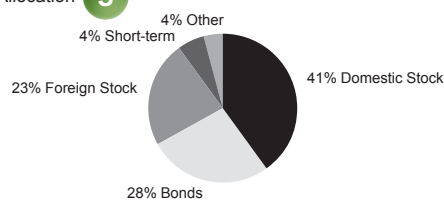
## Portfolio Summary (continued)

Account # 111-111111  
JANE DOE - INDIVIDUAL TOD

## Income Summary

	This Period	Year-to-Date
<b>1 Taxable</b>	<b>\$178.53</b>	<b>\$2,839.92</b>
Dividends	178.53	1,548.74
Interest	—	10.25
Short-term Capital Gains	—	255.68
Long-term Capital Gains	—	1,025.25
<b>2 Tax-exempt</b>	<b>\$372.10</b>	<b>\$3,384.74</b>
Dividends	—	1,725.87
Interest	372.10	1,658.87
<b>Tax-deferred</b>	<b>\$500.31</b>	<b>\$7,020.49</b>
<b>Return of Capital</b>	<b>\$4,000.00</b>	<b>\$8,500.00</b>
<b>Liquidations</b>	<b>—</b>	<b>\$1,576.16</b>
<b>Total</b>	<b>\$5,050.94</b>	<b>\$23,278.62</b>

## Asset Allocation



Asset Class	Percent of Portfolio
Domestic Stock	41%
Bonds	28
Foreign Stock	23
Short-term	4
Other	4

*IMPORTANT: If you have any unsettled trades pending, the asset allocation presented above may be materially impacted and, depending on the size and scope of such unsettled trades, rendered unreliable. Asset allocation includes Other Holdings and Assets Held Away when applicable. Please note that, due to rounding, percentages may not add to 100%. For further details, please see "Frequently Asked Questions" at Fidelity.com/Statements.*

## 4 Top Holdings

Description	Value	Percent of Portfolio
Johnson & Johnson	\$47,113.80	17%
Apple Inc	28,892.05	9
NH Portfolio 2017	21,221.14	7
Delphi Corp JR SB Nt	15,375.00	5
Sim Corp Spi Lkd Nt	13,859.10	5
<b>Total</b>	<b>\$126,461.09</b>	<b>45%</b>

## MULTIPLE ACCOUNTS STATEMENT — INCOME SUMMARY, ASSET ALLOCATION, AND TOP HOLDINGS (for illustrative purposes only)

### 1a What types of income would be included in Income Summary?

**Income Summary** includes taxable dividends, tax-deferred dividends, taxable interest, long-term capital gains, short-term capital gains, royalty trust payments, nontaxable dividends, municipal tax-exempt interest, and return of capital.

### 1b What is the difference between Tax-exempt, Tax-deferred, and Tax-free in Income Summary?

**Tax-exempt** refers to investments in municipal or U.S. government obligations that can be free from federal, state, or local taxes, or a combination of the three. **Tax-deferred** describes an investment for which payment of taxes is postponed with the understanding that taxes will be paid under certain conditions in the future. **Tax-free** refers to income in Roth IRA and HSA accounts.

### 1c Where can the details of the summary amounts reported in This Period be found?

The details included in **This Period** can be found in the Activity section for each account.

### 1d Is the Year-to-Date value reported in Income Summary the cumulative amount earned in the current year?

The **Year-to-Date** data represents the accumulated value from January 1 of the current year through the current statement period.

### 2 What is the difference between a short-term capital gain and a long-term capital gain in Income Summary?

**Short-term capital gain** is a gain from a qualifying investment owned for 12 months or less and then sold.

**Long-term capital gain** is a gain from a qualifying investment owned for longer than 12 months and then sold.

**3a** What is Asset Allocation?

**Asset Allocation** refers to the current allocation of the assets in your accounts among different types of asset classes, including domestic stock, foreign stock, bond, and short-term (cash equivalents, CDs, money market funds, etc.) investments, other, and unknown. It is displayed as a pie chart. For purposes of this asset allocation analysis, generally, the underlying investments held in a mutual fund, other pooled investment vehicle, or subaccount of a variable annuity are considered individually. They are separated and sorted into whichever asset class they best fit based on holdings data provided by a third-party vendor. If holdings data is not available to Fidelity, the interest is categorized as "Unknown." The "Other" category includes non-asset class holdings (i.e., identified holdings that cannot be categorized as stocks, bonds, or short-term investments). Note that Trades Pending Settlement may materially impact the asset allocation information presented by inflating either the asset class (domestic stock, foreign stock or bond) impacted by the purchase or sale or the short-term asset class (i.e., the cash side of the pending trade) by the dollar value of the trade. As a result, if Trades Pending Settlement are significant, the asset allocation information presented may be unreliable.

**3b** Are any of my assets not included in my asset allocation?

Yes, foreign currencies and Health Savings Accounts are excluded from your asset allocation.

**3c** I don't see the asset allocation pie chart on my Portfolio Summary. Why is it missing?

The asset allocation pie chart will not be shown on your Portfolio Summary in these situations:

- Your statement includes only one account.
- Your statement includes stock plans.\*

\*We plan to provide asset allocation for statements with stock plans in the near future.

**4a** What are Top Holdings?

**Top Holdings** ranks the top five holdings in your portfolio based on the cumulative total of each holding across all your accounts. For example, if you own Apple Inc. (AAPL) in three accounts in your portfolio, we will sum the value of all three positions and use the total to determine its ranking. Note: The top holdings may differ in each of your individual accounts; see Account Summary for the top 3 holdings for each account.

**4b** Why do my top holdings show five or fewer holdings?

Your **Top Holdings** will show five or fewer when you have five or fewer different holdings in your portfolio.

INVESTMENT REPORT  
July 1, 2017 - July 31, 2017

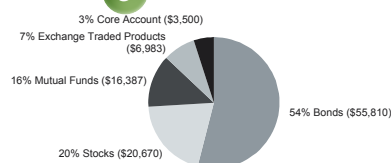
## Account Summary

Account # 111-111111  
JANE DOE - INDIVIDUAL TODAccount Value: **\$103,351.18**Account Holdings **5**

	This Period	Year-to-Date
<b>1</b> Change in Account Value	▲ \$15,297.23	
<b>2</b> Beginning Account Value	\$88,053.95	\$76,911.26
<b>3</b> Additions	\$59,269.64	\$107,124.70
Deposits	9,465.00	35,871.01
Securities Transferred In	49,804.64	71,253.69
<b>3</b> Subtractions	-\$45,430.74	-\$94,297.76
Withdrawals	-5,485.00	-32,581.02
Securities Transferred Out	-5,000.00	-5,000.00
Cards, Checking & Bill Payments	-33,842.96	-54,258.13
Transaction Costs, Fees & Charges	-139.77	-625.87
Taxes Withheld	-963.01	-1,832.74
<b>4</b> Change in Investment Value*	\$1,458.33	\$13,612.98
<b>Ending Account Value</b>	<b>\$103,351.18</b>	<b>\$103,351.18</b>

Total Account Trades Aug 2016 - Jul 2017: 2

\* Appreciation or depreciation of your holdings due to price changes plus any distribution and income earned during the statement period.

