



FIDELITY
PREMIUM SERVICESSM

INVESTMENT REPORT
December 1, 2022 - December 31, 2022

FIDELITY PORTFOLIO ADVISORY SERVICES DAVID R STOKAR -
TRADITIONAL IRA - FIDELITY MANAGEMENT TRUST CO -
CUSTODIAN

► **Account Number: Y90-119637**

Envelope # BNHFFTBBBKZFW

DAVID R STOKAR
6407 BELLA CIRCLE
403
BOYNTON BEACH FL 33437-5561

Your Account Value: \$444,030.94

Change from Last Period: ▼ \$15,250.27

	This Period	Year-to-Date
Beginning Account Value	\$459,281.21	\$541,149.93
Subtractions	-	-4,662.31
<i>Fidelity Managed Account Fees</i>	-	-4,662.31
Change in Investment Value *	-15,250.27	-92,456.68
Ending Account Value **	\$444,030.94	\$444,030.94
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$444,030.94	

Your Financial Consultant

Anton Check **Phone:** (800) 544-0778
ext. 80039

Contact Information

Online Fidelity.com/pas
FAST®-Automated Telephone (800) 544-5555
Portfolio Advisory Services (800) 544-3455
8am - 7pm ET, Mon - Fri
Premium Services (800) 544-4442
8am - 11pm ET, Mon - Fri

* 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 # Y90-119637
DAVID R STOKAR - TRADITIONAL IRA

Account Value: **\$444,030.94**

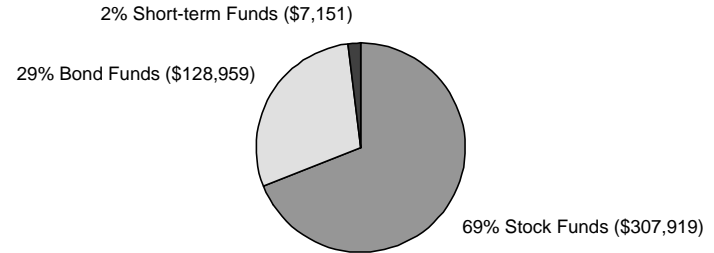
Account Holdings

Change in Account Value ▼ **\$15,250.27**

	This Period	Year-to-Date
Beginning Account Value	\$459,281.21	\$541,149.93
Subtractions	-	-4,662.31
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Ending Account Value	\$444,030.94	\$444,030.94
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$444,030.94	

* 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.

► Please note, the December 31, 2022 value of this account, reflected on this statement, will be reported to the IRS as part of year-end tax-reporting. You will receive an IRS Form 5498 in January 2023 if you made any contributions, recharacterizations or conversions or if you held "Hard-to-Value" assets during 2022. If you make contributions for 2022 in 2023, you will be provided a Form 5498 reflecting those contributions in May 2023.



Top Holdings

Description	Value	Percent of Account
Strategic Advisers Fid Us Total Stock	\$214,825	48%
Strategic Advisers Fidelity Core Income	118,490	27
Strategic Advisers Fidelity Intl Fund	60,365	14
Total	\$393,681	89%

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

Income Summary

	This Period	Year-to-Date
Tax-deferred	\$4,526.45	\$20,129.50
Total	\$4,526.45	\$20,129.50



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December 1, 2022 - December 31, 2022

