## Envelope \# BABCEJBBPRTLA

John W. Doe
100 Main St
Boston, MA 02201

## Your Portfolio Value:

Change from Last Period:
\$274,222.20
A \$21,000.37

|  | This Period | Year-to-Date |
| :--- | ---: | ---: |
| Beginning Portfolio Value | $\mathbf{\$ 2 5 3 , 2 2 1 . 8 3}$ | $\mathbf{\$ 2 3 2 , 6 4 3 . 1 6}$ |
| Additions | $59,269.64$ | $121,433.55$ |
| Subtractions | $-45,430.74$ | $-98,912.58$ |
| Transaction Costs, Fees \& Charges | -139.77 | -625.87 |
| Change in Investment Value* | $7,161.47$ | $19,058.07$ |
| Ending Portfolio Value** | $\mathbf{\$ 2 7 4 , 2 2 2 . 2 0}$ | $\mathbf{\$ 2 7 4 , 2 2 2 . 2 0}$ |

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

## Welcome to your new Fidelity statement.

Your account numbers can be found on page 2 in the Accounts Included in this Report section. Your statement also has a new look and more information. We hope you find the changes beneficial and we look forward to hearing your feedback

Fidelity.com
(800) 544-5555
(800) 544-5704

| Online | Fidelity.com |
| :--- | ---: |
| FAST $^{s m}$ Automated Telephone | (800) $544-5555$ |
| Private Client Group | (800) $544-5704$ |

## Portfolio Summary

Accounts Included in This Report

| Page | Account Type/Name | Account Number | Beginning Value | Ending Value |
| :---: | :---: | :---: | :---: | :---: |
|  | GENERAL INVESTMENTS |  |  |  |
| 5 | John W. Doe - Individual - TOD | 111-111111 | \$88,0853.95 | \$103,351.18 |
|  | PERSONAL RETIREMENT |  |  |  |
| 23 | John W. Doe - Traditional IRA | 222-222222 | 137,232.44 | 142,413.12 |
|  | EDUCATION (529) ACCOUNTS |  |  |  |
| 29 | John W. Doe - Education Account | 333-333333 | 27,935.44 | 28,457.90 |
|  | Total Portfolio |  | \$253,221.83 | \$274,222.20 |

* Includes transfers between Fidelity accounts.
** Appreciation or depreciation of your holdings due to price changes plus any distribution and income earned during the statement period


## Do more with your money.

Transfer funds, pay bills, earn credit card rewards and more. Learn more about the Fidelity Cash Management Account by calling 1-800-FIDELITY or visit fidelit .com/cashmanagement
The Fidelity Portfolio Advisory Service ${ }^{\circledR}$ account offers professional money man agement and access to our proprietary research through model portfolios of mutual funds. Get a complimentary investment proposal by calling Fidelity at 800-544-1766.

Portfolio Summary (continued)

| Income Summary |  |  |
| :--- | ---: | ---: |
|  | This Period | Year-to-Date |
| Taxable | $\$ 178.53$ | $\$ 2,839.92$ |
| Dividends | 178.53 | $1,548.74$ |
| Interest | - | 10.25 |
| Short-term Capital Gains | - | 255.68 |
| Long-term Capital Gains | - | $1,025.25$ |
| Tax-exempt | $\$ 372.10$ | $\$ 3,384.74$ |
| $\quad$ Dividends | - | $1,725.87$ |
| Interest | $\mathbf{3 7 2 . 1 0}$ | $1,658.87$ |
| Tax-deferred | $\$ 500.31$ | $\$ 7,020.49$ |
| Return of Capital | $\$ 4,000.00$ | $\$ 8,500.00$ |
| Liquidations | - | $\$ 1,576.16$ |
| Total | $\$ 5,050.94$ | $\$ 23,278.62$ |

## Top Holdings

| Description | Value | Percent of <br> Portfolio |
| :--- | ---: | :---: |
| Johnson \& Johnson (JNJ) | $\$ 47,113.80$ | $17 \%$ |
| Apple Inc (AAPL) | $28,892.05$ | 9 |
| NH Portfolio 2015 Delphi | $21,221.14$ | 7 |
| Corp Jr Sb Nt SIm Corp | $15,375.00$ | 5 |
| Spi Lkd Nt (OSM) | $13,859.10$ | 5 |
| Total | $\mathbf{\$ 1 2 6 , 4 6 1 . 0 9}$ | $\mathbf{4 5 \%}$ |

Asset Allocation
6\% Short-term Other
$20 \%$ Bonds
42\% Domestic Stock
28\% Foreign Stock

Percent of
Portfolio
$42 \%$
28
20
20

ITORTANT: 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.

## Account Value:

Change in Account Value
\$103,351.18
A $\$ 15,297.23$

|  | This Period | Year-to-Date |
| :--- | ---: | ---: |
| Beginning Account Value | $\$ 88,053.95$ | $\$ 76,911.26$ |
| Additions | $\$ 59, \mathbf{2 6 9 . 6 4}$ | $\$ 107,124.70$ |
| Deposits | $9,465.00$ | $35,871.01$ |
| Securities Transferred In | $49,804.64$ | $71,253.69$ |
| Subtractions | $\mathbf{- \$ 4 5 , 4 3 0 . 7 4}$ | $\mathbf{- \$ 9 4 , 2 9 7 . 7 6}$ |
| Withdrawals | $-5,485.00$ | $-32,581.02$ |
| Securities Transferred Out | $-5,000.00$ | $-5,000.00$ |
| Cards, Checking \& Bill Payments | $-33,842.96$ | $-54,258.13$ |
| Trans. Costs, Fees \& Charges | -139.77 | -625.87 |
| $\quad$ Taxes Withheld | -963.01 | $-1,832.74$ |
| Change in Investment Value* | $\mathbf{\$ 1 , 4 5 8 . 3 3}$ | $\$ 13,612.98$ |
| Ending Account Value | $\mathbf{\$ 1 0 3 , 3 5 1 . 1 8}$ | $\$ 103, \mathbf{3 5 1 . 1 8}$ |

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

Account Holdings
Account 111-111111
dings


| Holding Type | Value | Percent of <br> Account |
| :--- | ---: | ---: |
| Bonds | 50,656 | $37 \%$ |
| Stocks | 43,724 | 32 |
| Mutual Funds | 16,387 | 12 |
| Exchange Traded Products | 14,462 | 11 |
| Other | 6,740 | 5 |
| Core Account | 3,500 | 3 |
| Ending Market Value of Holdings | $\mathbf{\$ 1 0 8 , 0 5 1}$ | $\mathbf{1 0 0 \%}$ |