Top Holdings **6**

Description	Value	Percent of Account
Apple Inc	13,132.75	12%
Doubleline Total Return Bond	11,361.52	11
New York NY City Indl Dev Agy Rev	10,744.20	10
<b>Total</b>	<b>\$35,328.47</b>	<b>33%</b>

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

Income Summary **7**

	This Period	Year-to-Date
<b>7</b> Taxable	<b>\$178.53</b>	<b>\$2,839.92</b>
Dividends	178.53	1,558.99
Short-term Capital Gains	-	1,280.93
<b>Tax-exempt</b>	<b>\$372.10</b>	<b>3,384.74</b>
Dividends	-	1,725.87
Interest	372.10	1,658.87
<b>Return of Capital</b>	<b>\$4,000.00</b>	<b>\$8,500.00</b>
<b>Total</b>	<b>\$4,550.63</b>	<b>\$14,724.66</b>

## ALL STATEMENTS — ACCOUNT SUMMARY (for illustrative purposes only)

**1** What is Change in Account Value?

Change in Account Value represents any additions, subtractions, and change in the market value of your investments held in the account since the last statement period.

**2** What is included in Additions in the Account Summary?

Additions includes the following transactions in the account:

- Deposits (a.k.a. Contributions)
- Exchanges In
- Securities Transferred In

**3** What is included in Subtractions in the Account Summary?

Subtractions includes the following transactions in the account:

- Withdrawals (a.k.a. Distributions)
- Exchanges Out
- Securities Transferred Out
- Cards, Checking, & Bill Payments
- Transaction Costs, Fees & Charges
- Portfolio Advisory Service Fees
- Margin Interest
- Taxes Withheld
- Income Paid

**4** How is Change in Investment Value calculated?

**Change in Investment Value** is the appreciation or depreciation of your holdings due to price changes plus any distribution income earned during the statement period.

**5** What is the Account Holdings pie chart? Where do the holdings come from?

The **Account Holdings** pie chart provides a classification of your account holdings by type of security. It reflects the same classifications found in the Holdings section of your statement, including:

- Core Account
- Mutual Funds
- Exchange-Traded Products
- Stocks
- Bonds
- Options
- Loaned/Collateralized Securities
- Other

**6a** What is the Top Holdings section?

**Top Holdings** ranks the top three holdings in your account based on the total value of each holding.

**6b** Why does my Top Holdings show three or fewer holdings?

Your **Top Holdings** will show three or fewer holdings when you have three or fewer different holdings in your account.

**7a** What is the difference between Tax-exempt, Tax-deferred, and Tax-free in Income Summary?

**Tax-exempt** refers to investments in municipal or U.S. government obligations that are free from federal, state, or local taxes, or a combination of the three. **Tax-deferred** describes an investment for which payment of taxes is postponed with the understanding that taxes will be paid under certain conditions in the future. **Tax-free** refers to income in Roth IRA and HSA accounts.

**7b** What is the difference between a short-term capital gain and a long-term capital gain in Income Summary?

**Short-term gain** is a gain from a qualifying investment owned for 12 months or less and then sold.

**Long-term gain** is a gain from a qualifying investment owned for longer than 12 months and then sold.


 INVESTMENT REPORT  
 July 1, 2017 - July 31, 2017

9

**Core Account and Credit Balance Cash Flow**

Core Account: FDIC Insured Deposit at Fifth Third Bank

	This Period	Year-to-Date
<b>Beginning Core Account Balance</b>	<b>\$27,907.16</b>	<b>\$15,061.66</b>
<b>INVESTMENT ACTIVITY</b>		
Securities Bought	-22,712.90	-102,997.45
Securities Sold	25,801.00	155,987.33
Dividends, Interest and Other Income*	4,550.63	16,258.13
Transaction Costs	-95.40	-445.18
Other Activity In	594.10	1,641.58
<b>Total Investment Activity</b>	<b>\$8,137.43</b>	<b>\$70,444.41</b>
<b>CASH MANAGEMENT ACTIVITY</b>		
Deposits	9,465.00	55,000.00
Withdrawals	-5,485.00	-33,587.28
Taxes Withheld	-963.01	-4,520.22
Checking Activity	-24,432.10	-49,584.12
Debit Card Activity	-3,065.81	-14,358.77
Bill Payments	-6,345.05	-14,958.62
Fees & Charges	-44.37	-325.69
Margin Interest	-1,673.75	-19,670.87
<b>Total Cash Management Activity</b>	<b>-\$32,544.09</b>	<b>-\$82,005.57</b>
<b>Ending Core Account Balance</b>	<b>\$3,500.50</b>	<b>\$3,500.50</b>

\* Includes dividend reinvestments.

 Account # 111-111111  
 JAN 10 - INDIVIDUAL TOD

**Realized Gains and Losses from Sales**

(May not reflect all gains and losses due to incomplete cost basis)

	This Period	Year-to-Date
<b>Net Short-term Gain/Loss</b>	<b>—</b>	<b>\$115.89</b>
Short-term Gain	—	255.68
Short-term Loss	—	-148.54
Short-term Disallowed Loss	—	8.75
<b>Net Long-term Gain/Loss</b>	<b>—</b>	<b>507.97</b>
Long-term Gain	—	1,025.25
Long-term Loss	—	-850.45
Long-term Disallowed Loss	—	333.17
<b>Net Gain/Loss</b>	<b>—</b>	<b>\$623.86</b>

## ALL STATEMENTS — ACCOUNT SUMMARY (for illustrative purposes only)

**9 What does the Core Account and Credit Balance Cash Flow represent?**

The **Core Account and Credit Balance Cash Flow** shows the money that came in and out of your core account over the course of the current statement period and the year to date. It's displayed in the following categories:

**Investment Activity**

- Securities Bought
- Securities Sold
- Dividends, Interest and Other Income
- Exchanges In
- Exchanges Out
- Other Activity In

**Cash Management Activity**

- Deposits (a.k.a. Contributions)
- Withdrawals (a.k.a. Distributions)
- Taxes Withheld
- Checking Activity
- Debit Card Activity
- Deferred Debit Card Activity
- Bill Payments
- Fees & Charges
- Margin Interest
- Other Activity Out

**10 What is Realized Gains and Losses from Sales?**

**Realized Gains and Losses from Sales** is the monetary value of a gain or loss that results from a trade. The amount of the gain or loss is the excess of proceeds from the sale over the cost basis (or adjusted cost basis).

**11 What does the term Disallowed mean?**

A **disallowed** loss is the monetary amount of loss realized from selling shares that cannot be counted as a loss due to the IRS wash sale rule. A wash sale occurs if you sell shares at a loss and buy additional shares (even in another account) of the same or substantially identical security within 30 days before or after the sale.

