

What is a core position?

Your core position holds the cash in your account.

When you open a Fidelity account, a core position is set up to process cash transactions and to hold uninvested cash. Here's how a core position works.

Opening a Fidelity account automatically establishes a **core position** which is needed for processing cash transactions and for holding uninvested cash. It's a position in your account that acts like a wallet.

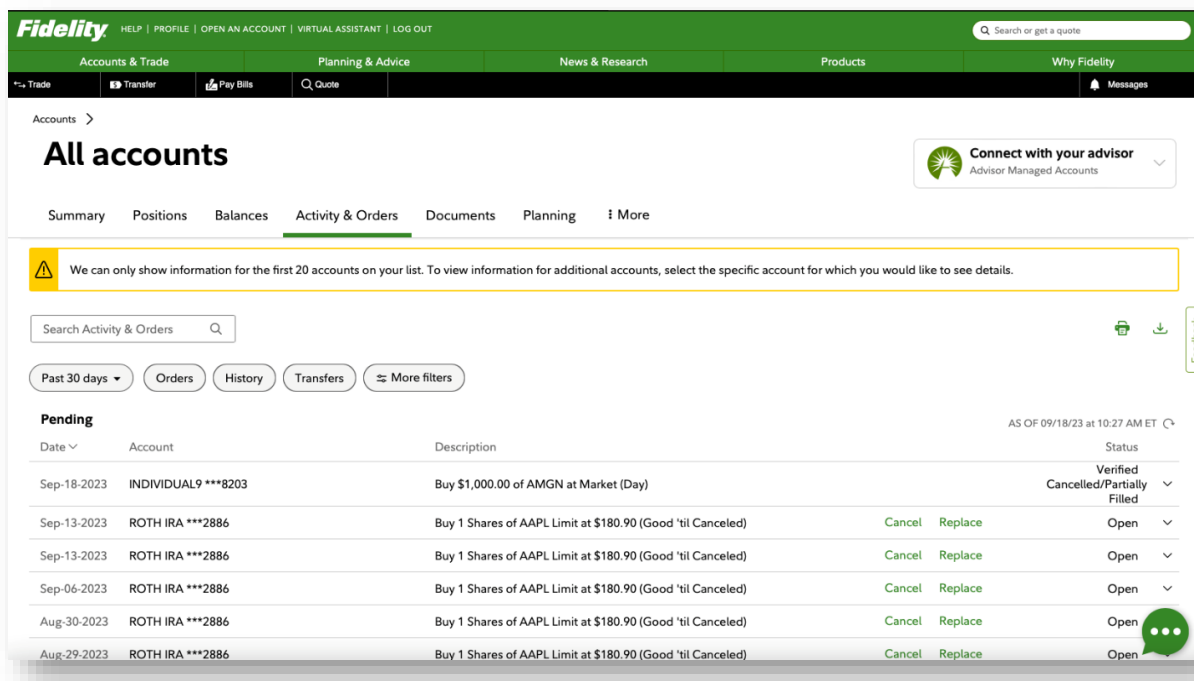
When you want to make a purchase, you take money from your wallet to cover the cost, and conversely, after you sell something, you put the proceeds in your wallet. So, just like a wallet, when you buy a security, cash from your core position is used to pay for the trade and, when you sell a security, the proceeds are deposited into your core position.

The core position is also used for processing checks, electronic funds transfers, wire transfers, direct deposits, authorized credit cards, and other payments if available on the account.

Once the account is established, there are no minimum balance requirements for a core position.

By viewing your online account history, you can see activity related to your core position.

When you open your account, you can view Summary, Positions, Balances and more. In this example, the client chose *Activity & Orders* and can view a list of pending transactions related to their core position:

