



FIDELITY PREFERRED SERVICES<sup>SM</sup>

INVESTMENT REPORT  
March 1, 2019 - March 31, 2019

Fidelity Traditional IRA DOROTHY B HOLBROOK - TRADITIONAL IRA -  
FIDELITY MANAGEMENT TRUST CO - CUSTODIAN

▶ Account Number: 182-078956

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DOROTHY BRADEN HOLBROOK  
825 NW 124TH DR  
NEWBERRY FL 32669-2712



Your Account Value: **\$57,828.03**

Change from Last Period: ▲ \$472.22

	This Period	Year-to-Date
Beginning Account Value	\$57,355.81	\$51,005.92
Subtractions	-	-709.02
Transaction Costs, Fees & Charges	-	-0.60
Change in Investment Value *	472.22	7,531.13
Ending Account Value **	\$57,828.03	\$57,828.03
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$57,828.03	

Contact Information

Online	Fidelity.com
FAST <sup>SM</sup> Automated Telephone	(800) 544-5555
Preferred Services	(800) 544-6565

- \* 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.

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## Account Summary

Account # 182-078956  
DOROTHY BRADEN HOLBROOK - TRADITIONAL IRAAccount Value: **\$57,828.03**

## Account Holdings

Change in Account Value **▲ \$472.22**

	This Period	Year-to-Date
Beginning Account Value	\$57,355.81	\$51,005.92
Subtractions	-	-709.02
Distributions	-	-602.16
Transaction Costs, Fees & Charges	-	-0.60
Taxes Withheld	-	-106.26
Change in Investment Value *	472.22	7,531.13
Ending Account Value	\$57,828.03	\$57,828.03
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$57,828.03	

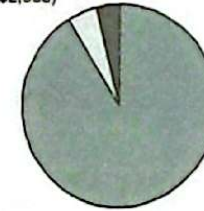
Total Account Trades Apr 2018 - Mar 2019: 46

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

## Core Account and Credit Balance Cash Flow

Core Account: FIDELITY GOVERNMENT CASH RESERVES

	This Period	Year-to-Date
Beginning Balance	\$2,067.54	\$2,681.43
Investment Activity		
Dividends, Interest & Other Income <sup>D</sup>	108.30	203.43
Total Investment Activity	\$108.30	\$203.43

4% Core Account (\$2,175)  
5% Exchange Traded Products (\$2,993)

91% Stocks (\$52,658)

## Top Holdings

Description	Value	Percent of Account
Disney Walt CO	\$5,551	10%
Visa INC Com Cl A	5,466	9
Amazon.Com INC	5,342	9
<b>Total</b>	<b>\$16,360</b>	<b>28%</b>

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

## Income Summary

	This Period	Year-to-Date
Tax-deferred	\$108.30	\$203.43
<b>Total</b>	<b>\$108.30</b>	<b>\$203.43</b>

## Contributions and Distributions

	This Period	Year-to-Date
Reportable dist.	-	\$708.42

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Core Account and Credit Balance Cash Flow (continued)

Core Account: FIDELITY GOVERNMENT CASH RESERVES

	This Period	Year-to-Date
<b>Cash Management Activity</b>		
Distributions	-	-602.16
Taxes Withheld	-	-106.26
Fees & Charges	-	-0.60
<b>Total Cash Management Activity</b>	-	<b>-\$709.02</b>
<b>Ending Balance</b>	<b>\$2,175.84</b>	<b>\$2,175.84</b>

D Includes dividend reinvestments.

Account # 182-078956

DOROTHY BRADEN HOLBROOK - TRADITIONAL IRA

Required Minimum Distribution (RMD) Estimate

<b>Total 2019 RMD for this account</b>	<b>\$4,250.49</b>
	<b>Year-to-Date</b>
RMD Distributions	\$708.42

This estimate was calculated using:

2018 Year-end Balance: \$51,005.92

Life Expectancy Factor: 12.00

IRS Table: Uniform Lifetime Table

For more information on RMD, please see "Additional Information and Endnotes" at the end of this statement or visit [Fidelity.com/RMD](http://Fidelity.com/RMD).