**12** Other Holdings<sup>1</sup>

Stock Plans	\$202,305.10
Total Including Other Holdings	\$476,527.30
Assets Held Away***	\$20,000.00

**13** Margin Information (as of July 31, 2017)

Maximum amount you can borrow	\$505,595.46
Maximum rate that could currently apply	8.57%

**14** Minimum Required Distribution (MRD) Estimate

Total 2017 MRD for this account:		\$6,097.82
	This Period	Year-to-Date
MRD Distributions	—	\$4,065.21

## ALL STATEMENTS — ACCOUNT SUMMARY (for illustrative purposes only)

**12** What are Other Holdings?

**Other Holdings**, such as annuities, are provided for informational purposes only. These assets are held outside your Fidelity brokerage account, and may not be custodied with National Financial Services, LLC (a Fidelity company), or reflect accurate value, and therefore are included as a separate balance on your statement.

**13** What is Margin Information?

The **Margin Information** section shows the following information about your margin account:

- **Margin Balance**—the current balance in your margin account
- **Maximum amount you can borrow**—the additional amount you can borrow to buy securities on margin
- **Maximum rate that could currently apply**—the maximum rate you'd be charged on your margin debit balance

**14** What is the Minimum Required Distribution (MRD) Estimate? How is it calculated?

The **Minimum Required Distribution (MRD) Estimate** is the minimum amount the government requires each investor to begin withdrawing from his or her retirement accounts each year by the age of 70½. Each year, your annual MRD estimate is calculated on or after January 1 using your prior year-end account balance divided by the applicable life expectancy factor. The life expectancy factor used is based on both your date of birth and the beneficiary information we have on file as of December 31 of the prior year. Please contact Fidelity if there is a change in your beneficiary information, as this calculation will not be updated until the calendar year following the year in which you change your beneficiary designation.

Year-to-date distributions include any distributions taken from January 1 of the current year through midnight of the statement end date. Certain exceptions may apply for workplace savings plans and inherited accounts.

It is your responsibility to satisfy IRS minimum distribution requirements. Learn more about MRDs at [Fidelity.com/RDC](http://Fidelity.com/RDC) or call a Fidelity Representative at the number listed on the front of your statement. If you need specific tax advice, be sure to consult your tax advisor.

INVESTMENT REPORT  
July 1, 2017 - July 31, 2017Holdings **1**Account # 111-111111  
JANE DOE - INDIVIDUAL TOD

Core Account		Beginning Market Value July 1, 2017	Quantity July 31, 2017	Price Per Unit July 31, 2017	Ending Market Value July 31, 2017	Total Cost Basis	Unrealized Gain/Loss July 31, 2017	EAI (\$) / EY (%)
Description								
FDIC INSURED DEPOSIT AT FIFTH THIRD BANK IRA NOT COVERED BY SIPC (OPIKQ) <sup>2</sup>		\$3,422.10	3,500.500	\$1.000	\$3,500.50	not applicable	—	—
— Interest rate: 0.010% <sup>3</sup>								
Total Core Account (3% of account holdings)		\$3,422.10			\$3,500.50			
Mutual Funds		Beginning Market Value July 1, 2017	Quantity July 31, 2017	Price Per Unit July 31, 2017	Ending Market Value July 31, 2017	Total Cost Basis	Unrealized Gain/Loss July 31, 2017	EAI (\$) / EY (%)
Description								
<b>Bond Funds</b>								
DOUBLELINE TOTAL RETURN BOND FD CL I (DBLTX)			1,015.328	\$11.190	\$7,536.91 <sup>c</sup>	\$11,361.52	\$3,824.61	\$531.72 4.68%
— 30-day yield: 4.83%								
<b>Short-term Funds</b>								
FIDELITY INSTL MMTK PORT CL I (FMPXX)			5,025.810	\$1.000	\$5,025.81	not applicable	not applicable	
— 7-day yield: 0.01%								
Total Mutual Funds (12% of account holdings)					\$16,387.33	\$7,536.91	\$3,824.61	\$531.72
Stocks		Beginning Market Value July 1, 2017	Quantity July 31, 2017	Price Per Unit July 31, 2017	Ending Market Value July 31, 2017	Total Cost Basis	Unrealized Gain/Loss July 31, 2017	EAI (\$) / EY (%)
Description								
<b>COMMON STOCK</b>								\$304.68
M APPLE INC (AAPL)			25.00	525.31	\$13,132.75	\$9,350.12 <sup>c</sup>	\$3,782.63	2.32%
M AMERCO COM (UHAL)			30.00	203.15A	6,094.50	4,149.75 <sup>c</sup>	1,944.75	—
S ENSTAR GROUP LIMITED COM STK USD 1.00 (ESGR)			-100.00	137.10	-13,710.00	-14,510.99 <sup>c</sup>	800.99	—
Total Common Stock (24% of account holdings)					\$5,517.25	\$-1,011.12	\$6,528.37	\$304.68

## ALL STATEMENTS — HOLDINGS (for illustrative purposes only)

**1a** How is the Holdings section organized?

The Holdings in your account are displayed in the following order:

- Core Account
- Mutual Funds
- Stocks
- Bonds
- Exchange-Traded Funds
- Loaned/Collateralized Securities
- Options
- Other
- Annuities
- Assets Held Away
- Stock Plan Services

**1b** Do the holdings shown on my statement include trades I made at the end of the month?

The Holdings section of your statement includes only settled transactions. Your statement has a separate section for Trades Pending Settlement.

**2** What does the % of account holdings represent?

The % of account holdings is displayed in the subtotal line for each holding type in your account (i.e., Core Account, Stocks, etc.). It reflects the percentage of your total account value.

**3** What does Unrealized Gain/Loss represent?

Unrealized Gain/Loss is the hypothetical value of the gain or loss that would be realized if shares were sold at the indicated price.

**4** Why is cost basis not shown for some holdings?

Cost basis is not available for money market mutual funds (it was presumed to always be \$1 when the statements were developed and therefore is not shown). Cost basis is also sometimes not available for securities transferred in without cost basis.



**5a** What is Est. Annual Income (EAI) and how is it calculated?

**Est. Annual Income (EAI)** is an estimate of annual income from a specific security position over the next rolling 12 months. EAI for U.S. government, corporate, and municipal bonds, and certificates of deposit (CDs) is calculated by multiplying the coupon rate by the face value of the security. EAI for common stocks (including ADRs and REITs) and mutual funds is calculated using an Indicated Annual Dividend (IAD) obtained from a third-party source. See calculation examples below:

For Fixed Rate Bonds and CDs:

$EAI = \text{Face Value} \times \text{Coupon Rate}$

**Example:** You own a bond with \$1,000 Face Value and a 5% Coupon:  $EAI = \$1,000 \times 0.05 = \$50.00$

For Common Stocks, ADRs, REITs and Mutual Funds:

$EAI = \# \text{ of Shares} \times \text{IAD}$

**Example:** You own 100 shares of ABC Stock, ABC Stock IAD is 0.80:  $EAI = 100 \times 0.80 = \$80.00$

**5b** Why isn't Est. Annual Income (EAI) displayed for all my securities?

**EAI** is calculated for the following securities when available: fixed-rate bonds (including Treasury, agency, GSE, corporate, and municipal bonds), CDs, common stocks, ADRs, REITs, and mutual funds. EAI is not displayed for amounts less than \$10.

