



Fidelity® Cash Management Account JENNIFER L STEVENSON -  
INDIVIDUAL

► **Account Number: X83-657255**

Envelope # BKHNPKBBLZV

JENNIFER LYNN STEVENSON  
10633 HYACINTH LN  
MORENO VALLEY CA 92557-4131

**Your Account Value:** -

**Change from Last Period:** ▼ \$0.12

	This Period	Year-to-Date
<b>Beginning Account Value</b>	<b>\$0.12</b>	<b>\$10.03</b>
Additions	1,800.00	13,283.27
Subtractions	-1,800.12	-13,293.66
<i>Transaction Costs, Fees &amp; Charges</i>	-	1.00
Change in Investment Value *	-	0.36
<b>Ending Account Value **</b>	<b>-</b>	<b>-</b>

\* 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.

**Contact Information**

Online	Fidelity.com
FAST <sup>SM</sup> -Automated Telephone	(800) 544-5555
Customer Service	(800) 544-6666

Find out exactly when your tax forms will be available. Visit [Fidelity.com/tax](https://www.fidelity.com/tax) for up-to-date information on the status of your forms, as well as access to tools, resources, and answers to your tax questions.





## Account Summary

Account # X83-657255  
JENNIFER LYNN STEVENSON - INDIVIDUAL

Account Value: -

Change in Account Value ▼ \$0.12

	This Period	Year-to-Date
<b>Beginning Account Value</b>	<b>\$0.12</b>	<b>\$10.03</b>
<b>Additions</b>	<b>1,800.00</b>	<b>13,283.27</b>
Deposits	1,800.00	13,021.00
Exchanges In	-	262.27
<b>Subtractions</b>	<b>-1,800.12</b>	<b>-13,293.66</b>
Exchanges Out	-1,800.12	-12,798.48
Cards, Checking & Bill Payments	-	-496.18
Transaction Costs, Fees & Charges	-	1.00
<b>Change in Investment Value *</b>	<b>0.00</b>	<b>0.36</b>
<b>Ending Account Value</b>	<b>-</b>	<b>-</b>

Total Account Trades Jan 2020 - Dec 2020: 0

\* 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.

## Income Summary

	This Period	Year-to-Date
<b>Taxable</b>	<b>-</b>	<b>\$0.36</b>
Interest	-	0.36
<b>Total</b>	<b>-</b>	<b>\$0.36</b>



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Core Account and Credit Balance Cash Flow

Core Account: FDIC INSURED DEPOSIT GOLDMAN SACHS BANK NOT COVERED BY SIPC

	This Period	Year-to-Date
<b>Beginning Balance</b>	<b>\$0.12</b>	<b>\$10.03</b>
<b>Investment Activity</b>		
Dividends, Interest & Other Income <sup>D</sup>	-	0.36
Exchanges In	-	262.27
Exchanges Out	-1,800.12	-12,798.48
<b>Total Investment Activity</b>	<b>-\$1,800.12</b>	<b>-\$12,535.85</b>
<b>Cash Management Activity</b>		
Deposits	1,800.00	13,021.00
Debit Card Activity	-	-496.18
Fees & Charges	-	1.00
<b>Total Cash Management Activity</b>	<b>\$1,800.00</b>	<b>\$12,525.82</b>
<b>Ending Balance</b>	<b>-</b>	<b>-</b>

<sup>D</sup> Includes dividend reinvestments.

Activity

Deposits

Date	Reference	Description	Amount
12/31		Deposit Irs treas 3 Xxtaxeip2	\$1,800.00
<b>Total Deposits</b>			<b>\$1,800.00</b>

Exchanges Out

Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
12/31	X78-618644-1		Transferred To	-	-	-\$1,800.12
<b>Total Exchanges Out</b>						<b>-\$1,800.12</b>



## Activity

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### Core Fund Activity

For more information about the operation of your core account, please refer to your Customer Agreement.

Settlement Account								
Date	Type	Transaction	Description	Quantity	Price	Amount	Balance	
12/31	CASH	You Sold	FDIC INSURED DEPOSIT GOLDMAN SACHS BANK NOT COVERED BY SIPC @ 1	-0.120	\$1.0000	-\$0.12	-	
<b>Total Core Fund Activity</b>						<b>-\$0.12</b>		

## Additional Information and Endnotes

- ▶ Effective March 10, 2021, we are modifying the Customer Agreement, the Fidelity(R) Cash Management Account FDIC-Insured Deposit Sweep Disclosure Document, and the FDIC-Insured Deposit Sweep Program Disclosure for Fidelity(R) IRAs and HSAs (where applicable) for the following types of Fidelity brokerage accounts: (1) the Fidelity Account(R) (this includes all nonretirement brokerage accounts, such as individual, joint, estate, conservatorship/guardianship, custodial (UGMA/UTMA), trust, and nontrust accounts like business accounts and Stock Plan Services accounts), (2) Fidelity retirement accounts (this includes traditional IRAs, rollover IRAs, Roth IRAs, SEP IRAs, SIMPLE IRAs, inherited IRAs, and Keogh and non-prototype accounts), (3) Fidelity Cash Management Accounts, and (4) Fidelity Health Savings Accounts.