Holdings

Core Account

Description	Beginning Market Value Mar 1, 2019	Quantity Mar 31, 2019	Price Per Unit Mar 31, 2019	Ending Market Value Mar 31, 2019	Cost	Unrealized Gain/Loss Mar 31, 2019	EAI (\$) / EY (%)
FIDELITY GOVERNMENT CASH RESERVES (FDRXX)	\$2,067.54	2,175.840	\$1.0000	\$2,175.84	not applicable	not applicable	\$36.67 1.690%
-- 7-day yield: 2.12%							
<b>Total Core Account (4% of account holdings)</b>	<b>\$2,067.54</b>			<b>\$2,175.84</b>			<b>\$36.67</b>

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## Holdings

Account # 182-078956  
DOROTHY BRADEN HOLBROOK - TRADITIONAL IRA

### Exchange Traded Products

Includes exchange-traded funds (ETFs), exchange-traded notes (ETNs), and other exchange-traded vehicles.

Description	Beginning Market Value Mar 1, 2019	Quantity Mar 31, 2019	Price Per Unit Mar 31, 2019	Ending Market Value Mar 31, 2019	Cost	Unrealized Gain/Loss Mar 31, 2019	EAI (\$) / EY (%)
<b>Equity ETPs</b>							
ISHARES TR US AER DEF ETF(ITA)	\$3,136.80	15.000	\$199.5800	\$2,993.70	\$2,074.25	\$919.45	\$31.75 1.060%
Total Equity ETPs(5% of account holdings)	\$3,136.80			2,993.70	2,074.25	919.45	31.75
Total Exchange Traded Products (5% of account holdings)	\$3,136.80			\$2,993.70	\$2,074.25	\$919.45	\$31.75

### Stocks

Description	Beginning Market Value Mar 1, 2019	Quantity Mar 31, 2019	Price Per Unit Mar 31, 2019	Ending Market Value Mar 31, 2019	Cost	Unrealized Gain/Loss Mar 31, 2019	EAI (\$) / EY (%)
<b>Common Stock</b>							
ABBVIE INC COM USD0.01(ABBY)	\$1,584.80	20.000	\$80.5900	\$1,611.80	\$1,892.35	-\$280.55	\$85.60 5.310%
ALPHABET INC CAP STK CL C(GOOG)	4,479.68	4.000	1,173.3100	4,693.24	3,699.36	993.88	-
AMAZON.COM INC (AMZN)	4,919.49	3.000	1,780.7500	5,342.25	2,027.11	3,315.14	-
APPLE INC COM USD0.00001(AAPL)	2,597.25	15.000	189.9500	2,849.25	1,766.90	1,082.35	43.80
BOEING CO COM USD5.00(BA)	3,079.72	7.000	391.4000	2,659.94	2,472.58	197.36	1.540
CATERPILLAR INC COM USD1.00(CAT)	1,648.08	12.000	136.4900	1,525.88	1,804.97	-179.09	2.160
DISNEY WALT CO (DIS)	5,642.00	50.000	111.0300	5,051.50	5,591.38	-39.88	41.28
GW PHARMACEUTICALS PLC ADS (GWPH)	3,440.20	20.000	168.5700	3,371.40	3,417.61	-46.21	2.540
GARRETT MOTION INC COM USD0.001 (GTX)	251.10	15.000	14.7300	320.95	261.51	-40.56	1.590
HONEYWELL INTERNATIONAL INC COM USD1 (HON)	2,311.05	15.000	158.9200	2,360.80	2,001.48	382.32	49.20
							2.060