**EAI** is *not* calculated for preferred stocks, exchange-traded products (ETFs and ETNs), UITs, international stocks, closed-end funds, limited partnerships, and the following types of bonds: step-up, floating rate, variable rate, discount, zero coupon, factored, mortgage-backed, bonds with an inflation factor, and certain international bonds (including those with the "foreign" indicator on the Bond Details page).

**6a** What is Est. Yield (EY) and how is it calculated?

**Est. Yield (EY)** is an estimate of annual yield from a specific security position over the next rolling 12 months. EY is calculated by dividing the EAI for a specific security position by the market value of the security position, which may be higher or lower than the original purchase price. See calculation example below.

$EY = EAI / \text{Market Value}$

**Example:** 100 Shares of ABC Stock Price with a per share price of \$19.00, Market Value = \$1,900.00, EAI = \$80.00:  
 $EY = \$80.00 / \$1,900.00 = 4.21\%$

**6b** Why isn't Est. Yield (EY) displayed for all my securities?

**Est. Yield (EY)** is provided only for common stocks, ADRs, REITs, and mutual funds that have EAI.

**7** Some values are shown as "not applicable," "unavailable," "unknown," blank, and "--." What do these mean?

**not applicable**—The value does not apply. For example, Fidelity doesn't provide Cost Basis for money market mutual funds, so the value will be shown as "not applicable."

**unavailable**—The value is not available or cannot be calculated. For example, if a price is not present for a security in your holdings, the Ending Value cannot be calculated and will be shown as "Unavailable."

**unknown**—The value is not known. For example, Fidelity may not have the Cost Basis for a security you transferred into your account, so the value will be shown as "Unknown."

**blank**—The value does not apply. For example, Fidelity doesn't sum certain columns like the Quantity, so the value will be shown as blank.

**"--" (dash)**—The value is not known. For example, Fidelity may not have obtained a price for a security, so the value will be shown as "--."

INVESTMENT REPORT  
July 1, 2017 - July 31, 2017Activity **1**Account # 111-111111  
JANE DOE - INDIVIDUAL TODSecurities Bought & Sold **2**

Settlement Date	Security Name	Symbol/CUSIP	Description	Quantity	Price	Total Cost Basis	Transaction Cost	Amount	
07/11	SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF	JNK	You bought Wash sale of 8/8/14: \$2,805.50	100.000	\$37.17900		-\$7.95	-\$3,725.85	
07/11	SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF	JNK	You bought Wash sale of 8/8/14: \$7,780.04	100.000	37.17900		-7.95	-3,725.85	
07/11	SABRA HEALTH CARE REIT INC COM USD0.01	SBRA	You bought	200.000	11.04000		-7.95	-2,215.95	
07/11	SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF	JNK	You sold LT loss: \$8,781.90 LT disallowed loss: \$8,781.90	-200.000	36.88200	\$6,000 <sup>a</sup>	-7.95	7,368.45	
07/11	SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF	JNK	You sold LT loss: \$5,210.22 LT disallowed loss: \$5,210.22	-500.000	36.88100	15,500 <sup>a</sup>	-7.95	18,432.55	
07/11	SABRA HEALTH CARE REIT INC COM USD0.01	SBRA	You bought	250.000	11.10600		-7.95	-2,784.55	
07/12	SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF	JNK	You bought Wash sale of 8/8/14: \$2,070.58	50.000	37.29900		-7.95	-1,872.90	
07/18	SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF	JNK	You bought	50.000	38.27900		-7.95	-1,921.90	
07/23	MGM RESORTS INTERNATIONAL 4.25000% 4/15/2015 SR CV NT TRADE EXECUTED BY MLCO		You bought Accrued Interest: -347.44	5000.000	109.00000			-5,450.00	
07/30	FIDELITY INSTL MMKT	FMPXX	You bought	1000.000	1.00000		-7.95	-1,007.95	
Total Securities Bought								-\$95.4	-\$22,712.90
Total Securities Sold									\$25,801.00
<b>Net Securities Bought &amp; Sold</b>									<b>\$3,088.10</b>

## ALL STATEMENTS — ACTIVITY (for illustrative purposes only)

**1a** How is the Activity section organized?

The **Activity** section of your statement is organized as follows:

- Securities Bought & Sold
- Trades Pending Settlement
- Open Orders
- Exchanges In/Securities Transferred In
- Exchanges Out/Securities Transferred Out
- Dividends, Interest & Other Income
- Margin Activity
- Short Activity
- Other Activity In
- Other Activity Out
- Assets Held Away Activity
- Income Activity
- Deposits
- Withdrawals
- Bill Payments
- Checking Activity
- Checkwriting Coded Expenses
- Fees and Charges
- Taxes Withheld
- Daily Additions and Subtractions

- Net Adjustments
- Transfers Between Fidelity Accounts
- Debit Card Activity
- Deferred Debit Card

**1b** Why are dividends paid from a non-Fidelity fund on the last business day of the month not reflected in the Activity section of the statement until the following month?

For non-Fidelity funds that pay dividends on the last business day of the month, Fidelity does not receive the dividend information from the other company until after the statement process has started. The dividends will be reported on your subsequent month's statement with a transaction date of the last business day of the prior month.

**2** What does Securities Bought & Sold display? What does Net Securities Bought & Sold mean?

**Securities Bought & Sold** displays the buy and sell trades made in your account during the statement period. It includes all trades that have been settled. **Net Securities Bought & Sold** shows the net difference between your securities bought and your securities sold.

Trade		Settlement	Security Name	Symbol/ CUSIP	Description	Quantity	Unit Price	Total Cost Basis	Amount
07/30	08/02		SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF	JNK	You bought	100	\$37.179		-\$3,717.90
07/30	08/02		SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF	SBRRA	You bought	100			
07/30	08/02		SABRA HEALTH CARE REIT INC		You bought	200			
07/30	08/02		SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF	JNK	You sold	-200			
					LT loss: \$5,210.22				
					ET disabled loss: \$5,210.22				
Total Trades Pending Settlement									

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity
07/31	111-111111		Trans. from account 222-222222	
07/31	ENSTAR GROUP LIMITED COM STK USD 1.00	ESGR	Trans. from account 222-222222	100.000
111-111111				
Total Securities Transferred In				

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity
07/31	ENSTAR GROUP LIMITED COM STK USD 1.00		Trans. to account 222-222222	
ESGR Total Securities Transferred Out				

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
07/01	DOUBLELINE TOTAL RETURN BOND FD CLI	DBLTX	Dividend received			\$9,746.03
07/04	NEW YORK NY CITY INDL DEV AGY REV	64971PEN1	Muni exempt interest			18.18
07/12	STAR GAS PARTNERS LP SBI	SGU	Return of capital			\$7,905.00
Total Dividends, Interest & Other Income						\$41,301.03

Period	Period Balance	Interest Rate	Average Daily Balance	Interest Paid	Period	Period Balance	Interest Rate	Average Daily Balance	Interest Paid
07/01-07/30	999,047	2.000%	\$1,004,247	-\$1,673.75	Total this period				-\$1,637.75
					Total year-to-date				-\$1,670.87

## ALL STATEMENTS — ACTIVITY (for illustrative purposes only)

**3** What are Trades Pending Settlement?

Trades Pending Settlement displays trades that have been executed in this account, but have not settled before the statement end date.