Top Holdings

| Description | Value | Percent of <br> Account |
| :--- | ---: | ---: |
| Apple Inc (AAPL) | $13,132.75$ | $12 \%$ |
| Doubleline Total Return Bond (DBLTX) | $11,361.52$ | 11 |
| New York NY City Indl Dev Agy Rev | $10,744.20$ | 10 |
| Spdr Sertr Barclays Cap High Yield (JNK) | $10,165.00$ | 9 |
| Federal Natl Mtg Assn | $10,000.00$ | 9 |
| Total | $\mathbf{\$ 5 5 , 4 0 3 . 4 7}$ | $\mathbf{5 1 \%}$ |

Account Summary (continued)

| Core Account Cash Flow |  |  |
| :--- | ---: | ---: |
| Core Account: FDIC Insured Deposit at Fifth Third Bank |  |  |
| Beginning Core Account Balance | $\mathbf{T h i s ~ P e r i o d ~}$ | Year-to-Date |
|  | $\$ 27,907.16$ | $\$ 15,061.66$ |
| INVESTMENT ACTIVITY | $-22,712.90$ | $-102,997.45$ |
| Securities Bought | $25,801.00$ | $155,987.33$ |
| Securities Sold | $4,550.63$ | $16,258.13$ |
| Dividends, Interest and Other Income ${ }^{\text {D }}$ | -95.40 | -445.18 |
| Transaction Costs | 594.10 | $1,641.58$ |
| Other Activity | $\$ 8,137.43$ | $\$ 70,444.41$ |
| Total Investment Activity |  |  |
|  | $9,465.00$ | $55,000.00$ |
| CASH MANAGEMENT ACTIVITY | $-5,485.00$ | $-33,587.28$ |
| Deposits | -963.01 | $-4,520.22$ |
| Withdrawals | $-24,432.10$ | $-49,584.12$ |
| Taxes Withheld | $-3,065.81$ | $-14,358.77$ |
| Checking Activity | $-6,345.05$ | $-14,958.62$ |
| Debit Card Activity | -44.37 | -325.69 |
| Bill Payments | $-1,673.75$ | $-19,670.87$ |
| Fees \& Charges | $\mathbf{- \$ 3 2 , 5 4 4 . 0 9}$ | $\mathbf{- \$ 8 2 , 0 0 5 . 5 7}$ |
| Margin Interest | $\$ 3,500.50$ | $\$ 3,500.50$ |

D Includes dividend reinvestments.

Income Summary

|  | This Period | Year-to-Date |
| :--- | ---: | ---: |
| Taxable | $\mathbf{\$ 1 7 8 . 5 3}$ | $\$ 2,839.92$ |
| $\quad$ Dividends | 178.53 | $1,548.74$ |
| Interest | - | 10.25 |
| Short-term Capital Gains | - | 255.68 |
| Long-term Capital Gains | - | $1,025.25$ |
| Tax-exempt | $\$ 372.10$ | $\mathbf{3 , 3 8 4 . 7 4}$ |
| $\quad$ Dividends | - | $1,725.87$ |
| $\quad$ Interest | $\mathbf{3 7 2 . 1 0}$ | $1,658.87$ |
| Return of Capital | $\mathbf{\$ 4 , 0 0 0 . 0 0}$ | $\$ 8,500.00$ |
| Liquidations | - | $\$ 1,533.47$ |
| Total | $\mathbf{\$ 4 , 5 5 0 . 6 3}$ | $\mathbf{\$ 1 6 , 2 5 8 . 1 3}$ |

Realized Gains and Losses from Sales
(May not reflect all gains and losses due to incomplete cost basis)

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

Holdings
Account 111-111111 John W. Doe - Individual TOD

Core Account

| Description | Quantity | Price | Ending Value | Total <br> Cost Basis | Unrealized Gain/Loss | Est. Annual Income (EAI) | Est. Yield (EY) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FDIC INSURED DEPOSIT AT FIFTH THIRD BANK | 3,500.500 | \$1.000 | \$3,500.50 | N/A | - | - | - |
| IRA NOT COVERED BY SIPC (QPIKQ) ${ }^{\text {a }}$ |  |  |  |  |  |  |  |

- Interest rate: $0.010 \%{ }^{\text {h }}$

Total Core Account (3\% of account holdings)

Mutual Funds

| Description | Quantity | Price Per Unit | Ending Market Value | Total Cost Basis | Unrealized Gain/Loss | Est. Annual Income (EAI) | Est. Yield (EY) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Bond Funds |  |  |  |  |  |  |  |
| DOUBLELINE TOTAL RETURN BOND FD CLI (DBLTX) <br> -30-day yield: 4.83\% | 1,015.328 | \$11.190 | \$11,361.52 | \$7,536.91 ${ }^{\text {c }}$ | \$3,824.61 | \$531.72 | 4.68\% |
| Short-term Funds |  |  |  |  |  |  |  |
| FIDELITY INSTL MMKT PORT CLI (FMPXX) <br> — 7-day yield: 0.01\% | 5,025.810 | \$1.000 | \$5,025.81 | N/A | N/A | - |  |
| Total Mutual Funds (12\% of account holdings) |  |  | \$16,387.33 | \$7,536.91 | \$3,824.61 | \$531.72 |  |

Exchange Traded Products ${ }^{\mathrm{E}}$ (e.g. ETF, ETN)

| Description | Quantity | Price Per Unit | Ending Market Value | Total Cost Basis | Unrealized Gain/Loss |
| :---: | :---: | :---: | :---: | :---: | :---: |
| SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF (JNK) | 250.00 | \$40.66 | \$10,165.00 | \$10,000.00 ${ }^{\text {c }}$ | \$165.00 |
| VANGUARD INTL EQUITY INDEX FDS MSCI EUROPE ETF (VJK) | 100.00 | 42.97 | 4,297.00 | 5,000.00 | -703.00 |
| Total Exchange Traded Products (11\% of account holdings) |  |  | \$14,462.00 | \$15,000.00 | -\$538.00 |

Holdings (continued)
Account 111-111111 John W. Doe - Individual TOD


Holdings (continued)

Bonds (continued)

| Description | Maturity | Quantity | Price Per Unit | Ending Market Value Accrued Interest (AI) | Total Cost Basis | Unrealized Gain/Loss | Est. Annual Income (EAI) | Coupon Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Corporate Bonds |  |  |  |  |  |  |  |  |
| SABRATEK CORP NT CV | 12/15/13 | 5,000.00 | \$101.250 | \$5,062.50 | \$10,000.00t | -\$4,937.50 | \$300.00 | 6.00\% |
| CUSIP: 78571UAA6 |  |  |  |  |  |  |  |  |
| Int. Semi-Annually |  |  |  |  |  |  |  |  |
| CALPINE CORP ESCROW 4 131347BD7 | 11/15/13 | 10,000.000 | 99.500 | 9,950.00 | 10,000.00 | -50.00 | 125.00 | 4.50 |
| CUSIP: 131ESC9D9 |  |  |  |  |  |  |  |  |
| Fixed Coupon; Unrated; At Maturity |  |  |  |  |  |  |  |  |
| Total Corporate Bonds (11\% of account holdings) |  |  |  | \$15,012.50 | \$20,000.00 | -\$4,987.50 | \$750.00 |  |