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## Holdings

Account # 182-078956  
DOROTHY BRADEN HOLBROOK - TRADITIONAL IRA

## Stocks (continued)

Description	Beginning Market Value Mar 1, 2019	Quantity Mar 31, 2019	Price Per Unit Mar 31, 2019	Ending Market Value Mar 31, 2019	Cost	Unrealized Gain/Loss Mar 31, 2019	EAI (\$) / EY (%)
Common Stock (continued)							
INTEL CORP COM USD0.001(INTC)	4,236.80	80.000	53.7000	4,296.00	2,870.78	1,425.22	100.80
MCDONALDS CORP(MCD)	3,676.80	20.000	189.9000	3,798.00	3,207.97	590.03	2.350
MOLSON COORS BREWING COMPANY COM USD0.01 CLASS B (TAP)	1,541.50	25.000	59.6500	1,491.25	1,723.10	-231.85	92.80
NVIDIA CORP(NVDA)	1,542.60	10.000	179.5600	1,795.60	2,496.08	-700.48	2.440
RESIDEO TECHNOLOGIES INC COM (REZI)	51.40	2.000	19.2900	38.58	48.13	-9.55	41.00
SALESFORCE.COM INC COM USD0.001 (CRM)	3,273.00	20.000	158.3700	3,167.40	2,912.55	254.85	2.750
UNITED RENTALS INC(URI)	2,691.80	20.000	114.2500	2,285.00	3,278.96	-993.96	6.40
VISA INC COM CL A(V)	5,184.20	35.000	156.1900	5,466.65	3,684.53	1,782.12	0.360
Total Common Stock (91% of account holdings)	\$52,151.47			\$52,658.49	\$45,157.35	\$7,501.14	\$641.42
Total Stocks (91% of account holdings)	\$52,151.47			\$52,658.49	\$45,157.35	\$7,501.14	\$641.42
Total Holdings				\$57,828.03	\$47,231.60	\$8,420.59	\$709.84

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.

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**Activity**

Account # 182-078956  
DOROTHY BRADEN HOLBROOK - TRADITIONAL IRA

**Dividends, Interest & Other Income**

*(Includes dividend reinvestment)*

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
03/01	BOEING CO COM USD5.00	097023105	Dividend Received	-	-	\$14.39
03/01	INTEL CORP COM USD0.001	458140100	Dividend Received	-	-	25.20
03/05	VISA INC COM CL A	92826C839	Dividend Received	-	-	8.75
03/08	HONEYWELL INTERNATIONAL INC COM USD1	438516106	Dividend Received	-	-	12.30
03/15	MCDONALDS CORP	580135101	Dividend Received	-	-	23.20
03/15	MOLSON COORS BREWING COMPANY COM USD0.01 CLASS B	60871R209	Dividend Received	-	-	10.25
03/22	NVIDIA CORP	67066G104	Dividend Received	-	-	1.60
03/26	ISHARES TR US AER DEF ETF	464288760	Dividend Received	-	-	8.77
03/29	FIDELITY GOVERNMENT CASH RESERVES	316067107	Dividend Received	-	-	3.84
<b>Total Dividends, Interest &amp; Other Income</b>						<b>\$108.30</b>

**Daily Additions and Subtractions**

*Additions/subtractions from your Core Account, which utilizes FIDELITY GOVERNMENT CASH RESERVES, were effected on the dates and in the amounts indicated. If your Core Account utilizes a Fidelity money market fund, these transactions were effected at \$1.00/share, and the number of shares bought/ sold equals the transaction value.*

Date	Total Additions	Total Subtractions	Net Activity	Daily Balance	Date	Total Additions	Total Subtractions	Net Activity	Daily Balance
03/01	\$39.59	-	\$39.59	\$2,107.13	03/22	1.60	-	1.60	2,163.23
03/05	8.75	-	8.75	2,115.88	03/26	8.77	-	8.77	2,172.00
03/08	12.30	-	12.30	2,128.18	03/29	3.84	-	3.84	2,175.84
03/15	33.45	-	33.45	2,161.63					

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**Estimated Cash Flow** (Rolling as of March 31, 2019)Account # 182-078956  
DOROTHY BRADEN HOLBROOK - TRADITIONAL IRA