**4** What are Exchanges In and Securities Transferred In?

Exchanges In and Securities Transferred In include exchanges made into mutual funds and securities transferred in from an account outside Fidelity.

**5** What are Exchanges Out and Securities Transferred Out?

Exchanges Out and Securities Transferred Out include exchanges made out of mutual funds and securities transferred to an account outside Fidelity.

**6** What is included in Dividends, Interest & Other Income?

Dividends, Interest & Other Income includes investment income received from your securities.

**7** What is Margin Activity?

Margin Activity shows the interest paid on your margin account, including your period balance, average daily balance, and the interest rate charged.

**Fidelity** INVESTMENT REPORT  
July 1, 2017 - July 31, 2017

Account # 111-11111  
JANE DOE - INDIVIDUAL TOD

**8 Activity (continued)**

**Other Activity In**

Settlement Date	Security Name	Symbol/CUSIP	Description	Quantity	Price	Total Cost Basis	Transaction Cost	Amount
07/30	REFCO INC COM	RFX	Merger	-4,000.000		unknown		\$594.10
ESCROW PAYMENT AT \$0.148525 PER SHARE								
MER PAYOUT								
#REORCM0050704800000								

Total Other Activity In

**Other Activity Out**

Settlement Date	Security Name	Symbol/CUSIP	Description	Quantity	Price	Total Cost Basis	Transaction Cost	Amount
07/30	REFCO INC COM	RFX	Merger	4,000.000				
ESCROW PAYMENT AT \$0.148525 PER SHARE								
MER PAYOUT								
#REORCM0050704800000								

Total Other Activity Out

**9 Deposits**

Date	Reference	Description	Amount
07/02		Wire transfer from bank	
07/03		Wire transfer from bank	
07/08		Wire transfer from bank	

Total Deposits

**10 Withdrawals**

Date	Reference	Description	Amount
07/02		Wire transfer to bank	
07/03		Wire transfer to bank	
07/08		Wire transfer to bank	

Total Withdrawals

**Fidelity** INVESTMENT REPORT  
July 1, 2017 - July 31, 2017

Account # 111-11111  
JANE DOE - INDIVIDUAL TOD

**Activity (continued)**

**Debit Card Summary**

	Amount
Beginning Balance	\$0.00
Cash Advances	-507.00
Fees	0.00
Total Purchases	-1,173.71
Other Card Activity	86.58
Total Payments	1,594.13
Ending Balance	\$0.00

**Debit Card Activity**

**VISA® PLATINUM CHECK CARD (ACCOUNT ...9999)**  
VISA® Platinum Rewards Ending Point Balance: 12

Trans. Date	Post Date	Location Reference/Description	Amount
07/01	07/04	ATM02587455 123 MAIN ST BOSTON	-\$304.00
07/11	07/15	WALMART NEWTON MA	-\$28.12
07/11	07/15	MACYS BOSTON MA	-\$39.56
VISA® Platinum Check Card (...9999) Subtotal			-\$1,471.68

\* Please refer to the Platinum Card Rewards Program Terms & Conditions for additional information about your Rewards Points, including information on expiration. Rewards Points have no cash or dollar value. Ending point balance shown is the most current value available on the closing date of this statement. Please call 800-323-5353 for the most up to date balance information as amount may have changed.

**VISA® GOLD CHECK CARD (ACCOUNT ...8888)**

Trans. Date	Post Date	Location Reference/Description	Amount
07/03	07/06	ATM0213524 OAK ST NEWTON MA	-\$203.00
07/06	07/10	BEST DONUTS NEWTON MA 5465542ASKD620ASD	-6.03
07/11	07/15	MARSHALLS #0566 KJF351321DDS	86.58
VISA® Gold Check Card (...8888) Subtotal			-\$122.45
Total Debit Card Activity			-\$1,594.13

**11 Bill Payments**

Post Date	Payee	Payee Account	Amount	YTD Payments
07/10	American Express*	*****9999	-\$1,231.12	-\$2,455.86
07/15	FIA Card Service	*****8888	-504.78	-3,605.16
07/15	Citi Visa	*****7777	-4,609.15	-8,897.60
Total Bill Payments			-\$6,345.05	-\$14,958.62

\* recurring payment


ALL STATEMENTS — ACTIVITY (for illustrative purposes only)

**8 What is Other Activity In and Other Activity Out?**  
Other Activity In and Other Activity Out include things such as corporate actions (mergers, tender offers, etc.), adjustments, return of capital, money moved between Fidelity accounts, etc.

**9 What are Deposits?**  
Deposits includes any money received into your account by check, electronic funds transfer (EFT), bank wire, or other means.

**10 What are Withdrawals?**  
Withdrawals includes any money disbursed from your account, by check, electronic funds transfer (EFT), bank wire, or other means.

**11 What are Bill Payments?**  
Bill Payments includes payments made from your account using Fidelity BillPay®.



INVESTMENT REPORT  
July 1, 2017 - July 31, 2017

Account # 111-111111  
JANE DOE - INDIVIDUAL TOD

**Activity** (continued)

**12** **Checking Activity**

Check Number	Post Date	Code	Description	Amount
1076	07/30	13	Check paid	-\$430.72
1542 *	07/05	04	Check paid	-1,984.21
1548 *	07/23	01	Check paid	-846.50
1549	07/30	01	Check paid	-17,165.00
<b>Total Checking Activity</b>				<b>-\$24,432.10</b>

\* Check number has been skipped.

**13** **Fees and Charges**

Date	Description	Amount	Date	Description	Amount
07/01	Advisor Fee	-\$44.37	07/17	Baidu.com Inc Spon	-2.25
07/14	ATM fee rebate	2.25	<b>Total Fees and Charges</b>		<b>-\$44.37</b>

**14** **Taxes Withheld**

Date	Security	Description	Amount
07/10	PROCTER & GAMBLE CO	Non-Resident Tax	-\$440.12
07/15	FDIC BANK DEPOSITSWEEP NOT COVERED BY SIPC INTEREST RECEIVED	Non-Resident Tax	-123.78
07/15	FORD MTR CO DEL COM	Non-Resident Tax	-\$399.11
<b>Total Taxes Withheld</b>			<b>-\$963.01</b>

**15** **Daily Additions and Subtractions**  
*Fidelity Muni Money Market @ \$1 per share (the following is provided to you in accordance with industry regulations)*

Date	Total Additions	Total Subtractions	Net Activity	Daily Balance	Date	Total Additions	Total Subtractions	Net Activity	Daily Balance
07/01	\$7,200,370.31		\$7,200,370.31	\$12,250,595.08	07/29	\$999.99	-\$999.99	-\$999.99	\$999.99
07/03	999,999.99	-999,999.99	13,969.00	12,256,594.81	07/30	999.99		999.99	999.99

### ALL STATEMENTS — ACTIVITY (for illustrative purposes only)

#### 12 What is included in Checking Activity?

Checking Activity shows the checks you have written on your account.

