

INVESTMENT REPORT
February 1, 2019 - February 28, 2019



Envelope # BGTJWCBBBHZJS

PGA NORTHEASTERN NY SECTION
418 CONSAUL RD
SCHENECTADY NY 12304-2504

Brokerage PGA NORTHEASTERN NY SECTION

► **Account Number: 645-288729**

Your Account Value: \$202,909.58

Change from Last Period: ▲ \$2,897.90

	This Period	Year-to-Date
Beginning Account Value	\$200,011.68	-
Additions	-	200,000.00
Change in Investment Value *	2,897.90	2,909.58
Ending Account Value **	\$202,909.58	\$202,909.58
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$202,909.58	

Your Advisor/Agent

ATLAS PRIVATE WEALTH
3 ATRIUM DRIVE
SUITE 265
ALBANY NY 12205

Phone: (800) 432-7447

* 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.

Your Advisor is an independent organization and is not affiliated with Fidelity Investments. Brokerage services provided by **Fidelity Brokerage Services LLC (FBS)**, Member NYSE, SIPC (800) 544-6666. Brokerage accounts carried with National Financial Services LLC (NFS), Member NYSE, SIPC.



Account Summary

Account Value: **\$202,909.58**

Change in Account Value **▲ \$2,897.90**

	This Period	Year-to-Date
Beginning Account Value	\$200,011.68	-
Additions	-	200,000.00
Deposits	-	200,000.00
Change in Investment Value *	2,897.90	2,909.58
Ending Account Value	\$202,909.58	\$202,909.58
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$202,909.58	

* 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
Taxable	\$320.55	\$332.23
Dividends	258.40	270.08
Long-term Capital Gains	62.15	62.15
Total	\$320.55	\$332.23

Top Holdings

Description	Value	Percent of Account
Fidelity Total Bond	\$18,263.56	9%
Segall Bryant Hamill Plus Bond FD Retail	16,234.22	8
Fidelity 500 Index Fund	16,212.40	8
Fidelity Extended Market Index Fund	16,211.86	8
Parnassus Mid Cap	14,242.62	7
Fidelity Conservativ Income Bond FD CI I	14,235.67	7
Mfs Value Fund Class I	14,199.41	7
Fidelity Contrafund	14,189.26	7
Mainstay Floating Rate Fund CI A	12,235.44	6
Fidelity Strategic Income Fund	10,157.92	5
Total	\$146,182.36	72%

Core Account and Credit Balance Cash Flow

Core Account: FIDELITY GOVERNMENT CASH RESERVES

	This Period	Year-to-Date
Beginning Balance	\$200,011.68	-
Investment Activity		
Securities Bought	-\$198,073.42	-\$198,073.42
Dividends, Interest & Other Income ^D	320.55	332.23
Total Investment Activity	-\$197,752.87	-\$197,741.19
Cash Management Activity		
Deposits	-	200,000.00
Total Cash Management Activity	-	\$200,000.00
Ending Balance	\$2,258.81	\$2,258.81

^D Includes dividend reinvestments.

Account Summary

Estimated Cash Flow

(Rolling as of February 28, 2019)

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
March 2019	--	--	--	--	\$334	--	\$334
April	--	--	--	--	192	--	192
May	--	--	--	--	192	--	192
June	--	--	--	--	544	--	544
July	--	--	--	--	192	--	192
August	--	--	--	--	192	--	192
September	--	--	--	--	334	--	334
October	--	--	--	--	192	--	192
November	--	--	--	--	192	--	192
December	--	--	--	--	1,027	--	1,027
January 2020	--	--	--	--	192	--	192
February	--	--	--	--	192	--	192
Total	--	--	--	--	\$3,775	--	\$3,775

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.