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
April 2019	--	--	--	--	\$3	--	\$3
May	--	--	43	--	3	--	46
June	--	--	96	8	3	--	107
July	--	--	44	--	3	--	47
August	--	--	43	--	3	--	46
September	--	--	96	8	3	--	107
October	--	--	--	--	3	--	3
November	--	--	43	--	3	--	46
December	--	--	96	8	3	--	107
January 2020	--	--	44	--	3	--	47
February	--	--	43	--	3	--	46
March	--	--	96	8	3	--	107
<b>Total</b>	--	--	<b>\$644</b>	<b>\$32</b>	<b>\$36</b>	--	<b>\$712</b>

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

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## Additional Information and Endnotes

Account # 182-078956  
DOROTHY BRADEN HOLBROOK - TRADITIONAL IRA

- ▶ Fidelity is required by the Securities Exchange Act of 1934 to provide certain financial information from the Statement of Financial Condition of National Financial Services LLC (NFS). At December 31, 2018, NFS, an affiliate of Fidelity Brokerage Services LLC, had net capital of \$4,012 million, which was 13.67% of aggregate debit items and exceeded its minimum requirement by \$3,425 million. To acquire the Statement of Financial Condition of National Financial Services LLC (NFS), log on to Fidelity.com. If you wish to obtain a copy of this document at no cost, or have any questions regarding its contents, please call Fidelity at 800-343-3548.
- ▶ NOTIFICATION OF YOUR TAX WITHHOLDING OPTIONS IN REGARD TO DISTRIBUTIONS FROM YOUR IRA. Federal Income Tax Withholding - IRS regulations require us to withhold federal income tax at a rate of 10% from your total IRA distribution (excluding Roth IRA distributions) unless you elect not to have federal income tax withholding apply (provided you have supplied Fidelity with a U.S. address) or you elect to increase the rate of withholding. 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 taken under a periodic distribution plan, your election will remain in effect on checkwriting or periodic distributions taken from your IRA until revoked by you. You can change your withholding elections for future distributions at any time by contacting Fidelity.

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, 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 and MI, state income tax applies regardless of whether or not federal income tax withholding is applied to your distribution. Please reference the CT and 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 and 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 available on IRA distributions. For residents of all other states, 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.





## Additional Information and Endnotes

Account # 182-078956  
DOROTHY BRADEN HOLBROOK - TRADITIONAL IRA

**About Your RMD Estimate:** Each year your annual RMD 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.

**Inherited IRA:** The RMD estimate provided for an Inherited IRA is based on an assumed life expectancy factor. The assumed life expectancy factor assumes that you inherited the IRA from the original owner as an individual sole non-spouse beneficiary and is based on your date of birth unless you have established automatic withdrawals and provided additional information about your situation. The RMD estimate's assumed life expectancy factor, and the resulting RMD estimate, may not be accurate for your situation. If you have questions please call 800-343-3548, Monday through Friday, 8:00 a.m. to 8:30 p.m. EST and, when prompted, say "RMD".

**Successor Beneficiary:** This RMD estimate does not consider any successor beneficiary information or relationship situations. If you own the account as the result of the death of the beneficiary of the original IRA owner, you must provide Fidelity with additional information in order for Fidelity to provide an accurate RMD estimate. This can only be done through enrollment in automatic withdrawals and by providing the required information.

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 RMDs at [www.Fidelity.com/RMD](http://www.Fidelity.com/RMD) 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.**

**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](http://Fidelity.com) for additional information regarding these calculations.**

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

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## Information About Your Fidelity Statement

TDD Service for the Hearing-Impaired Call 800-544-0118, 9 am - 9 pm ET, 7 days a week.

**Lost or Stolen Cards** For 24-Hour worldwide customer service, call 800-529-2164 for American Express or 800-323-5353 for Fidelity® Debit Card.

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

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

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

**Cost** Fidelity provides purchase cost information for securities held in retirement and HSA accounts. Such information may be adjusted for certain transactions and does not reflect dividends or capital gains reinvestments. Fidelity reports transaction profit or loss information when securities are sold within a retirement or HSA account. Transaction profit or loss is calculated by subtracting purchase cost from sales proceeds

using the FIFO method if shares were purchased at different times or prices. **Statement Mailing** We deliver statements at least four times during the calendar year for any account with a balance.