#### 13 What is included in Fees and Charges?

Fees and Charges includes fees and charges deducted from your account other than commissions on a transaction (these are built into the total cost of your trade).

#### 14 What are Taxes Withheld?

Taxes Withheld includes any federal, state, local, foreign, or other taxes that have been withheld from a transaction.

#### 15 What are Daily Additions and Subtractions?

Daily Additions and Subtractions shows your daily deposits into, or withdrawals out of, your core cash account.

INVESTMENT REPORT  
July 1, 2017 - July 31, 2017

### 1 Estimated Cash Flow (Rolling as of July 31, 2017)

Account # 111-111111  
JANE DOE - INDIVIDUAL TOD

Month	Bond & CD Income	Bond & CD Principal	Stock Income	Mutual Fund Income	Total Est. Cash Flow
August 2017	—	—	\$76	\$44	\$120
September	\$413	—	193	44	650
October	—	—	—	44	44
November	—	—	76	44	120
December	413	—	193	44	650
January 2018	—	—	—	44	44
February	—	—	76	44	120
March	413	—	193	44	650
April	—	—	—	44	44
May	—	—	76	44	120
June	413	—	193	44	650
July	—	—	—	44	44
<b>Total</b>	<b>\$1,653</b>	<b>—</b>	<b>\$1,075</b>	<b>\$532</b>	<b>\$3,259</b>

The table above 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 rate domestic bond and CD income are calculated using the security's coupon rate. The estimates for domestic common stock and mutual fund income are 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. 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 the [Help/Glossary section of Fidelity.com](#) for additional information on these calculations.

- 2 **Bond & CD Income** includes interest payments for fixed rate bonds and Certificates of Deposit (CDs).  
**Bond & CD Principal** includes maturing principal payments for CDs and the following bonds: fixed rate, floating rate, variable rate, discount, and zero coupon.  
**Stock Income** includes estimated dividend payments for common stock, ADR's, and REITs.  
**Mutual Fund Income** includes estimated dividend payments for Fidelity and non-Fidelity mutual funds.
- 3 **The table above does not include cash flow from the following securities:** preferred stocks, international stocks, exchange trade products (ETF's & ETN's), UITs, variable rate bonds, and international bonds, but may be included in future enhancements.

## ALL STATEMENTS — ESTIMATED CASH FLOW (for illustrative purposes only)

### 1a What is the Estimated Cash Flow?

The **Estimated Cash Flow** table presents the estimated monthly interest and dividend income and return of principal that certain security types may generate over the next rolling 12 months.

### 1b How do you calculate Estimated Cash Flow?

The estimates for fixed-rate domestic bond and CD income are calculated using the security's coupon rate. The estimates for domestic common stock and mutual fund income are calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months based on prior and/or declared dividends for that security. IADs are provided to Fidelity by third-party vendors believed to be reliable, but no assurances can be made as to accuracy.

### 2 What security types are included in the Estimated Cash Flow table?

- **Bond & CD Income** includes interest payments for fixed rate bonds and certificates of deposit (CDs).
- **Bond & CD Principal** includes maturing principal payments for CDs and the following bonds: fixed rate, floating rate, variable rate, discount, and zero coupon.
- **Stock Income** includes estimated dividend payments for common stock, ADRs, and REITs.
- **Mutual Fund Income** includes estimated dividend payments for Fidelity and non-Fidelity mutual funds.

### 3 What security types are not included in the Estimated Cash Flow table?

The chart does not include cash flow from preferred stocks, exchange-traded products (ETFs and ETNs), UITs, international stocks and bonds, closed-end funds, and limited partnerships. Note: The table includes principal payments, but not income for certain types of bonds, such as floating rate, variable rate, discount, and zero coupon.

**1 Activity**

**Securities Bought & Sold**

Settlement Date	Security Name	Symbol/CUSIP	Description	Quantity	Price	Transaction Cost	Amount
07/05	MOLSON COORS BREWING CO CL B SOPS001	60871R209	You Bought	100.000	\$74.30000	\$7.95	-\$7,437.95
07/05	MOLSON COORS BREWING CO CL B SOPS001	60871R209	You Sold	100.000			
Total Securities Bought							
Total Securities Sold							
Net Securities Bought & Sold							
Date	Total Additions	Total Subtractions	Net Activity	Daily Balance	Date	Total A	
07/05	\$754.09	-	\$754.09	\$1,785.06			
Settlement Date	Security Name	Symbol/CUSIP	Description	Quantity			
07/05	NSO MEDICARE		Journaled	-			
07/05	NSO FEDERAL		Journaled	-			
Total Net Adjustments							

**INVESTMENT REPORT**  
July 1, 2017 - July 31, 2017

Account # 444-444444  
JOHN DOE - INDIVIDUAL

**INVESTMENT REPORT**  
July 1, 2017 - July 31, 2017

**Account Summary**

Accounts Included in This Report

Page	Account Type/Name	Account Number	Beginning Value <sup>2</sup>	Ending Value
3	GENERAL INVESTMENTS			
	JOHN DOE - INDIVIDUAL	444-444444	\$456,443.80	\$451,482.55
	Ending Net Account Value		\$456,443.80	\$451,482.55

Other Holdings

Page	Account Type/Name	Account Number	Beginning Value <sup>2</sup>	Ending Value
<b>STOCK PLAN</b>				
<i>Recordkeeping and administrative services for your company's equity compensation plans are provided by your company and its service providers. Items shown under "Stock Plans" are not assets held in your Fidelity brokerage account, and therefore are not carried by NPS and are not covered by SIPC.</i>				
7	STOCK OPTIONS - STOCK OPTION	444-444444	\$3,929,228.88	\$3,899,718.08v
7	RESTRICTED STOCK AWARDS - RSA PLAN	444-444444	4,686,255.32	4,651,532.97v
8	STOCK APPRECIATION RIGHTS - SAR	444-444444	907,059,609.22	412,059,161.52v
9	PHANTOM UNITS - STOCK OPTION	444-444444	146,460.00	145,360.00v
10	RESTRICTED STOCK UNITS - RSU PLAN	444-444444	651,558.85	646,731.19v
11	PERFORMANCE AWARDS - PERFORMANCE PLAN	444-444444	886,677.35	880,107.60v
11	TSRU AWARD PLANS - CTSR1	444-444444	84,189.00	84,189.00
	<b>Total Including Other Holdings</b>		<b>\$917,900,422.42</b>	<b>\$422,818,282.91</b>

1 Other Holdings, including Assets Held Away, are provided for informational purposes only and may not reflect accurate values. Other Holdings may not be carried by NPS or covered by SIPC. See individual account listing for additional details.  
v Stock Plan values are an estimate of current value. See the Stock Plan Section below for a complete description of the values shown. Values may be unvested, and may not reflect with-drawable assets. This information is included on your statement solely as a service to you. It is derived from information provided by your company and Fidelity is not responsible for its accuracy.  
2 If you added or removed an account to your statement-reporting household during this period, the Beginning Portfolio Value and Change from Last Period are based off the accounts that were in the statement household as of the end of the last period and thus may not accurately reflect the updated statement household.