Municipal Bonds

| NEW YORK N Y CITY INDL DEV AGY REV | 3/1/14 | 10,000.000 | \$107.442 | \$10,744.20 | \$10,000.00 ${ }^{\text {B }}$ | \$744.20 | \$500.00 | 5.000\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| CUSIP: 64971PEN1 |  |  |  |  |  |  |  |  |
| Fixed Coupon; MBIA Insured; Moodys BAA1; S\&P BBB; Int. Semi-Annually |  |  |  |  |  |  |  |  |
| Total Municipal Bonds (8\% of account holdings) |  |  |  | \$10,744.20 | \$10,000.00 | \$744.20 | \$500.00 |  |


| Other Bonds <br> TXU SR NT-P <br> CUSIP: 873168 AL2 <br> Fixed Coupon | $11 / 15 / 14$ | $5,000.00$ | $\$ 100.00$ | $\$ 5,000.00$ | $\$ 10,000.00$ |  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: |
| Total Other Bonds (4\% of account holdings) |  |  |  |  |  |  |

Holdings (continued)
Account 111-111111
John W. Doe - Individual TOD

Other

| Description | Quantity | Price Per Unit | Ending Market Value Accrued Interest (Al) | $\begin{array}{r} \text { Total } \\ \text { Cost Basis } \end{array}$ | Unrealized Gain/Loss | Est. Annual Income (EAI) | Est. Yield (EY) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| ADI NET LEASE INC \& GROWTH LP XIX UNIT | 5.000 | \$291.000A | \$1,455.00 | unknown | unknown | - | - |
| LTP PARTNERSHIP INT BASED ON MGMTS |  |  |  |  |  |  |  |
| UNCONFIRMED EST OF NET ASSETS |  |  |  |  |  |  |  |
| M VENTAS INC (VTR) | 500.000 | 10.57 | 5,285.00 | unknown ${ }^{\text {c }}$ | unknown | - | - |
| Total Other (5\% of account holdings) |  |  | \$6,740.00 | - | - | - |  |
| Total Holdings |  |  | \$108,051.18 | \$120,163.33 | \$41.54 | \$2,488.45 |  |

A Investments such as direct participation program securities (e.g., partnerships, limited liability companies, and real estate investment trusts which are not listed on any exchange), commodity pools, private equity, private debt and hedge funds are generally illiquid investments and their current values may be different from the purchase price. Unless otherwise indicated, the values shown in this statement for such investments have been provided by the management, administrator or sponsor of each program or a third-party vendor without independent verification by Fidelity Brokerage Services (FBS) and represent their estimate of the value of the investor's participation in the program, as of a date no greater than 18 months from the date of this statement. Therefore, the estimated values shown herein may not necessarily reflect actual market values or be realized upon liquidation. If an estimated value is not provided, valuation information is not available.
AI Accrued Interest Presented for domestic fixed income securities and represents interest accumulated since the last coupon date, but not yet paid by the issuer or received by NFS. Al is calculated for the following securities: fixed rate bonds and Certificates of Deposit (CDs). There is no guarantee that AI will be paid by the issuer. Al for treasury and GNMA securities, however, is backed by the full faith and credit of the United States Government. Al totals represent accruals for only those securities with listed AI in the Holdings section of this statement. Please refer to the Help/Glossary section of Fidelity.com for additional information.
B See Cost Basis Information and Endnotes for important information about the adjusted cost basis information provided.
c Cost basis information (or proceeds from short sales) has been provided by you and has not been adjusted except as otherwise indicated. When positions are transferred between accounts, in certain cases, cost basis information may be automatically transferred and deemed to be customer-provided
E Includes exchange-traded funds (ETFs), exchange-traded notes (ETNs), and other exchangetraded vehicles

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. EY is calculated by dividing the EY current EAI for a security position by its statement closing date market value. EY reflects only the income generated by an investment; it does not reflect changes in its price, which may fluctuate. For certain types of securities, EAI and EY could include the return of principal or capital gains which would render them overstated. EAI and EY are estimates provided for informational purposes only and should not be relied on for making investment, trading, or tax decisions. There is no guarantee that your investments will actually generate the EAI or EY presented. Actual income and yield might be lower or higher. EAI and EY should not be confused with a security's 30-day Yield or 7-day Yield, if provided, as such yield quotations reflect the actual historical performance of a security. For additional information, including calculation details, refer to the "Additional Information and Endnotes" section at the end of your statement.
$h \quad$ The stated Interest Rate is the interest rate effective for Cash Balances in your FDIC-Insured Deposit Sweep on the last day of the statement period.
M Position held in margin account. All other positions held in cash account
$q \quad$ Customers are responsible for monitoring their total assets at the Program Bank to determine the extent of available FDIC insurance. Subject to the terms of the customer agreement, customers are reminded that funds are swept to a Program Bank on the business day following the date that funds are credited to your account and until swept to a Program Bank, funds are covered by SIPC. For additional information, please see the FDIC-Insured Deposit Sweep Disclosures on Fidelity.com.
$t$ Third party provided