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

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

**Mutual Funds and Performance** Before investing, consider the funds' investment objectives, risks, charges and expenses. Contact Fidelity for a prospectus containing this information. Read it carefully. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted. Visit [Fidelity.com/performance](http://Fidelity.com/performance) for most recent month-end performance.

**Sales Loads & Fees** Each fund reserves the right to terminate or modify its exchange privilege in the future. In connection with (i) access to, purchase or redemption of, and/or maintenance of positions in mutual funds and other investment products ("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, infrastructure support and maintenance, and other programs. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by FBS or NFS will be furnished to you upon written request. At the time you purchase shares of funds those shares will be assigned either a load, transaction fee (TF) or no transaction fee (NTF) status. When you subsequently sell those shares, any fees applicable to your transaction will be assessed based on the status assigned to the shares at the time of purchase.

## Additional Information About Your Brokerage Account, If Applicable

**Free credit balances (FCB)** are funds payable to you on demand. FCB are subject to open commitments such as uncleared checks and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is swept to a core position, you can liquidate the core position and have the proceeds sent to you or held in your account subject to the terms of your account agreement. Required rule 10b-10(a) information not contained herein will be provided on written request. Fidelity may use this free credit balance in connection with its business, subject to applicable law. **Assets Separate from Your Brokerage Account** Only securities in the margin portion of your brokerage account contribute to margin and maintenance requirements. Other Assets, which may be reported on your statement, including insurance products that are distributed by FBS and Fidelity Insurance Agency, Inc. and mutual fund only accounts held directly with the fund (Fidelity Mutual Fund Accounts) are not carried by NFS, not covered by the Securities Investor Protection Corporation (SIPC) and do not count toward your margin and maintenance requirements. Assets held in brokerage accounts managed by Fidelity Personal and Workplace Advisors LLC (FPWA) are carried by NFS and covered by SIPC but do not contribute to your margin and maintenance requirements. **Short Account Balances** Securities sold short are held in a segregated short account. These securities are marked-to-market for margin purposes, and any increase or decrease from the previous week's value is transferred weekly to your margin account. Fidelity represents your short account balance as of the last weekly mark-to-market, not as of the statement end date. **Information About Your Option Transactions** Each transaction confirmation previously delivered to you contains full information about commissions and other charges, and such information is available promptly upon request. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description is available upon request. Short positions in American-style options are liable for assignment anytime. The writer of a European-style option is subject to exercise assignment only during the exercise period. For more information, please call Fidelity at 800-544-6666. **Equity Dividend Reinvestment** Shares credited to your account resulted from transactions by FBS acting as agent for your account, or the Depository Trust Company (DTC). **Price Information/Total Market Value** The Total Market Value has been calculated out to 9 decimal places; however, the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency with which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g. \$1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. The prices provided are not firm bids or offers. Certain securities may reflect N/A or unavailable where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not closely reflect the value at which the security may be sold or purchased based on various market factors. The sale or redemption of any fixed income security prior to maturity may result in a loss. Prices for Certificates of Deposits (CDs) on your statement are generally estimates and are not based on actual market prices. The secondary market for CDs is generally illiquid. You should always request a current valuation for your securities prior to making a financial decision or placing an order.

**Executing Orders on the Floor of the NYSE** The Floor broker may permit the Designated Market Maker to trade on parity with the order for some or all of the executions associated with filling that order, where such permission would not be inconsistent with the broker's best execution obligations. **Agency Trades** Individual securities trades placed for your Fidelity® Personalized Portfolios account are completed on an agency basis by FBS.

**SIPC** Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with the SIPC up to \$500,000 (including cash claims limited to \$250,000). For details, including the SIPC brochure, please see [www.sipc.org](http://www.sipc.org) or call 1-202-371-8300. NFS has arranged for additional protection for cash and covered securities to supplement its SIPC coverage. Neither coverage protects against a decline in the market value of securities.

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

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

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

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