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

Holdings

Core Account

Description	Quantity	Price Per Unit	Total Market Value	Total Cost Basis	Unrealized Gain/Loss	Est. Annual Income (EAI)	Est. Yield (EY)
FIDELITY GOVERNMENT CASH RESERVES (FDRXX)	2,258.810	\$1.0000	\$2,258.81	not applicable	not applicable	\$36.23	1.600%
-- 7-day yield: 2.08%							
Total Core Account (1% of account holdings)			\$2,258.81			\$36.23	

Mutual Funds

Description	Quantity	Price Per Unit	Total Market Value	Total Cost Basis	Unrealized Gain/Loss	Est. Annual Income (EAI)	Est. Yield (EY)
Stock Funds							
FIDELITY INT'L GROWTH FUND(FIGFX)	456.584	\$13.2900	\$6,068.00	\$5,926.64	\$141.36	\$48.40	0.800%
FIDELITY INTERN'TL SMALL CAP(FISMX)	235.623	25.8100	6,081.43	5,974.11	107.32	106.50	1.750
FIDELITY EXTENDED MARKET INDEX FUND (FSMAX)	260.557	62.2200	16,211.86	15,777.13	434.73	234.61	1.450
FIDELITY 500 INDEX FUND(FXAIX)	166.966	97.1000	16,212.40	15,908.48	303.92	301.68	1.860
FIDELITY CONTRAFUND(FCNTX)	1,160.201	12.2300	14,189.26	14,050.51	138.75	-	-
FIDELITY SELECT TECHNOLOGY (FSPTX)	395.339	15.4500	6,107.99	5,880.70	227.29	7.51	0.120
FIDELITY ADVISOR TELECOMM CL I(FTUIX)	108.722	55.8400	6,071.04	6,019.30	51.74	121.77	2.010
FIDELITY SELECT HEALTH CARE(FSPHX)	325.911	24.4800	7,978.30	7,958.23	20.07	56.71	0.710
AMERICAN EUROPACIFIC GROWTH FUND CL F2 (AEPFX)	162.509	49.8100	8,094.57	7,946.70	147.87	115.54	1.430
JOHN HANCOCK DISCIPLINED VALUE I (JVLIX)	408.562	19.7200	8,056.84	7,979.85	76.99	116.62	1.450
MFS VALUE FUND CLASS I(MEIX)	357.308	39.7400	14,199.41	13,859.82	339.59	266.79	1.880
MATTHEWS ASIA DIVIDEND FUND(MAPIX)	346.013	17.3700	6,010.24	5,916.25	93.99	-	-
PARNASSUS MID CAP(PARMX)	434.094	32.8100	14,242.62	13,831.83	410.79	95.50	0.670
Total Stock Funds (64% of account holdings)			\$129,523.96	\$127,029.55	\$2,494.41	\$1,471.63	
Bond Funds							
FIDELITY STRATEGIC INCOME FUND (FADMX)	836.043	\$12.1500	\$10,157.92	\$10,122.10	\$35.82	\$328.59	3.230%
FIDELITY CONSERVATIV INCOME BOND FD CL I (FCNVX)	1,419.309	10.0300	14,235.67	14,228.59	7.08	324.55	2.280
FIDELITY TOTAL BOND(FTBFX)	1,757.802	10.3900	18,263.56	18,285.48	-21.92	523.65	2.870

Holdings

Mutual Funds (continued)

Description	Quantity	Price Per Unit	Total Market Value	Total Cost Basis	Unrealized Gain/Loss	Est. Annual Income (EAI)	Est. Yield (EY)
Bond Funds (continued)							
MAINSTAY FLOATING RATE FUND CL A (MXFAX)	1,332.837	9.1800	12,235.44	12,138.32	97.12	549.94	4.490
SEGALL BRYANT HAMILL PLUS BOND FD RETAIL (WTIBX)	1,560.983	10.4000	16,234.22	16,269.38	-35.16	538.09	3.310
Total Bond Funds (35% of account holdings)			\$71,126.81	\$71,043.87	\$82.94	\$2,264.82	
Total Mutual Funds (99% of account holdings)			\$200,650.77	\$198,073.42	\$2,577.35	\$3,736.45	
Total Holdings			\$202,909.58	\$198,073.42	\$2,577.35	\$3,772.68	

All positions held in cash account unless indicated otherwise.