Holdings

Account # Y90-119637
DAVID R STOKAR - TRADITIONAL IRA

Stock Funds

Description	Percent of Holdings	Beginning Market Value Dec 1, 2022	Quantity Dec 31, 2022	Price Per Unit Dec 31, 2022	Ending Market Value Dec 31, 2022	Cost	Unrealized Gain/Loss Dec 31, 2022	EAI (\$) / EY (%)
FIDELITY SAI INFLATION FOCUSED FD (FIFGX)	0.91%	\$4,819.96	416.087	\$9.7900	\$4,073.49	\$4,241.62	-\$168.13	\$254.44 6.250%
STRATEGIC ADVISERS FID EMERGING MARKETS (FGOMX)	5.65	26,819.65	2,382.156	10.5400	25,107.92	23,304.49	1,803.43	607.45 2.420
STRATEGIC ADVISERS FID US TOTAL STOCK (FCTDX)	48.38	224,049.08	18,098.154	11.8700	214,825.09	139,214.57	75,610.52	2,624.23 1.220
STRATEGIC ADVISERS FIDELITY INTL FUND (FUSIX)	13.59	63,111.02	6,018.518	10.0300	60,365.74	40,382.25	19,983.49	1,275.93 2.110
FIDELITY SAI EMERG MARKETS INDEX (FERGX)	0.79	3,647.79	291.031	12.1900	3,547.67	3,295.70	251.97	89.06 2.510
Total Stock Funds	69.32%	\$322,447.50			\$307,919.91	\$210,438.63	\$97,481.28	\$4,851.11

Bond Funds

Description	Percent of Holdings	Beginning Market Value Dec 1, 2022	Quantity Dec 31, 2022	Price Per Unit Dec 31, 2022	Ending Market Value Dec 31, 2022	Cost	Unrealized Gain/Loss Dec 31, 2022	EAI (\$) / EY (%)
FIDELITY ADVISOR STRATEGIC INC CL I (FSRIX) -- 30-day yield: 5.67%	0.16%	\$754.96	68.854	\$10.8800	\$749.13	\$418.21	\$330.92	\$24.57 3.280%
FIDELITY CAPITAL & INCOME (FAGIX) -- 30-day yield: 6.69%	0.11	495.56	54.189	9.0200	488.78	-		21.41 4.380
STRATEGIC ADVISERS FIDELITY CORE INCOME (FIWGX)	26.68	119,206.90	13,209.685	8.9700	118,490.87	117,019.81	1,471.06	3,506.51 2.960
FIDELITY SAI SHORT TERM BOND FUND (FZOMX) -- 30-day yield: 4.38%	0.49	2,187.14	231.366	9.4800	2,193.35	2,189.31	4.04	19.10 0.870
FIDELITY SAI LOW DURATION INCOME FUND (FZOLX) -- 30-day yield: 4.48%	0.80	3,576.79	362.814	9.9100	3,595.49	3,549.92	45.57	44.19 1.230
FIDELITY SAI HIGH INCOME FUND (FSHGX) -- 30-day yield: 8.18%	0.77	3,490.03	405.886	8.4800	3,441.91	3,521.20	-79.29	168.13 4.880

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Holdings

Account # Y90-119637
DAVID R STOKAR - TRADITIONAL IRA

Bond Funds (continued)

Description	Percent of Holdings	Beginning Market Value Dec 1, 2022	Quantity Dec 31, 2022	Price Per Unit Dec 31, 2022	Ending Market Value Dec 31, 2022	Cost	Unrealized Gain/Loss Dec 31, 2022	EAI (\$) / EY (%)
Total Bond Funds	29.01%	\$129,711.38			\$128,959.53	\$126,698.45	\$2,261.08	\$3,783.91

Short-term Funds

Description	Percent of Holdings	Beginning Market Value Dec 1, 2022	Quantity Dec 31, 2022	Price Per Unit Dec 31, 2022	Ending Market Value Dec 31, 2022	Cost	Unrealized Gain/Loss Dec 31, 2022	EAI (\$) / EY (%)
FIDELITY GOVERNMENT CASH RESERVES (FDRXX)	1.61%	\$7,122.33	7,151.500	\$1.0000	\$7,151.50	not applicable	not applicable	\$73.02 1.020%
-- 7-day yield: 3.85%								
Total Short-term Funds	1.61%	\$7,122.33			\$7,151.50			\$73.02

Total Holdings	100%^r				\$444,030.94	\$337,137.08	\$99,742.36	\$8,708.04
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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.