## Account 111-111111

## John W. Doe - Individual TOD

Activity
Account 111-111111 John W. Doe - Individual TOD

Securities Bought \& Sold

| Settlement <br> Date | Security Name | Symbol/ CUSIP | Transaction Description | Quantity | Price | Cost Basis of Close | Transaction Cost | Transaction Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 7/11 | SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF | JNK | You bought <br> Wash sale of 8/8/11: \$2,805.50 | 100 | \$37.17900 |  | -\$7.95 | -\$3,725.85 |
| 7/11 | SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF | JNK | You bought <br> Wash sale of 8/8/11: \$7,780.04 | 100 | 37.17900 |  | -7.95 | -3,725.85 |
| 7/11 | SABRA HEALTH CARE REIT INC COM USD0. 01 | SBRA | You bought | 200 | 11.04000 |  | -7.95 | -2,215.95 |
| 7/11 | SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF | JNK | You sold <br> LT loss: \$8,781.90 <br> LT disallowed loss: \$8,781.90 | -200 | 36.88200 | \$6000 ${ }^{4}$ | -7.95 | 7,368.45 |
| 7/11 | SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF | JNK | You sold <br> LT loss: $\$ 5,210.22$ <br> LT disallowed loss: \$5,210.22 | -500 | 36.88100 | $15500^{4}$ | -7.95 | 18,432.55 |
| 7/11 | SABRA HEALTH CARE REIT INC COM USD0.01 | SBRA | You bought | 50 | 11.03400 |  | -7.95 | -559.65 |
| $7 / 11$ | SABRA HEALTH CARE REIT INC COM USD0. 01 | SBRA | You bought | 50 | 11.03000 |  | -7.95 | -559.45 |
| 7/11 | SABRA HEALTH CARE REIT INC COM USD0. 01 | SBRA | You bought | 150 | 11.05000 |  | -7.95 | -1,665.45 |
| 7/12 | SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF | JNK | You bought <br> Wash sale of 8/8/11: \$2,070.58 | 50 | 37.29900 |  | -7.95 | -1,872.90 |
| 7/18 | SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF | JNK | You bought | 50 | 38.27900 |  | -7.95 | -1,921.90 |
| 7/23 | MGM RESORTS INTERNATIONAL 4.25000\% 4/15/2015 SR CV NT TRADE EXECUTED BY MLCO |  | You bought <br> Accrued Interest: -347.44 | 5000 | 109.00000 |  |  | -5,450.00 |
| 7/30 |  | FMPXX | You bought | 1000 | 1.00000 |  | -7.95 | -1,007.95 |
| Total Securities Bought |  |  |  |  |  |  | -\$95.4 | -\$22,712.90 |
| Total Securities Sold |  |  |  |  |  |  |  | \$25,801.00 |
| Net Securities Bought \& Sold |  |  |  |  |  |  |  | \$3,088.10 |

Account 111-111111 John W. Doe - Individual TOD

Trades Pending Settlement

| Settlement Date | Security Name | Symbol/ CUSIP | Transaction Description | Quantity | Unit Price | Cost Basis of Close | Transaction Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 8/2 | SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF | JNK | You bought | 100 | \$37.179 |  | -\$3,717.90 |
| 8/2 | SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF | SBRA | You bought | 100 | 37.179 |  | -\$3,717.90 |
| 8/2 | SABRA HEALTH CARE REIT INC COM USD0.01 | SBRA | You bought | 200 | 11.040 |  | -2,208.00 |
| 8/2 | SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF | JNK | You sold <br> LT loss: \$5,210.22 <br> LT disallowed loss: \$5,210.22 | -200 | 36.882 |  | 7,376.40 |
| Total Trade | es Pending Settlement |  |  |  |  |  | \$1,450.50 |

Securities Transferred In

| Settlement Date | Security Name | Symbol/ CUSIP | Transaction Description | Quantity | Price | Transaction Amount |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 7/31 | Z70-666580-1 |  | Trans. from account 222-222222 |  |  | \$39,508.64 |
| 7/31 | ENSTAR GROUP LIMITED COM STK USD 1.00 Z70-666580-1 | ESGR | Trans. from account 222-222222 | 100.000 | \$102.960 | 10,296.00 |
| Total Securities Transferred In |  |  |  |  |  | \$49,804.64 |

Securities Transferred Out

| Settl Date | Security Name | Symbol/ CUSIP | Transaction Description | Quantity | Price | Transaction Amount |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 7/31 | ENSTAR GROUP LIMITED COM STK USD 1.00 | ESGR | Trans. to account 222-222222 |  |  | -\$5,000.00 |
| Total Securities Transferred Out |  |  |  |  |  | -\$5,000.00 |

Dividends, Interest \& Other Income
(Including dividend reinvestments)


## Margin Activity

| Period | Period Balance | Interest Rate | Average Daily Balance | Interest Paid | Period | Period Balance | Interest Rate | Average Daily Balance | Interest Paid |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 7/1-7/31 | 999,047 | 2.000\% | \$1,004,247 | -\$1,673.75 | Total th |  |  |  | -\$1,637.75 |
|  |  |  |  |  | Total ye |  |  |  | -19,670.87 |

Account 111-111111 John W. Doe - Individual TOD

| Other Act <br> Settlement <br> Date | ctivity <br> Security Name | Symbol/ CUSIP | Transaction Description | Quantity | Price | Cost Basis of Close | Transaction Cost | Transaction Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 7/30 | REFCO INC COM <br> ESCROW PAYMENT AT \$0.148525 PER SHARE <br> MER PAYOUT <br> \#REORCM0050704800000 | RFX | Merger | -4000 |  | unknown |  | \$594.10 |
| 7/30 | REFCO INC COM <br> ESCROW PAYMENT AT \$0.148525 PER SHARE <br> MER FROM 758ESC982 <br> REORUM0050704800002 | RFX | Merger | 4000 |  |  |  | 0.00 |

## Total Other Activity

Deposits

| Date Reference | Transaction Description | Transaction Total | Date | Reference | Transaction Description | Transaction Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 7/1 | Wire transfer from bank | \$5,000.00 | 7/18 |  | Wire transfer from bank | 300.00 |
| 7/2 | Deposit received | 15.00 | 7/19 |  | Wire transfer from bank | 250.00 |
| 7/3 | Wire transfer from bank | 400.00 | 7/25 |  | Wire transfer from bank | 500.00 |
| 7/12 | Wire transfer from bank | 1,000.00 | 7/26 |  | Wire transfer from bank | 500.00 |
| 7/16 | Wire transfer from bank | 1,500.00 | Total Deposits \& EFT In |  |  | \$9,465.00 |
| Withdrawals |  |  |  |  |  |  |
| Date Reference | Transaction Description | Transaction Total | Date | Reference | Transaction Description | Transaction Total |
| 7/2 | Wire transfer to bank | -\$3,000.00 | 7/17 |  | Wire transfer to bank | -\$1,000.00 |
| 7/3 | Wire transfer to bank | -750.00 | 7/29 | Electronic remit | Debit American Express | -210.00 |
| 7/8 | Wire transfer to bank | -25.00 | 7/30 |  | Wire transfer to bank | -500.00 |
|  |  |  | Total Withdrawals \& EFT Out |  |  | -\$5,485.00 |


| Debit Card Summary |  |
| :--- | ---: |
| 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 ${ }^{\circledR}$ PLATINUM CHECK CARD (ACCOUNT ...9999) |  |  |  |
| Visa ${ }^{\oplus}$ Platinum Rewards Ending Point Balance: 12* |  |  |  |
| Trans. Date | Post Date | Location Reference/ Description | Transaction Total |
| 8/1 | 8/4 | ATM0058 1224 JONES RD, HOUSTON, TX, 7425612ZF6JW2BKA | -\$304.00 |
| 8/11 | 8/15 | POS6600 TARGET T2066 W, HOUSTON, TX, 24251312ZF6JW2JQK | -528.12 |
| 8/11 | 8/15 | STARBUCKS CORP00064139, SPRING, TX, 24161312ZF6JW2QJE | -639.56 |
| VISA ${ }^{\oplus}$ 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 ${ }^{\circledR}$ GOLD CHECK CARD (ACCOUNT ...8888) |  |  |  |
| Trans. Date | Post Date | Location Reference/ Description | Transaction Total |
| 8/3 | 8/6 | ATM0213 1224 TOWN CEN, HOUSTON, TX, 9842312ZF6JW2ZAD | -\$203.00 |
| 8/6 | 8/10 | BEST DONUTS, SPRING, TX, 5465542ASKD620ASD | -6.03 |
| 8/11 | 8/15 | MARSHALLS \#0506, THE WOODLANDS, TX, 16510SKJF351321DDS | 86.58 |
| VISA ${ }^{\oplus}$ Gold Check Card (...8888) Subtotal |  |  | -\$122.45 |
| Total Debit Card Activity |  |  | -\$1,594.13 |