Cost Basis - the original amount paid for a security, including the amount of reinvested dividends and capital gains, plus or minus certain adjustments. See last page of statement for details. Total Cost Basis does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable.

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.**

Activity

Securities Bought & Sold

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Transaction Cost	Amount
02/01	AMERICAN EUROPACIFIC GROWTH FUND CL F2+	29875E100	You Bought	41.585	\$48.58000	-	-\$2,020.20
	CONF:036186607						
02/01	FIDELITY ADVISOR TELECOMM CL I+	316390228	You Bought	27.241	55.62000	-	-1,515.15

Activity

Securities Bought & Sold (continued)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Transaction Cost	Amount
02/01	FIDELITY CONSERVATIV INCOME BOND FD CL I+	316146521	You Bought	352.829	10.02000	-	-3,535.35
02/01	FIDELITY CONTRAFUND +	316071109	You Bought	293.390	12.05000	-	-3,535.35
02/01	FIDELITY EXTENDED MARKET INDEX FUND+	315911743	You Bought	68.158	59.28000	-	-4,040.40
02/01	FIDELITY INT'L GROWTH FUND+	315910315	You Bought	118.464	12.79000	-	-1,515.15
02/01	FIDELITY INTERN'TL SMALL CAP+	315910737	You Bought	60.316	25.12000	-	-1,515.15
02/01	FIDELITY SELECT TECHNOLOGY+	316390202	You Bought	105.219	14.40000	-	-1,515.15
02/01	FIDELITY SELECT HEALTH CARE+	316390301	You Bought	83.170	24.29000	-	-2,020.20
02/01	FIDELITY STRATEGIC INCOME FUND+	315807461	You Bought	209.044	12.08000	-	-2,525.25
02/01	FIDELITY TOTAL BOND +	31617K881	You Bought	437.488	10.39000	-	-4,545.50
02/01	FIDELITY 500 INDEX FUND+	315911750	You Bought	42.946	94.08000	-	-4,040.40
02/01	JOHN HANCOCK DISCIPLINED VALUE F CONF:036052201	47803U640	You Bought	104.511	19.33000	-	-2,020.20
02/01	MAINSTAY FLOATING RATE FUND CL A+ CONF:035784525	56063J377	You Bought	334.101	9.07000	-	-3,030.30
02/01	MATTHEWS ASIA DIVIDEND FUND+ CONF:006287032	577125107	You Bought	90.511	16.74000	-	-1,515.15
02/01	MFS VALUE FUND CLASS I+ CONF:035976405	552983694	You Bought	92.259	38.32000	-	-3,535.35
02/01	PARNASSUS MID CAP +	701765885	You Bought	113.713	31.09000	-	-3,535.35
02/01	SEGALL BRYANT HAMILL PLUS BOND FD RETAIL +	81580H860	You Bought	388.127	10.41000	-	-4,040.40
02/08	AMERICAN EUROPACIFIC GROWTH FUND CL F2 + CONF:036219196	29875E100	You Bought	41.837	48.35000	-	-2,022.84
02/08	FIDELITY ADVISOR TELECOMM CL I+	316390228	You Bought	28.256	54.79000	-	-1,548.16
02/08	FIDELITY CONSERVATIV INCOME BOND FD CL I+	316146521	You Bought	355.251	10.02000	-	-3,559.62
02/08	FIDELITY CONTRAFUND +	316071109	You Bought	292.968	12.03000	-	-3,524.41
02/08	FIDELITY EXTENDED MARKET INDEX FUND+	315911743	You Bought	66.992	59.80000	-	-4,006.10
02/08	FIDELITY INT'L GROWTH FUND+	315910315	You Bought	117.334	12.82000	-	-1,504.22
02/08	FIDELITY INTERN'TL SMALL CAP+	315910737	You Bought	60.371	25.10000	-	-1,515.31
02/08	FIDELITY SELECT TECHNOLOGY+	316390202	You Bought	100.271	14.70000	-	-1,473.99
02/08	FIDELITY SELECT HEALTH CARE+	316390301	You Bought	84.576	24.06000	-	-2,034.90
02/08	FIDELITY STRATEGIC INCOME FUND+	315807461	You Bought	210.132	12.08000	-	-2,538.40