Many of the changes to the Customer Agreement, the Fidelity(R) Cash Management Account FDIC-Insured Deposit Sweep Disclosure Document, and the FDIC-Insured Deposit Sweep Program Disclosure for Fidelity IRAs and HSAs are related to the introduction of an additional sweep each morning for accounts that use the FDIC-Insured Deposit Sweep option as the account's core position. These changes primarily affect the subsections of the Customer Agreement titled "Credits to Your Account" and "Debits to Your Account" of the section "How Transactions Are Settled." In addition, the "Core Account" Section of the Customer Agreement has been updated to clarify our ability to make changes to your account's core position after your account is opened.

For those customers using the FDIC-Insured Deposit Sweep, we are also altering the method and timing for making changes to the bank list assigned to your account. As a result, we are modifying the Fidelity(R) Cash Management Account FDIC-Insured Deposit Sweep Disclosure Document and the FDIC-Insured Deposit Sweep Program Disclosure for Fidelity IRAs and HSAs. These changes primarily affect the "Program Bank" and "Changes to Program Bank Lists" subsections of the Disclosure Documents. In addition, we are making changes to the "Other Program Changes" subsection of the "Changes to Program Bank Lists" section of both Sweep Program Disclosure Documents to clarify our ability to make changes to your account's core position after your account is opened.

There are other changes beyond those described above, so you should review the documents carefully. You may have one or more accounts affected by these changes. To review the revised documentation, please visit [Fidelity.com/2020-customer-agreement](https://www.fidelity.com/2020-customer-agreement). There you will see a list of the affected accounts and links to the applicable documents for each.

## Additional Information and Endnotes

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There is NO ACTION REQUIRED on your part unless you disagree with the changes. Your continued use of your account(s) after the effective date noted above will constitute your acknowledgment to having received and reviewed, and your consent to the changes made to the Customer Agreement(s) and Disclosure Documents. If you have any questions about these changes or don't agree with them, please call us at 800.343.3548.

- ▶ Effective February 15, 2021, for retail customers, we are updating the section of the Brokerage Commission and Fee Schedule titled "Foreign Stocks". They are primarily intended to clarify the commission rates and foreign currency exchange rates that apply to representative-assisted trades in foreign securities markets settling in U.S. dollars. However, the changes go beyond those described, so you should review the revised Brokerage Commission and Fee Schedule, which you can access at [https://www.fidelity.com/bin-public/060\\_www\\_fidelity\\_com/documents/Brokerage\\_Commissions\\_Fee\\_Schedule.pdf](https://www.fidelity.com/bin-public/060_www_fidelity_com/documents/Brokerage_Commissions_Fee_Schedule.pdf).
- ▶ Please review our Customer Relationship Summary (CRS) disclosure outlining our responsibility and commitment to you. This document explains the relationships and services our firm offers to retail investors, including fees and costs, conflicts of interest, and standards of conduct. The CRS has been updated to reflect that certain advisory services are available from Fidelity Institutional Wealth Adviser LLC (FIWA), another affiliated investment adviser, and to reference FIWA's Form CRS. Some FIWA representatives also work for Fidelity Brokerage Services LLC. If you are receiving your statement by U.S. mail, this disclosure is included with your statement. If you are receiving your statement electronically, the link to this document is included in the email that we send when your new statement is available online. You can also view this disclosure online at: [Fidelity.com/fbs-fpwa-crs](https://www.fidelity.com/fbs-fpwa-crs).
- ▶ Due to current events, mail may be delayed by circumstances beyond our control. You can always view your statements and other documents online. Learn more about paperless options at [www.fidelity.com/edelivery](https://www.fidelity.com/edelivery).
- ▶ Important information about your telephone conversations with Fidelity. Telephone conversations made with/to Fidelity may be monitored and/or recorded without further notice or disclosure.
- ▶ National Financial Services LLC ("NFS") an affiliate of Fidelity Brokerage Services LLC (FBS) provides custody and clearing services on behalf of FBS. In that capacity, NFS is required to provide you with written notice on the manner in which you may gain website access to information regarding NFS' Impartial Callable Securities Lottery Process (the "Lottery Process").

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

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

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



## Information About Your Fidelity Statement

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

## 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.

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

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

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

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

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

**Executing Orders on the Floor of the NYSE** The Floor broker may permit the Designated Market Maker to trade on parity with the order for some or all of the executions associated with filling that order, where such permission would not be inconsistent with the broker's best execution obligations.

**SIPC** Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with the SIPC up to \$500,000 (including cash claims limited to \$250,000). For details, including the SIPC brochure, please see [www.sipc.org](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 Company LLC (FDC) is the distributor for Fidelity Funds with marketing and shareholder services provided by FBS or NFS. **Brokerage services are provided by FBS, which clears all transactions through its affiliate, NFS. NFS carries all brokerage accounts. FBS and NFS are members of the NYSE and SIPC.** Upon written request, Fidelity will mail an NFS financial statement, which is also available for inspection at its office. Fidelity Investments (with pyramid logo) is a trademark of FMR LLC.

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

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**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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