## Bill Payments

| Post |  | Payee <br> Account | Amount | YTD Payments |
| :--- | :--- | :--- | ---: | ---: | ---: |
| Date | Payee | $* * * * * * * * * * 9999$ | $-\$ 1,231.12$ | $-\$ 2,455.86$ |
| $7 / 10$ | American Express* | $* * * * * * * * * 8888$ | -504.78 | $-3,605.16$ |


| Post <br> Date | Payee | Payee <br> Account | Amount | YTD Payments |
| :--- | :--- | :--- | ---: | ---: |
| $7 / 18$ | Citi Visa | $* * * * * * * * * 7777$ | $-4,609.15$ | $-8,897.60$ |
| Total Bill Payments |  | $-\$ 6,345.05$ | $\mathbf{- \$ 1 4 , 9 5 8 . 6 2}$ |  |

[^0]Checking Activity

| Check Num. | Post Date | Code | Description | Transaction Total |
| :--- | :--- | :--- | :--- | ---: |
| 1076 | $7 / 30$ | 13 | Check paid | $-\$ 430.72$ |
| 1542 * | $7 / 05$ | 04 | Check paid | $-1,984.21$ |
| 1548 * | $7 / 23$ | 01 | Check paid | -846.50 |


| Check Num. | Post Date | Code | Description | Transaction Total |
| :--- | :--- | :--- | :--- | ---: |
| 1549 | $7 / 30$ | 01 | Check paid | $-\mathbf{- 1 7 , 1 6 5 . 0 0}$ |
| Total Checking Activity |  |  | $\mathbf{- \$ 2 4 , 4 3 2 . 1 0}$ |  |
| ${ }^{*}$ Check number has been skipped. |  |  |  |  |


| Date | Description | Amount |
| :--- | :--- | ---: |
| $7 / 17$ | Baidu.com Inc Spon | -2.25 |
| Total Fees and Charges | $\mathbf{- \$ 4 4 . 3 7}$ |  |

Taxes Withheld

| Date | Security | Description | Amount |
| :--- | :--- | :--- | :--- |
| $7 / 11$ | TRANSOCEAN LIMITED COM CHF157 | Foreign tax paid | $-\$ 440.12$ |
| $7 / 15$ | SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF State tax paid | -123.78 |  |


| Date | Security | Description | Amount |
| :--- | :--- | ---: | ---: |
| $7 / 15$ | SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF | Federal tax paid | -399.11 |
| Total Federal Taxes Withheld | $-\$ 399.11$ |  |  |
| Total State Taxes Withheld | $-\$ 123.78$ |  |  |
| Total Foreign Taxes Withheld | $-\$ 440.12$ |  |  |
| Total Taxes Withheld | $\mathbf{- \$ 9 6 3 . 0 1}$ |  |  |

## Daily Additions and Subtractions

Fidelity NY 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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 7/01 | \$7,200,370.31 |  | \$7,200,370.31 | \$12,250,595.08 | 7/29 | \$999.99 | -\$999.99 | -\$999.99 | \$999.99 |
| 7/03 | 999,999.99 | -999,999.99 | 13,969.00 | 12,256,594.81 | 7/31 | 999.99 |  | 999.99 | 999.99 |
| $f$ FIFO (First In, First Out) <br> 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. |  |  |  |  | B See Cost Basis Information and Endnotes for important information about the adjusted cost basis information provided. <br> $n$ Exercise for a stock option. Stock Option Exercise. Please see your exercise transaction confirmation statement and specific plan section of this statement for your total cost, tax withholding and any applicable fees. |  |  |  |  |


| Month | Bond \& CD Income | Bond \& CD Principal | Stock Income | Mutual Fund Income | Total Est. Cash Flow |
| :---: | :---: | :---: | :---: | :---: | :---: |
| August 2015 | - | - | \$76 | \$44 | \$120 |
| September | \$413 | - | 193 | 44 | 650 |
| October | - | - | - | 44 | 44 |
| November | - | - | 76 | 44 | 120 |
| December | 413 | - | 193 | 44 | 650 |
| January 2016 | - | - | - | 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 |
| Total | \$1,653 | - | \$1,075 | \$532 | \$3,259 |

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.
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.
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.

## Account Value:

Change in Account Value
\$142,413.12

- \$5,180.68

|  | This Period | Year-to-Date |
| :--- | ---: | ---: |
| Beginning Account Value | $\mathbf{\$ 1 4 7 , 5 9 3 . 8 0}$ | $\$ 131,068.99$ |
| Additions | - | $\mathbf{1 2 , 3 4 5 . 9 7}$ |
| Contributions | - | $5,000.00$ |
| Securities Transferred In | - | $5,509.48$ |
| Other Additions | - | $1,836.49$ |
| Subtractions | - | $\mathbf{- 4 , 6 1 4 . 8 2}$ |
| Distributions | - | $-4,065.21$ |
| Securities Transferred Out | - | -692.22 |
| Cards, Checking \& Bill Payments | - | -461.48 |
| Trans. Costs, Fees \& Charges | - | -230.74 |
| Taxes Withheld | - | $\mathbf{- 4 6 1 . 4 8}$ |
| Other Subtractions | $\mathbf{-}$ | $\mathbf{- 4 6 1 . 4 8}$ |
| Change in Investment Value | $\mathbf{- 5 , 1 8 0 . 6 8}$ | $\mathbf{3 , 6 1 2 . 9 8}$ |
| Ending Account Value | $\mathbf{\$ 1 4 2 , 4 1 2}$ | $\$ 142,413.12$ |

Account Holdings


| Holding Type | Market Value | Percent of <br> Account $^{*}$ |
| :--- | ---: | ---: |
| Stocks | $\$ 99,215$ | $70 \%$ |
| Bonds | 35,475 | 25 |
| Other | 5,651 | 4 |
| Core Account | 2,070 | 1 |
| Total | $\mathbf{\$ 1 4 2 , 4 1 3}$ | $\mathbf{1 0 0 \%}$ |

*Percent of Account based on positive values only.