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



Activity

Account # Y90-119637
DAVID R STOKAR - TRADITIONAL IRA

Security Name	Settlement Date	Symbol/ CUSIP	Transaction Description	Quantity	Price Per Unit	Cost	Amount
FIDELITY SAI INFLATION FOCUSED FD	12/12	31634R406	You Sold <i>Transaction Loss: \$140.08 refer to confirm for Lot detail</i>	-56.841	\$9.89000	\$702.24	\$562.16
	12/22	31634R406	Dividend Received	-	-	-	57.02
	12/22	31634R406	Reinvestment	5.878	9.70000	-	-57.02
STRATEGIC ADVISERS FID EMERGING MARKETS	12/12	31635R348	You Sold <i>Transaction Loss: \$208.81 refer to confirm for Lot detail</i>	-94.624	\$10.95000	\$1,244.94	\$1,036.13
	12/29	31635R348	Dividend Received	-	-	-	552.28
	12/29	31635R348	Reinvestment	51.857	10.65000	-	-552.28
STRATEGIC ADVISERS FID US TOTAL STOCK	12/12	31635R363	You Bought	241.354	\$12.21000	-	-\$2,946.93
	12/29	31635R363	Dividend Received	-	-	-	2,061.35
	12/29	31635R363	Reinvestment	173.368	11.89000	-	-2,061.35
STRATEGIC ADVISERS FIDELITY INTL FUND	12/12	31635R850	You Sold <i>Transaction Profit: \$220.53 refer to confirm for Lot detail</i>	-130.487	\$10.39000	\$1,135.23	\$1,355.76
	12/29	31635R850	Dividend Received	-	-	-	1,226.64
	12/29	31635R850	Reinvestment	121.209	10.12000	-	-1,226.64
FIDELITY SAI EMERG MARKETS INDEX	12/16	31635V836	Dividend Received	-	-	-	\$86.87
	12/16	31635V836	Reinvestment	7.156	12.14000	-	-86.87
FIDELITY ADVISOR STRATEGIC INC CL I	12/22	315920801	Dividend Received	-	-	-	\$1.92
	12/22	315920801	Reinvestment	0.175	10.99000	-	-1.92
	12/30	315920801	Dividend Received	-	-	-	2.53
	12/30	315920801	Reinvestment	0.233	10.88000	-	-2.53

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Activity

Account # Y90-119637
DAVID R STOKAR - TRADITIONAL IRA

Security Name	Settlement Date	Symbol/ CUSIP	Transaction Description	Quantity	Price Per Unit	Cost	Amount
FIDELITY CAPITAL & INCOME	12/02	316062108	Long-Term Cap Gain	-	-	-	\$3.89
	12/02	316062108	Reinvestment	0.420	9.27000	-	-3.89
	12/22	316062108	Dividend Received	-	-	-	1.72
	12/22	316062108	Reinvestment	0.189	9.10000	-	-1.72
	12/30	316062108	Dividend Received	-	-	-	2.14
	12/30	316062108	Reinvestment	0.237	9.02000	-	-2.14
STRATEGIC ADVISERS FIDELITY CORE INCOME	12/30	31635R355	Dividend Received	-	-	-	\$468.15
	12/30	31635R355	Reinvestment	52.191	8.97000	-	-468.15
FIDELITY SAI SHORT TERM BOND FUND	12/30	31635T674	Dividend Received	-	-	-	\$3.90
	12/30	31635T674	Reinvestment	0.411	9.48000	-	-3.90
FIDELITY SAI LOW DURATION INCOME FUND	12/22	31635T682	Dividend Received	-	-	-	\$1.45
	12/22	31635T682	Reinvestment	0.146	9.91000	-	-1.45
	12/30	31635T682	Dividend Received	-	-	-	10.02
	12/30	31635T682	Reinvestment	1.011	9.91000	-	-10.02
FIDELITY SAI HIGH INCOME FUND	12/22	31641Q110	Dividend Received	-	-	-	\$8.87
	12/22	31641Q110	Reinvestment	1.034	8.58000	-	-8.87
	12/30	31641Q110	Dividend Received	-	-	-	15.65
	12/30	31641Q110	Reinvestment	1.846	8.48000	-	-15.65

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Activity

Account # Y90-119637
DAVID R STOKAR - TRADITIONAL IRA

Security Name	Settlement Date	Symbol/ CUSIP	Transaction Description	Quantity	Price Per Unit	Cost	Amount
FIDELITY GOVERNMENT CASH RESERVES	12/30	316067107	Dividend Received	-	-	-	\$22.05