Activity

Securities Bought & Sold (continued)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Transaction Cost	Amount
02/08	FIDELITY TOTAL BOND +	31617K881	You Bought	440.065	10.40000	-	-4,576.68
02/08	FIDELITY 500 INDEX FUND+	315911750	You Bought	42.749	94.18000	-	-4,026.09
02/08	JOHN HANCOCK DISCIPLINED VALUE F CONF:036085707	47803U640	You Bought	103.770	19.38000	-	-2,011.07
02/08	MAINSTAY FLOATING RATE FUND CL A+ CONF:035784704	56063J377	You Bought	334.920	9.09000	-	-3,044.42
02/08	MATTHEWS ASIA DIVIDEND FUND+ CONF:006296893	577125107	You Bought	88.715	16.89000	-	-1,498.39
02/08	MFS VALUE FUND CLASS I+ CONF:035978404	552983694	You Bought	92.290	38.32000	-	-3,536.54
02/08	PARNASSUS MID CAP +	701765885	You Bought	111.240	31.56000	-	-3,510.73
02/08	SEGALL BRYANT HAMILL PLUS BOND FD RETAIL +	81580H860	You Bought	390.416	10.42000	-	-4,068.13
02/15	AMERICAN EUROPACIFIC GROWTH FUND CL F2 + CONF:036223136	29875E100	You Bought	41.918	48.72000	-	-2,042.26
02/15	FIDELITY ADVISOR TELECOMM CL I+	316390228	You Bought	27.201	55.21000	-	-1,501.79
02/15	FIDELITY CONSERVATIV INCOME BOND FD CL I +	316146521	You Bought	356.794	10.03000	-	-3,578.64
02/15	FIDELITY CONTRAFUND +	316071109	You Bought	295.859	12.10000	-	-3,579.89
02/15	FIDELITY EXTENDED MARKET INDEX FUND +	315911743	You Bought	64.565	61.14000	-	-3,947.48
02/15	FIDELITY INT'L GROWTH FUND+	315910315	You Bought	117.491	12.99000	-	-1,526.21
02/15	FIDELITY INTERN'TL SMALL CAP+	315910737	You Bought	60.645	25.29000	-	-1,533.71
02/15	FIDELITY SELECT TECHNOLOGY+	316390202	You Bought	99.271	15.04000	-	-1,493.03
02/15	FIDELITY SELECT HEALTH CARE+	316390301	You Bought	82.428	24.51000	-	-2,020.31
02/15	FIDELITY STRATEGIC INCOME FUND+	315807461	You Bought	211.671	12.10000	-	-2,561.22
02/15	FIDELITY TOTAL BOND +	31617K881	You Bought	444.556	10.40000	-	-4,623.38
02/15	FIDELITY 500 INDEX FUND+	315911750	You Bought	41.724	95.65000	-	-3,990.91
02/15	JOHN HANCOCK DISCIPLINED VALUE F CONF:036087396	47803U640	You Bought	103.107	19.56000	-	-2,016.77
02/15	MAINSTAY FLOATING RATE FUND CL A+ CONF:035784759	56063J377	You Bought	337.009	9.10000	-	-3,066.78
02/15	MATTHEWS ASIA DIVIDEND FUND+ CONF:006305158	577125107	You Bought	87.580	17.19000	-	-1,505.50
02/15	MFS VALUE FUND CLASS I+ CONF:035979828	552983694	You Bought	89.825	38.84000	-	-3,488.81