Top Holdings

| Description | Market Value | Percent of <br> Account |
| :--- | ---: | :---: |
| Johnson and Johnsn (JNJ) | $\$ 47,113.80$ | $33 \%$ |
| Apple Inc (AAPL) | $15,759.30$ | 11 |
| Delphi Corp Jr Sb Nt | $15,375.00$ | 11 |
| Slm Corp Spi Lkd Nt (Osm) | $13,859.10$ | 10 |
| Gen Motors Corp Bond | $10,100.00$ | 7 |
| Total | $\mathbf{\$ 1 0 2 , 2 0 7 . 2 0}$ | $\mathbf{7 2 \%}$ |

Account Summary (continued)

Core Account Cash Flow

| Core Account: Fidelity Cash Reserves |  |  |
| :--- | ---: | ---: |
| Beginning Core Account Balance | $\mathbf{T h i s}$ Period | Year-to-Date |
|  |  | $\mathbf{\$ 7 9 4 . 5 1}$ |
| INVESTMENT ACTIVITY | - |  |
| Securities Bought | - | $-15,000.00$ |
| Securities Sold | 500.31 | $11,278.12$ |
| Dividends, Interest and Other Income* | - | $7,020.49$ |
| Transaction Costs | - | -230.74 |
| Other Activity | $\mathbf{\$ 5 0 0 . 3 1}$ | $\mathbf{5 0 0 . 0 0}$ |
| Total Investment Activity |  | $\mathbf{\$ 3 , 5 6 7 . 8 7}$ |


| CASH MANAGEMENT ACTIVITY |  |  |
| :--- | :---: | ---: |
| Contributions | - | $5,000.00$ |
| Distributions | - | $-4,065.21$ |
| Taxes Withheld | - | $-1,016.30$ |
| Checking Activity | - | $-1,258.12$ |
| Debit Card Activity | - | -125.12 |
| Deferred Debit Card Activity | - | -275.89 |
| Bill Payments | - | -400.00 |
| Fees \& Charges | - | -112.13 |
| Total Cash Management Activity | $\mathbf{-}$ | $\mathbf{-} \mathbf{2 , 2 5 2 . 7 7}$ |
| Ending Core Account Balance | $\mathbf{\$ 2 , 0 7 0 . 8 8}$ | $\mathbf{\$ 2 , 0 7 0 . 8 8}$ |

* Includes dividend reinvestments.


For more information on MRD, please see "Additional Information About Your Investment Report" at the end of this statement or visit Fidelity.com/RDC.

Account 222-222222 John W. Doe - Traditional IRA

Core Account

| Description | Quantity | Price | Ending Value | Total <br> Cost Basis | Unrealized <br> Gain/Loss | Est. Annual <br> Income (EAI) |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: |
| Est. Yield |  |  |  |  |  |  |
| (EY) |  |  |  |  |  |  |

Total Core Account (1\% of account holdings)
\$2,070.88

Stocks

| Description | Quantity | Price Per Unit | Ending Market Value | Total Cost Basis | Unrealized Gain/Loss | Est. Annual Income (EAI) | Est. Yield (EY) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| COMMON STOCK |  |  |  |  |  |  |  |
| APPLE INC (AAPL) | 30.00 | \$525.31 | \$15,759.30 | \$8,247.50 ${ }^{\text {t }}$ | \$7,511.80 | \$365.62 | 2.32\% |
| EXXON MOBILE (XOM) | 50.00 | 87.96 | 4,398.00 | 4,149.75 ${ }_{\text {t }}$ | 248.25 | 125.78 | 2.86 |
| FACEBOOK (FB) | 60.00 | 25.16 | 1,509.60 | 1,848.95 ${ }^{\text {t }}$ | -339.35 |  |  |
| GENERAL MOTORS CO USD0. 01 (GM) <br> ISIN: US37045V1008 <br> SEDOL: B3SMT78 | 209.00 | 35.56 | 7,432.04 | unknown | unknown |  |  |
| SLM CORP CPI LKD NT FLTG RATE 0.00\% 03/15/2017 (OSM) | 590.00 | 23.49 | 13,859.10 | 9,090.70 | 4,768.40 |  |  |
| STANDARD PACIFIC CORP (SPF) | 5,100.00 | 9.238 | 47,113.80 | 61,354.44 | 863.47 | 1,352.17 | 2.87 |
| WESTMORELAND COAL CO DEP SHS EACH REPSTG 1/4 OF SHS SER A CV ESCH (WLBPZ) | 300.00 | 30.48 | 9,144.00 | 5,088.40t | 4,055.60 |  |  |
| Total Stocks (70\% of account holdings) |  |  | \$99,215.84 | \$89,779.74 | \$17,108.17 | \$1,843.57 |  |


| Bonds |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Description | Maturity | Quantity | Price Per Unit | Ending Market Value Accrued Interest (AI) | $\begin{array}{r} \text { Total } \\ \text { Cost Basis } \end{array}$ | Unrealized Gain/Loss | Est. Annual Income (EAI) | Coupon Rate |
| SABRATEK CORP NT CV CUSIP: 78571UAA6 Semi-Annual Interest | 4/15/15 | 10000.00 | 100.00 | \$10,000.00 | \$10,000.00 ${ }^{\text {t }}$ | - | 600.00 | 6.00\% |
| DELPHI CORP JR SB NT <br> CUSIP: 247126AF2 <br> Fixed Coupon; Quarterly Interest | 10/15/33 | 15000.00 | 102.50 | 15,375.00 | 15,025.00 | 350.00 | 1,237.50 | 8.250 |
| ESCROW GEN MOTORS CORP BOND <br> CUSIP: 370ESCAT2 <br> Fixed Coupon; Semi-Annual Interest; | 3/15/36 | 10000.00 | 101.00 | 10,100.00 | 9,900.00 | 999,999.99 | 999,999.99 | 7.750 |
| Total Bonds (25\% of account holdings) |  |  |  | \$35,475.00 | \$34,925.00 | \$550.00 | \$2,612.50 |  |
| Other |  |  |  |  |  |  |  |  |
| Description |  | Quantity | Price Per Unit | Ending Market Value | Total <br> Cost Basis | Unrealized Gain/Loss | Est. Annual Income (EAI) | Est. Yield (EY) |
| GENERAL MTRS CO WTS EXP 07/10/2016 (GMWSA) |  | 190.000 | \$15.290 | \$2,905.10 | unknown | unknown | - |  |
| GENERAL MTRS CO WTS EXP 07/10/2019 (GMWSB) |  | 190.000 | 10.570 | 2,008.30 | unknown | unknown | - |  |
| SOUTHWEST ROYALTIES INSTITUTIONAL INCOME FUND LP IX-B <br> Based on an independent appraisal |  | 6.000 | 123.000A | 738.00 | unknown | unknown | - |  |
| Total Other (4\% of account holdings) |  |  |  | \$5,651.40 | - | - | - |  |
| Total Holdings |  |  |  | \$142,413.12 | \$109,600.63 | \$17,658.17 | \$4,456.07 |  |
| $t$ Third party provided. <br> All positions held in cash account unless indic | herwise. |  |  |  |  |  |  |  |