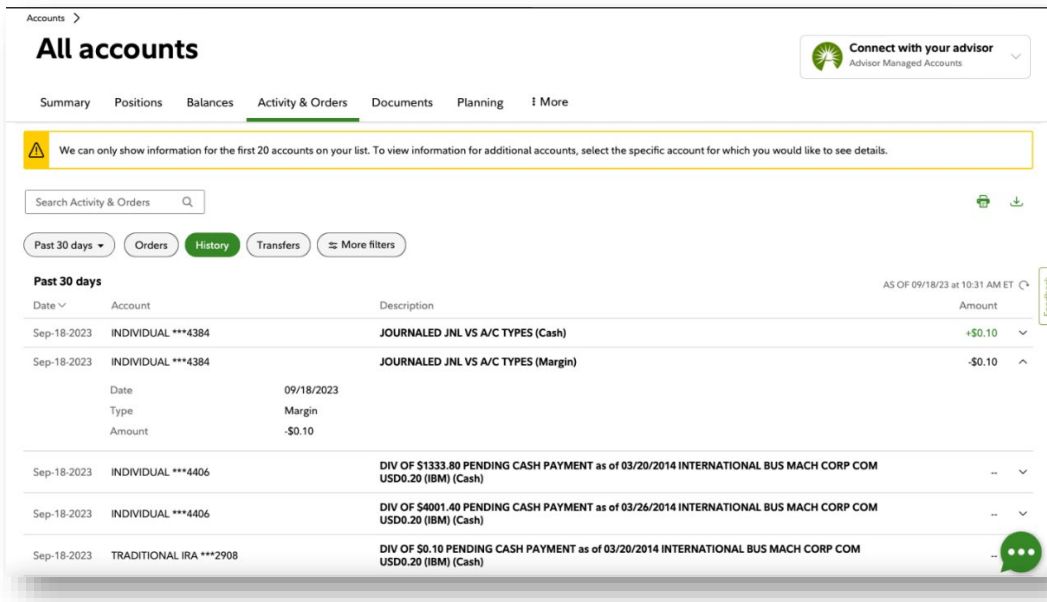


The screenshot shows the Fidelity website interface. At the top, there's a navigation bar with 'Fidelity' logo and links for 'HELP', 'PROFILE', 'OPEN AN ACCOUNT', 'VIRTUAL ASSISTANT', and 'LOG OUT'. Below this is a secondary navigation bar with 'Accounts & Trade', 'Planning & Advice', 'News & Research', 'Products', and 'Why Fidelity'. The main content area is titled 'All accounts' and has tabs for 'Summary', 'Positions', 'Balances', 'Activity & Orders' (which is selected), 'Documents', 'Planning', and 'More'. A warning message states: 'We can only show information for the first 20 accounts on your list. To view information for additional accounts, select the specific account for which you would like to see details.' Below this is a search bar for 'Search Activity & Orders' and filter buttons for 'Past 30 days', 'Orders', 'History', 'Transfers', and 'More filters'. The 'Pending' section shows a table of transactions:

Date	Account	Description	Status
Sep-18-2023	INDIVIDUAL9 ***8203	Buy \$1,000.00 of AMGN at Market (Day)	Verified Canceled/Partially Filled
Sep-13-2023	ROTH IRA ***2886	Buy 1 Shares of AAPL Limit at \$180.90 (Good 'til Canceled)	Open
Sep-13-2023	ROTH IRA ***2886	Buy 1 Shares of AAPL Limit at \$180.90 (Good 'til Canceled)	Open
Sep-06-2023	ROTH IRA ***2886	Buy 1 Shares of AAPL Limit at \$180.90 (Good 'til Canceled)	Open
Aug-30-2023	ROTH IRA ***2886	Buy 1 Shares of AAPL Limit at \$180.90 (Good 'til Canceled)	Open
Aug-29-2023	ROTH IRA ***2886	Buy 1 Shares of AAPL Limit at \$180.90 (Good 'til Canceled)	Open

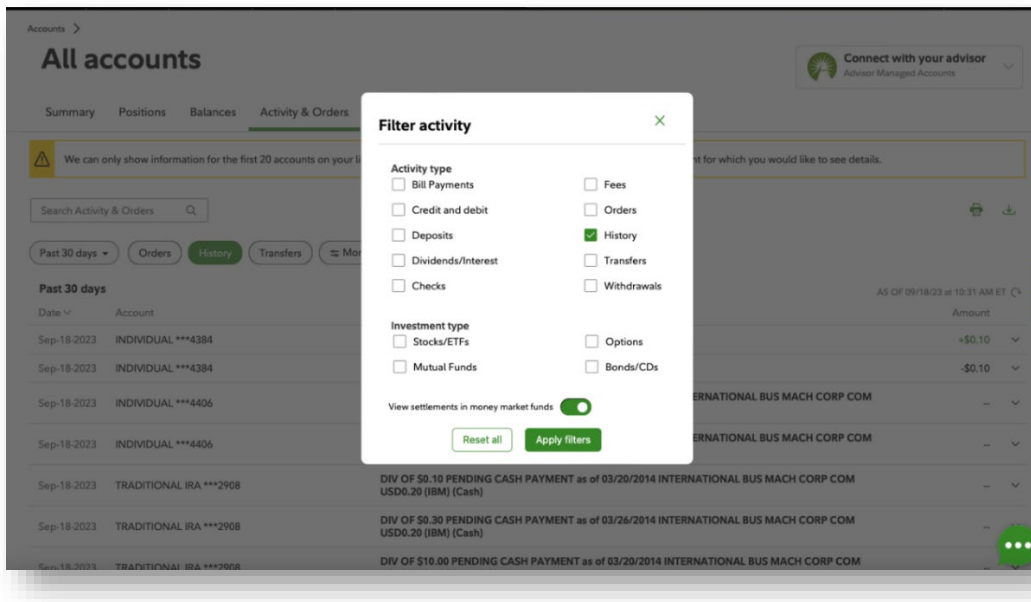
Screenshots are for illustrative purposes only.

When the client chooses *History*, he or she can see past Activity and Orders. In the example below, they can see a list of cash payments and other activity related to their core position.



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Clients can also filter results. Here, you will see the client selected *View settlements in money market funds*.



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To learn more about how your account works – visit our [FAQ section on Fidelity.com](#).

Keep in mind, investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

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