Activity

Securities Bought & Sold (continued)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Transaction Cost	Amount
02/15	PARNASSUS MID CAP +	701765885	You Bought	106.289	32.19000	-	-3,421.45
02/15	SEGALL BRYANT HAMILL PLUS BOND FD RETAIL +	81580H860	You Bought	393.275	10.43000	-	-4,101.86
02/27	AMERICAN EUROPACIFIC GROWTH FUND CL F2 + CONF:036229948	29875E100	You Bought	37.169	50.08000	-	-1,861.40
02/27	FIDELITY ADVISOR TELECOMM CL I+	316390228	You Bought	26.024	55.88000	-	-1,454.20
02/27	FIDELITY CONSERVATIV INCOME BOND FD CL I+	316146521	You Bought	354.435	10.03000	-	-3,554.98
02/27	FIDELITY CONTRAFUND +	316071109	You Bought	277.984	12.27000	-	-3,410.86
02/27	FIDELITY EXTENDED MARKET INDEX FUND+	315911743	You Bought	60.842	62.18000	-	-3,783.15
02/27	FIDELITY INT'L GROWTH FUND+	315910315	You Bought	103.295	13.37000	-	-1,381.06
02/27	FIDELITY INTERN'TL SMALL CAP+	315910737	You Bought	54.291	25.97000	-	-1,409.94
02/27	FIDELITY SELECT TECHNOLOGY+	316390202	You Bought	90.578	15.44000	-	-1,398.53
02/27	FIDELITY SELECT HEALTH CARE+	316390301	You Bought	75.737	24.86000	-	-1,882.82
02/27	FIDELITY STRATEGIC INCOME FUND+	315807461	You Bought	205.196	12.17000	-	-2,497.23
02/27	FIDELITY TOTAL BOND +	31617K881	You Bought	435.693	10.42000	-	-4,539.92
02/27	FIDELITY 500 INDEX FUND+	315911750	You Bought	39.547	97.38000	-	-3,851.08
02/27	JOHN HANCOCK DISCIPLINED VALUE FUND CONF:036092651	47803U640	You Bought	97.174	19.88000	-	-1,931.81
02/27	MAINSTAY FLOATING RATE FUND CL A+ CONF:035784888	56063J377	You Bought	326.807	9.17000	-	-2,996.82
02/27	MATTHEWS ASIA DIVIDEND FUND+ CONF:006317355	577125107	You Bought	79.207	17.64000	-	-1,397.21
02/27	MFS VALUE FUND CLASS I+ CONF:035982958	552983694	You Bought	82.934	39.78000	-	-3,299.12
02/27	PARNASSUS MID CAP +	701765885	You Bought	102.852	32.71000	-	-3,364.30
02/27	SEGALL BRYANT HAMILL PLUS BOND FD RETAIL +	81580H860	You Bought	389.165	10.43000	-	-4,058.99
Total Securities Bought						-	-\$198,073.42
Net Securities Bought & Sold						-	-\$198,073.42

Activity

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
02/08	FIDELITY CONTRAFUND	316071109	Long-Term Cap Gain	-	-	\$62.15
02/20	SEGALL BRYANT HAMILL PLUS BOND FD RETAIL	81580H860	Dividend Received	-	-	33.26
02/28	FIDELITY CONSERVATIV INCOME BOND FD CL I	316146521	Dividend Received	-	-	17.26
02/28	FIDELITY GOVERNMENT CASH RESERVES	316067107	Dividend Received	-	-	164.67
02/28	FIDELITY STRATEGIC INCOME FUND	315807461	Dividend Received	-	-	16.61
02/28	FIDELITY TOTAL BOND	31617K881	Dividend Received	-	-	26.60
Total Dividends, Interest & Other Income						\$320.55

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
02/01	-	-\$50,000.00	-\$50,000.00	\$150,011.68	02/21	33.26	-	33.26	50,107.09
02/08	-	-49,937.85	-49,937.85	100,073.83	02/27	-	-48,073.42	-48,073.42	2,033.67
02/15	-	-50,000.00	-50,000.00	50,073.83	02/28	225.14	-	225.14	2,258.81

+ Prospectus sent under separate cover.

Additional Information and Endnotes

A COPY OF YOUR INVESTMENT REPORT IS AVAILABLE TO:



Additional Information and Endnotes

ATLAS PRIVATE WEALTH MANAGEMENT
3 ATRIUM DR STE 265
ALBANY NY 12205

- ▶ The following information only applies if your brokerage account is established with an Asset Based Fee structure.