Dividends, Interest \& Other Income (Including dividend reinvestments)

| Settlemen Date | Security Name | Symbol/ CUSIP | Transaction Description | Quantity | Price | Transaction Cost | Transaction Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 7/08 | GMAC LLC NT 7.25\% | GKM | Interest |  |  |  | \$37.61 |
| $7 / 09$ | SPDR SER TR BARCLAYS CAP HIGH YIELD BD ETF |  | Dividend received |  |  |  | 397.99 |
| 7/15 | SLM CORP <br> CPI LKD NT FLTG RATE 0.00\% 03/15/2017 | OSM | Interest |  |  |  | 64.99 |
| 7/31 | FIDELITY CASH RESERVES | FDRXX | Dividend received |  |  |  | 0.02 |

Total Dividends, Interest \& Other Income

Daily Additions and Subtractions
Fidelity NY 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 |
| ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| $7 / 08$ | $\$ 37.61$ | - | $\$ 37.61$ | $\$ 1,608.18$ |  | Daily Balance |  |  |  |
| $7 / 09$ | 397.99 | - | 397.99 | $2,006.17$ |  | $\$ / 31$ | $\$ 64.69$ | - |  |


| Month | Bond \& CD Income | Bond \& CD Principal | Stock Income | Mutual Fund Income | Total Est. Cash Flow |
| :---: | :---: | :---: | :---: | :---: | :---: |
| August 2015 | - | - | \$767 | - | \$767 |
| September | \$326 | - | - | - | 326 |
| October | - | - | - | - | - |
| November | 653 | - | 767 | - | 1,420 |
| December | 326 | - | - | - | 326 |
| January 2016 | - | - | - | - | - |
| February | - | - | 767 | - | 767 |
| March | 326 | - | - | - | 326 |
| April | - | - | - | - | - |
| May | 653 | - | 767 | - | 1,420 |
| June | 326 | - | - | - | 326 |
| July | - | - | - | - | - |
| Total | \$2,612 | - | \$3,069 | - | \$5,682 |

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.
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.
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.

| Change in Account Value |  | $\mathbf{\Delta} \mathbf{\$ 5 2 2 . 4 6}$ |
| :--- | ---: | ---: |
|  | This Period | Year-to-Date |
| Beginning Account Value | $\mathbf{\$ 2 7 , 9 3 5 . 4 4}$ | $\mathbf{\$ 2 4 , 6 6 2 . 9 1}$ |
| Contributions | - | $1,962.88$ |
| Distributions | - | - |
| Change in Investment Value | 522.46 | $1,832.11$ |
| Ending Account Value | $\mathbf{\$ 2 8 , 4 5 7 . 9 0}$ | $\mathbf{\$ 2 8 , 4 5 7 . 9 0}$ |

College Investment Details

|  | Year-to-Date |
| :--- | ---: |
| 2015 Plan Contribution Cap: | $\$ 350,000.00$ |
| Total Contributions Over Life of Plan: | $23,662.88$ |
| 2015 Remaining to Contribute: | $\$ 324,003.79$ |
|  |  |
|  |  |
| Contribution Elections |  |

Percent of
Description Contributions

NH PORTFOLIO 2015 (FIDELITY FUNDS)
NH MODERATE GROWTH PORT (FIDELITY FDS) 25\%

Holdings

|  | Percent of <br> Description | Total Value | Quantity | Ending Value |
| :--- | ---: | ---: | ---: | ---: |
| NH Portfolio 2015 (Fidelity Funds) | $50 \%$ | $1,200.291$ | $\$ 17.680$ | 15.620 |
| NH Moderate Growth Port (Fidelity Funds) | $25 \%$ | 463.301 | $7,221.14$ |  |
| Total Value |  |  |  |  |

*** SAMPLE STATEMENT ***
For informational purposes only

## Additional Information and Endnotes

- Because you may own one or more products or account positions in your Fidelity account that are eligible for FDIC insurance coverage, we want to remind you about current FDIC coverage limits and why you should monitor your balances.

Generally, deposits at a bank held in nonretirement and qualified retirement accounts such as traditional or Roth IRAs are eligible for up to $\$ 250,000$ coverage per account owner, per depository institution. Certain holdings at Fidelity are eligible for "passthrough" FDIC insurance coverage subject to these same limits. Eligible positions include: 1) Certificates of deposit (CDs) Brokered CDs that are issued by an FDIC insured institution, 2) Core balances in the Fidelity $(R)$ Cash Management Account, eligible Fidelity IRAs or Fidelity Health Savings Accounts(1), and 3) Any 529 Bank Deposit Portfolio investments

You are responsible for monitoring your FDIC coverage. Generally, all the assets you hold at a depository institution are counted toward the FDIC coverage limit. Therefore, when considering whether your holdings will be FDIC insured, you must take into consideration both the combined balance of all bank deposits (including bank CDs) made directly through a particular institution as well as those deposits coming about indirectly through Fidelity or another brokerage firm. For more information about FDIC insurance coverage, please visit the FDIC Web site at www.FDIC.gov.

* Cash Balances in an account with the FDIC-Insured Deposit Sweep Program are swept to an FDIC-insured account at a Program Bank. Funds are swept to the Program Bank on the business day following the date that funds are credited to your account and, until swept to the Program Bank, funds are covered by SIPC. Once at the Program Bank, the deposit is not covered by SIPC; however, the deposit is eligible for FDIC insurance coverage subject to the applicable coverage limits. All assets of the account holder at the Program Bank will generally be counted toward the aggregate limit. For additional information, please see the FDIC-Insured Deposit Sweep Program Disclosure document that can be found at http:personal.fidelity.comaccountspdfRollover_Sep_Supplemental.pdf

Cost basis and gain/loss information is provided as a service to our customer, 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.

Amortization, accretion and similar adjustments to cost basis are provided for many fixed income securities (and some bond-like equities), however they are not provided for certain fixed income securities, such as short-term instruments, Unit Investment Trusts, foreign fixed income securities, or those that are subject to early prepayment of principal (pay downs).