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
12/12	CASH	You Bought	FIDELITY GOVERNMENT CASH RESERVES MORNING TRADE @ 1	7.120	\$1.0000	\$7.12	\$7,129.45
12/30	CASH	Reinvestment	FIDELITY GOVERNMENT CASH RESERVES REINVEST @ \$1.000	22.050	1.0000	22.05	7,151.50
Total Core Fund Activity						\$29.17	

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 December 31, 2022)

Account # Y90-119637
DAVID R STOKAR - TRADITIONAL IRA

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
January 2023	--	--	--	--	\$321	--	\$321
February	--	--	--	--	321	--	321
March	--	--	--	--	321	--	321
April	--	--	--	--	321	--	321
May	--	--	--	--	321	--	321
June	--	--	--	--	2,575	--	2,575
July	--	--	--	--	321	--	321
August	--	--	--	--	321	--	321
September	--	--	--	--	321	--	321
October	--	--	--	--	321	--	321
November	--	--	--	--	321	--	321
December	--	--	--	--	2,919	--	2,919
Total	--	--	--	--	\$8,704	--	\$8,704

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 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

Account # Y90-119637
DAVID R STOKAR - TRADITIONAL IRA

- ▶ In compliance with U.S. Securities and Exchange Commission requirements, Fidelity regularly provides you with documents that describe the various accounts and services that Fidelity offers. The Fidelity Brokerage Services (FBS) and Fidelity Personal and Workplace Advisors LLC (FPWA) Customer Relationship Summaries (Form CRS) are provided with printed statements mailed at quarter-end and as a link in email notices of statement delivery. These and other important disclosure documents, including the Products, Services, and Conflicts of Interest (PSCOI), may be updated periodically and are available to you for review online at <https://communications.fidelity.com/information/crs/>. In addition, you may contact Fidelity at any time to request a printed copy. 919834.10.0
- ▶ NOTIFICATION OF YOUR TAX WITHHOLDING OPTIONS IN REGARD TO DISTRIBUTIONS FROM YOUR IRA. Federal Income Tax Withholding - The default withholding rate is 10%. You can choose a different rate by entering a rate between zero and 100%. Generally, you can't choose less than 10% for payments to be delivered outside of the United States and its possessions. Federal income tax will not be withheld from distributions from a Roth IRA unless you elect to have such tax withheld or are otherwise subject to withholding because you are a non-resident alien. If taking a systematic withdrawal, you may have a different tax withholding election which will remain in effect on checkwriting or systematic withdrawals taken from your IRA until revoked by you.

State Income Tax Withholding - If federal income tax withholding is applied to your distribution, state income tax may also apply. Your state of residence will determine your state income tax withholding requirements, if any. Please refer to the lists below. Your state of residence is determined by the legal address of record on your IRA. For residents of AR, IA, KS, MA, ME, OK and VT, if federal income tax withholding is applied to your distribution, state income tax will also apply. For residents of CA, DE, MN, NC or OR, if federal income tax withholding is applied to your distribution, state income tax will also apply unless you elect not to have state income tax withheld. For residents of DC, if you take a distribution of your entire account balance and do not directly roll that amount over to another eligible retirement account, DC requires that a minimum amount be withheld from the taxable portion of the distribution, whether or not federal income tax is withheld.

For residents of CT or MI, state income tax applies regardless of whether or not federal income tax withholding is applied to your distribution. Please reference the CT or MI W-4P Form for information and to calculate the amount to withhold from your distribution. Tax withholding is not required if you meet certain CT or MI requirements governing pension and retirement benefits. For residents of MS, state income tax withholding will apply regardless of whether or not federal income tax withholding is applied to your distribution, unless you elect not to have state income tax withheld. For residents of SC, you must provide a valid Social Security number; individual tax identification number; or tax identification number for a nonresident alien, if not SC requires that 7% tax be withheld from the distribution.