Total Account Trades Aug 2016 - Jul 2017: 9

## SPECIAL SECTIONS — STOCK PLAN SERVICES (for illustrative purposes only)

- 1 Where do I find the details of my stock plan transaction/exercise?**

The details of your stock plan transaction can be found in **Securities Bought & Sold** in the **Activity** section of your statement. Any taxes relating to your stock plan transaction can be found in **Other Activity Out** in the **Activity** section of your statement.
- 2 Where are the taxes related to my stock option transaction?**

The taxes related to your stock plan transaction can be found in **Other Activity Out** in the **Activity** section of your statement. The purchase and/or sale of the stock plan transaction will be located in **Securities Bought & Sold** in the **Activity** section of your statement.
- 3 Where do I find my stock plans in my statement?**

Refer to the page number in the **Accounts Included in This Report** section, which is typically found on page 2 of your statement.

### How can I review which taxes relate to which transaction?

The detailed overview of each transaction is available on your transaction confirmation received under separate cover.

### What does Plan Type—Section 423 Qualified mean?

A qualified 423 employee stock purchase plan allows employees under U.S. tax law to purchase stock at a discount from fair market value without any taxes owed on the discount at the time of purchase. In some cases, a holding period may be required for the purchased stock, in order to receive favorable long-term capital gains tax treatment on a portion of your gains when the shares are sold.

INVESTMENT REPORT  
July 1, 2017 - July 31, 2017

## Stock Plans

Recordkeeping and administrative services for your company's equity compensation plans are provided by your company and its service providers. Items shown under "Stock Plans" are not assets held in your Fidelity brokerage account, and therefore are not carried by NFS and are not covered by SIPC.

### Stock Options - STOCK OPTION

#### 4 Stock Options Summary

	Number of Options July 1, 2017	Price Per Share July 1, 2017	Total Value <sup>3</sup> July 1, 2017	Number of Options July 31, 2017	Price Per Share July 31, 2017	Total Value July 31, 2017 <sup>3</sup>
Exercisable Options	50,256	\$75.89000	\$3,763,671.84	50,256	\$74.30000	\$3,683,764.80
Total Vested Options	50,256	\$75.89000	\$3,763,671.84	50,256	\$74.30000	\$3,683,764.80
Total Unvested Options	3,400	\$75.89000	\$254,626.00	3,400	\$74.30000	\$249,220.00
Total Options	53,656	\$75.89000	\$4,018,297.84	53,656	\$74.30000	\$3,932,984.80

#### 6 Grant Balances

Grant Date	Expiration Date	Grant ID	7 Grant Type <sup>4</sup>	Grant Price	Total Options July 1, 2017	Options Exercised	Options Cancelled	Total Options July 31, 2017	Total Value Of Options <sup>3</sup>	8
09/03/2013	09/03/2023	ISOSO1	ISO	\$1.00	48,431	0	0	48,431	\$3,549,992.30	
09/03/2013	09/03/2023	NQSO1	NSO	1.00	344	0	0	344	25,215.20	
09/27/2013	09/27/2023	NQSO1	NSO	1.00	3,299	0	0	3,299	241,816.70	
02/01/2014	01/01/2040	ASOP	ISO	1.00	582	0	0	582	42,660.60	
03/14/2014	03/14/2024	CTRAN	NSO	1.00	1,000	0	0	1,000	73,300.00	
<b>Total</b>					<b>53,656</b>	<b>0</b>	<b>0</b>	<b>53,656</b>	<b>\$3,932,984.80</b>	

#### 9 Grant Transaction Details

Transaction Date	Grant Date	Grant ID	Grant Type <sup>4</sup>	Transaction Type	Quantity	Fair Market Value Per Share
07/03/2017	11/04/2014	ASOP	NSO	Grant	1,000.00	\$0.00

<sup>3</sup> Stock Options values are calculated using the previous price per share minus the grant price from Grant Balance Section multiplied by the number of Options or zero, whichever is greater. Fair Market Value is determined under your Plan rules and Option grant. Actual values of exercises may vary.

<sup>4</sup> ISO = Incentive Stock Option; NSO = Non-Qualified Stock Option

<sup>a</sup> These are transactions from your company's Stock Plan and reported to you for your convenience.

## SPECIAL SECTIONS — STOCK PLAN SERVICES (for illustrative purposes only)

### 4 What is included in Stock Options Summary?

Stock Options Summary shows your current number of stock options, broken out by exercisable options, vested options, unvested options, and total options.

### 5 What do Vested Options and Unvested Options mean?

Typically, Vested Options have become accessible to you to transact. Unvested Options have not yet become available to transact.

### 6 What is included in Grant Balances?

Grant Balances provides a detailed list of your stock option grants by grant date.

### 7 What does Grant Type NSO/ISO mean?

Nonqualified Stock Options (NSOs) are more traditional stock options that do not meet certain IRS requirements that allow you special tax treatment. With NSOs, you will be taxed

when you exercise the stock options. The IRS levies ordinary income tax, Social Security tax, and Medicare taxes on the difference between the fair market value when you exercise the stock options and the grant price.

Incentive Stock Options (ISOs) do meet the IRS requirements for special tax treatment. With ISOs, you do not have to pay regular income taxes at the time you exercise, but you must hold your shares at least one year from the date of exercise and two years from the grant date in order to receive special tax treatment.

### 8 How are the values of my Stock Plan Options calculated?

The value of Stock Plan Options is the difference between the Grant Price and the Price Per Share, multiplied by the quantity of options you have for that grant.

### 9 What is included in Grant Transaction Details?

Grant Transaction Details shows your recent transactions, such as exercise and sells.