B Adjusted cost basis information is shown where this indicator is displayed. Adjusted cost basis reflects any cumulative original issue discount, premium, or acquisition premium (including any year-to-date amount). It assumes such amounts were amortized or accrued for tax purposes from the acquisition date through the disposition date. Premium amortization was calculated using the yield-to-maturity method. Acquisition premium was calculated using the ratable accrual method. Any market discount accretion for this position was calculated using the straight-line method and, if applicable, recognized upon disposition. Gain/loss displayed for this transaction is calculated using the cost basis adjustments, as described above. The adjusted cost basis used here may not reflect all adjustments necessary for tax purposes (such as wash sale adjustments) and may not apply if you are using an alternative amortization calculation method. Refer to IRS Publication 550, Investmen Income and Expenses, for additional information.

If total cost basis information is provided for multiple tax lots, that total cost basis information (and any associated gain/loss displayed) may have been calculated using a combination of adjusted cost basis information (as described above) and non-adjusted cost basis information. Total cost basis information (and any associated gain/loss displayed) is calculated using adjusted cost basis for lots for which adjusted cost basis is provided and non-adjusted cost basis for lots for which adjusted cost basis is not provided or not applicable.

## Additional Information and Endnotes (continued)

## About Your MRD Estimate:

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 31st 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 after January 1st of the current year through midnight of the statement end date.

It is your responsibility to satisfy IRS minimum distribution requirements. Learn more about MRD s at www.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 with your tax adviser.

EAI for fixed rate domestic bonds and CDs 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. IADs are sourced from third party vendors believed to be reliable, but no assurance can be made as to accuracy. This third party data may not be promptly updated to reflect various corporate actions (for example, when an issuer has missed a scheduled dividend payment, announced changes to a payment schedule, or declared a stock split) and, as a result, the EAI and EY may be over or understated. Interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political and business conditions. Please refer to the Help/Glossary on Fidelity.com for additional information regarding these calculations.

EAI and EY are not provided for: preferred stocks, exchange traded products (ETFs \& ETNs), UITs, variable rate bonds, and international stocks \& bonds, but may be included in the future. EAI is not displayed for amounts less than $\$ 10$.

For more information about your statement, please refer to our Frequently Asked Questions document at Fidelity.com/statements

## Information About Your Fidelity Statement

TDD Service for the Hearing-Impaired Call 800-544-0118, $9 \mathrm{am}-9 \mathrm{pm} \mathrm{ET}, 7$ days a week Lost or Stolen Cards For 24 -Hour worldwide customer service, call 800-529-2164 for American Express or 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 holding period information to the IRS on Form 1099-B. Unless otherwise specified, NFS applies the average 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 retiremen

## Additional Information About Your Brokerage Account, If Applicable

Customer Free Credit Balance You are entitled to your free credit balance in your brokerage account, subject in accordance with federal securities law. There is no free credit balance in a retirement account or HSA. Assets Separate from Your Brokerage Account Only securities in the margin portion of your brokerag 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 Strategic Advisers, Inc. (SAl) 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 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 promply contains full information about commissions and other charges, and such information is available promptly 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 from 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: obtained from various sources, may be impacted by the frequency with which surket Value represents prices such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g. $\$ 1$ million) and may not reflect all of the factors that affect the value of the security, including
liquidity risk. The prices provided are not firm bids or offers. Certain securities may reflect N/A or unavailable where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not closely reflect the value at which the security may be sold or purchased based on various market factors. The sale or redemption of any fixed income security prior to maturity may result in a loss. Prices for Certificates of Deposits (CDs) on
your statement are generally estimates and are not based on actual market prices. The secondary market for 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 CDs is generally illiquid. You should
using the FIFO method if shares were purchased at different times or prices. Statement Mailing We deliver tatements 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. directed to FBS by calling 800-544-6666, and NFS, who carries your brokerage accounts, by calling 66-408-1138. 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 elated to your brokerage account(s).
utual Funds and Performance An investment in a money market fund is not insured or guaranteed by seeks to preserve the value of your investment at $\$ 1.00$ per share, it is possible to lose money by investing in the fund. 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 rincipal value will fluctuate, so you may have a gain or loss when shares are sold. Current month-end performance.
Sales Loads \& Fees Each fund reserves the right to terminate or modify its exchange privilege in the future. In connection with access to, purchase of, and/or maintenance of positions in mutual fund and other investment products ("funds") or platforms, some funds, or their investment affiliates, pay FBS or NFS sales loads and $2 \mathrm{~b}-1$ fees described in the prospectus as well as program participation and maintenance fees. 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.

Executing Orders on the Floor of the NYSE The Floor broker may permit the specialist 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
Agency Trades Individual securities trades placed for your Fidelity® Personalized Portfolios account are SIPC Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with he SIPC up to $\$ 500,000$ (including cash claims limited to $\$ 250,000$ ). For details, including the SIPC brochure pease see www.sipc.org or call 1-202-371-8300. NFS has arranged for additional protection for cash and overed securities to supplement its SIPC coverage. Neither coverage protects against a decline in the market value of securities
and shareholder sents Fidelity Distributors Corporation (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 members of the NYSE and SIPC. FBS, NFS, and FDC are direct or indirect subsidiaries of FMR LLC. Upon written request, Fidelity will mail an NFS financial statement, which is also available for inspection at its office. idelity Investments (with pyramid logo) is a trademark of FMR LLC.
SAI Services Fidelity Portfolio Advisory Service®, Fidelity® Strategic Disciplines, Fidelity Wealth Management AdvisorySM, and BlackRock® Diversified Income Portfolio are services offered through SAI, a registered
investment adviser and a Fidelity Investments company. Fidelity® Personalized Portfolios may be offered through the following Fidelity Investments companies: SAI, Fidelity Personal Trust Company, FSB (FPTC), and trust services offered through FPTC and FMTC and their affiliates are not insured or guaranteed by the FDIC or any other government agency, are not obligations of any bank, and are subject to risk, including ossible loss of principal. These advisory services are provided for a fee
Ratings Information from Standard \& Poors ("S\&P") may not be reproduced. S\&P credit ratings are nor do they address the suitability of securities for investment purposes, and should not be relied on as nvestment advice. S\&P does not guarantee the accuracy, completeness, timeliness or availability of any nformation, including ratings, and is not responsible for errors or omissions (negligent or otherwise). S\&P gives o express or implied warranties, including but not limited to any warranties of merchantability or fitness for a particular purpose or use. S\&P shall not be liable for any direct, indirect, incidental, exemplary, compensatory, profits and opportunity costs) in connection with any use of ratings.
iscellaneous Mutual fund shares, other securities held in your account, and insurance products are neither deposits nor obligations of, nor endorsed or guaranteed by, any bank or other depositing institution, nor are they derally insured by the FDIC or any other agency. If you request a reprint of your statement, the disclosure leposit has been be the same as he ilormacougnily provided. To confirm that an authorized, direct eposit has been made to your Fidelity Account or Fidelity Mutual Fund Account, call Fidelity at 1-800-544-5555.


[^0]:    * recurring payment