For residents of AK, FL, HI, NH, SD, TN, TX, WA or WY, state income tax withholding is not applicable on IRA distributions. For residents of all other states not mentioned above, you are not subject to mandatory state income tax withholding; however, you may elect voluntary state income tax withholding in a percentage. If you elect to have state income taxes withheld and your state provides a minimum amount or percentage for withholding, you must elect a percentage that is not less than your state's minimum withholding requirements. If the percentage you elect for withholding is less than your state's minimum withholding requirements, your state's minimum amount or percentage will be withheld.

Whether or not you elect to have federal and/or state income tax withheld from your distribution(s), you are responsible for the full payment of federal income tax, any state or local taxes, and any penalties which may apply. You may be responsible for estimated tax payments and could incur penalties if your estimated tax payments are not sufficient. Please contact Fidelity for more information or contact your state taxing authority for assistance. THE INFORMATION PROVIDED ABOVE IS GENERAL IN NATURE AND SHOULD NOT BE CONSIDERED LEGAL OR TAX ADVICE. 532971.16.0

- ▶ Important information about your telephone conversations with Fidelity. Telephone conversations made with/to Fidelity may be monitored and/or recorded without further notice or disclosure. 570303.1.0



Additional Information and Endnotes

Account # Y90-119637
DAVID R STOKAR - TRADITIONAL IRA

- ▶ For your Fidelity Managed Account, it is important for us to maintain accurate information concerning your financial situation and investment objectives, including any reasonable restrictions or reasonable modifications of existing restrictions that you may wish to impose on the management of your account. Additionally, certain account balances may be aggregated with certain other account balances for purposes of calculating and potentially reducing your advisory fee. Please note clients are responsible for ensuring that any accounts meeting the eligibility requirements are aggregated. For more information, to request a copy of the Program Fundamentals (Form ADV-Part 2A), to discuss details of the aggregation policy, or to notify us of a reasonable restriction you would like to place on your account, please contact your Portfolio Advisory Services representative at 800-544-3455. We are available from 8 a.m. to 7 p.m. Eastern time, Monday through Friday. 625602.4.0

For your Fidelity Go account(s), if there has been any change in your financial circumstances or of any reasonable restrictions or modifications of existing restrictions that you wish to impose on the management of your account, please inform us by calling an investment professional at 800-823-0125. 765294.1.0

For your Fidelity Managed FidFolios(SM) account(s), if there's been any change in your financial circumstances, or if there are any reasonable restrictions or modifications of existing restrictions that you wish to impose on the management of your account, please inform us by logging in to your account and updating your investor profile. 986675.2.0

- ▶ National Financial Services LLC ("NFS") an affiliate of Fidelity Brokerage Services LLC (FBS) provides custody and clearing services on behalf of FBS. In that capacity, NFS is required to provide you with written notice on the manner in which you may gain website access to information regarding NFS' Impartial Callable Securities Lottery Process (the "Lottery Process").

We are also providing you with the following description of the Lottery Process: When street name or bearer securities held for you are subject to a partial call or partial redemption by the issuer, National Financial Services LLC (NFS) may or may not receive an allocation of called/redeemed securities by the issuer, transfer agent, and/or depository. If NFS is allocated a portion of the called/redeemed securities, NFS utilizes an impartial lottery allocation system, in accordance with applicable rules, that randomly selects the securities within customer accounts that will be called/redeemed. NFS' allocations are not made on a pro rata basis and it is possible for you to receive a full or partial allocation, or no allocation.

A more detailed description of the Lottery Process may be accessed by visiting [Fidelity.com/callable-securities](https://www.fidelity.com/callable-securities). You may also request a hard copy of the Lottery Process by writing to National Financial Services LLC, P.O. Box 770001, Cincinnati, OH 45277. 695949.2.0

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.**



Additional Information and Endnotes

Account # Y90-119637
DAVID R STOKAR - TRADITIONAL IRA

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



Information About Your Fidelity Statement

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

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 but 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. In certain situations, a price may be derived from a single market participant, also known as a "single broker quote". The prices provided are not firm bids or offers. Certain securities may reflect as 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

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 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, sale, exchange or redemption of, and/or maintenance of positions in mutual funds, ETFs and other investment products ("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 prospectus as well as additional compensation for shareholder services, start-up fees, platform 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.

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 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 Managed FidFoliosSM 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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