Fidelity INVESTMENTS		INVESTMENT REPORT July 1, 2017 - July 31, 2017	
<b>Account Value:</b>		<b>\$28,457.90</b>	
		Account# 444-444444 JANE DOE PARTICIPANT	
Change in Account Value		▲ \$522.46	
	This Period	Year-to-Date	Year-to-Date
Beginning Account Value	\$27,935.44	\$24,662.91	\$350,000.00
Contributions	—	1,962.88	23,662.88
Distributions	—	—	—
Change in Investment Value	522.46	1,832.11	—
Ending Account Value	\$28,457.90	\$28,457.90	\$324,003.79
		<b>College Investment Details</b>	
		2017 Plan Contribution Cap: 1	
		Total Contributions Over Life of Plan: 2	
		2017 Remaining to Contribute: 3	
		<b>College Contribution Elections</b>	
		Description	Percent of Contributions
		NH PORTFOLIO 2017 (FIDELITY FUNDS)	75%
		NH MODERATE GROWTH PORT (FIDELITY FUNDS)	25%
<b>Holdings</b>			
Description	Percent of Total Value	Quantity	Unit Price
NH Portfolio 2017 (Fidelity Funds)	75%	1,200.291	\$17.680
NH Moderate Growth Port (Fidelity Funds)	25%	463.301	15.620
<b>Total Value</b>			<b>28,457.90</b>
<small>Please note that due to rounding, percentages may not add to 100%.</small>			

## SPECIAL SECTIONS — EDUCATION 529 PLAN (for illustrative purposes only)

**1** What does Plan Contribution Cap mean?

The **Plan Contribution Cap** is the maximum amount that may be contributed to a designated beneficiary's 529 account in accordance with state guidelines.

**2** What does Total Contribution Over Life of Plan mean?

**Total Contribution Over Life of Plan** is the total amount you've contributed to your 529 plan account since it was opened.

**3** How do you determine my Remaining to Contribute amount?


The **Remaining to Contribute** amount is the amount remaining to contribute per beneficiary to a 529 plan for the current year. This amount is aggregated among accounts in the same state plan for the same beneficiary.

**4** What are College Contribution Elections?

**College Contribution Elections** show the investment option(s) your 529 account is invested in.

**Where do I find the name of the beneficiary of my 529 account(s)?**

The beneficiary's name can be found on the first page of single account statements or in the **Accounts Included in This Report** section of multiple account statements.



FIDELITY Portfolio Advisory Services

**1 Holdings**

Bond Funds (continued)

Description	Percent of Holdings May 6, 2016	Beginning Market Value May 5, 2016	Quantity May 6, 2016	Price Per Unit May 6, 2016	Ending Market Value May 6, 2016
FIDELITY MORTGAGE SECURITIES (FMSFX) - 30-day yield: 2.2%	0.00	955.73	83.836	11.420	
FIDELITY TOTAL BOND (FTBFX) - 30-day yield: 3.01%	0.00	951.77	89.705	10.600	
FIDELITY GOVERNMENT INCOME (FGOVX) - 30-day yield: 1.31%	0.00	932.31	88.454	10.550	
<b>Total Bond Funds</b>	<b>0%</b>	<b>\$8,871.83</b>			<b>\$8,871.83</b>

Short-term Funds


Description	Percent of Holdings May 6, 2016	Beginning Market Value May 5, 2016	Quantity May 6, 2016	Price Per Unit May 6, 2016	Ending Market Value May 6, 2016
FIDELITY GOVERNMENT CASH RESERVES (FDRXXX) - 7-day yield: 0.07%	99.88%	\$75,755.33	75,755.330	\$1.000	\$75,755.33
FIDELITY MONEY MARKET (SPRXX) - 7-day yield: 0.27%	0.00	888.80	888.800	1.000	888.80
<b>Total Short-term Funds</b>	<b>99.88%</b>	<b>\$76,644.13</b>			<b>\$76,644.13</b>

Stocks

Description	Percent of Holdings	Beginning Market Value May 5, 2016	Quantity May 6, 2016	Price Per Unit May 6, 2016	Ending Market Value May 6, 2016
ALPHABET INC CAP STK CL C (GOOG)	0.06%	\$61,221.60	88.000	\$711.120	\$62,111.20
PROCTER & GAMBLE CO (PG)	0.00	897.60	11.000	82.130	903.33

INVESTMENT REPORT  
July 1, 2017 - July 31, 2017

Account # Y99-999999  
JOHN DOE - INDIVIDUAL



FIDELITY Portfolio Advisory Services

**2 Activity**

INVESTMENT REPORT  
July 1, 2017 - July 31, 2017

Account # Y99-999999  
JOHN DOE - INDIVIDUAL

Security Name	Settlement Date	Symbol/CUSIP	Transaction Description	Quantity	Price Per Unit	Transaction Cost	Amount
PIMCO TOTAL RETURN ADMINISTRATIVE SHS	07/27	693390726	Dividend Received	-	-	-	\$5.76
PIMCO SHORT TERM ADMINISTRATIVE SHS	07/27	693390734	Dividend Received	-	10.84	-	\$2.02
PIMCO REAL RETURN ADMINISTRATIVE CLASS	07/27	693391112	Dividend Received	-	9.79	-	-2.02
	07/27	693391112	Reinvestment	0.34	11.18	-	-3.78

SPECIAL SECTIONS — PORTFOLIO ADVISORY SERVICES (PAS) (for illustrative purposes only)

**1** Why does the Holdings section of my PAS account differ from my brokerage account?

The Holdings section of your Portfolio Advisory Services account includes an additional column for Percentage of Holdings to help you see the allocation of each fund/security in your account.

**2** Why is the Activity section different from the Activity section on my brokerage account?

For Portfolio Advisory Services, your activity is grouped by security to show you all the transactions related to that security.



INVESTMENT REPORT  
July 1, 2017 - July 31, 2017

### Holdings

Account # 555-555555  
JOHN SMITH - INDIVIDUAL

*This is a Fidelity Mutual Fund account which is held directly with the fund and is not carried by National Financial Services (NFS) or covered by the Securities Investor Protection Corporation (SIPC).*

Description	Symbol/ Fund Number	Beginning Market Value July 1, 2017	Quantity July 31, 2017	Price Per Unit July 31, 2017	1		2	
					Cost	Ending Market Value July 31, 2017	Cost	Ending Market Value July 31, 2017
FIDELITY JAPAN	FJPNX/350	\$6,200.89	566.280	\$11.480	\$6,500.00	\$6,500.89		
FIDELITY GROWTH COMPANY	FDGRX/025	33,516.43	249.974	137.280	34,000.00	34,316.43		
FIDELITY PURITAN	FPURX/004	73,763.25	3,451.830	21.940	75,000.00	75,733.15		
FIDELITY SELECT ELECTRONICS	FSELX/008	59,877.26	689.730	89.420	55,500.00	61,675.66		
<b>Total Market Value</b>		<b>\$170,157.83</b>			<b>\$171,000.00</b>	<b>\$178,226.13</b>		

## SPECIAL SECTIONS — MUTUAL FUND ACCOUNTS (for illustrative purposes only)

- 1** Why doesn't my mutual fund account show Estimated Annual Income, Estimated Yield, and Estimated Cash Flow like my brokerage account?  
Estimated annual income, estimated yield, and estimated cash flow aren't available for mutual fund accounts.

- 2** Why doesn't my mutual fund account show Unrealized Gain/Loss like my brokerage account?  
Unrealized Gain/Loss isn't available for mutual fund accounts.