Fidelity is notifying you of a change to the description of Chargeable Assets as defined below.

Fidelity has updated the Chargeable Assets definition set forth in the Fidelity Asset-Based Pricing Supplement ("Supplement") which is part of your Client Account Agreement. As you are aware, you have authorized your Advisor to agree to the fee schedule to apply to your brokerage account. If your Advisor has established your Fidelity account with asset based pricing, you will receive Fidelity's securities brokerage and execution services for an asset-based fee ("Asset-Based Fee" or "ABF") based on the value of certain assets in your ABP account, generally in lieu of paying commissions and similar costs at the time of each transaction. The ABF for each account is calculated and charged based only on the assets held in that account and does not take into consideration any other accounts or assets held at Fidelity.

The definition of "Chargeable Assets" has been updated as follows:

Chargeable Assets include all assets in the account excluding the following assets which are defined as non-chargeable: cash and core sweep vehicles (including core money market funds), non-core Fidelity money market funds, no transaction fee (NTF) mutual funds, mutual funds with a load or sales charge, Fidelity mutual funds, alternative investments, Unit Investment Trusts (UITs), and international securities that settle and are held in local currency. Note that an international security that is held in USD will be charged an asset based fee. 868849.2.0

Estimated Annual Income (EAI) & Estimated Yield (EY) - EAI for fixed income is calculated using the coupon rate. For all other securities, EAI is calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. EY reflects only the income generated by an investment and not changes in its price which may fluctuate. Interest and dividend rates are subject to change at any time and may be affected by current and future economic, political and business conditions. EAI and EY are provided for informational purposes only and should not be used or relied on for making investment, trading or tax decisions. EAI and EY are based on data obtained from information providers believed to be reliable, but no assurance can be made as to accuracy, timeliness or completeness.

If you have a question about your account or require service, please call your investment advisor/authorized agent.

Lost or Stolen Cards - For Visa® Check (Debit/ATM) Cards, call 800-323-5353. For details refer to your Fidelity Check Card Agreement and Disclosure Statement.

Additional Investments with Fidelity - Please make non-retirement checks payable to Fidelity Brokerage Services LLC (FBS), and for retirement accounts make checks payable to Fidelity Management Trust Company. Please include your account number on the check. Do not include trading instructions with check deposits. We mail statements at least quarterly for any account with a balance. Please review your statement and report any inaccuracies or discrepancies immediately. Questions regarding your brokerage account or the activity therein should be directed to FBS at **800-544-6666**, and National Financial Services LLC ("NFS"), who carries your brokerage accounts, at **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"). Please contact Fidelity or your authorized agent promptly of any material changes in your investment objectives or financial situation related to your brokerage account(s). If you request a reprint of your statement, the disclosure information may not be the same as the original.

Terms and Conditions of the Statement - Other than with respect to Fidelity-advised products and services, Fidelity does not endorse or recommend any particular investment, trading activity, or investment advisor/authorized agent, or have any responsibility for and will not review, monitor or supervise suitability of trading by any investment advisor/authorized agent. Fidelity has not verified the content of any logo or artwork on this statement identifying a firm other than Fidelity. The firm represented by such a logo or artwork is not an agent of or affiliated with Fidelity.

Changes in Portfolio Value and Account Summary - Shows activity in your portfolio and in each of your accounts for the statement period. To confirm that an authorized, direct deposit was made to your Fidelity Account, call Fidelity at 1-800-544-5555.

Value by Account - Shows the value of your account(s), for the current and previous statement periods.

Income Summary - Shows income by tax status for the statement and year-to-date periods. Except for interest earned on, or distributed by, tax-exempt securities, Fidelity reports dividends and capital gains held in taxable accounts as taxable income. A portion of this tax-exempt income may be subject to state and local taxes and the federal alternative minimum tax. Fidelity reports earnings on investments in Traditional IRAs, Rollover IRAs, SEP-IRAs and Keoghs as tax-deferred income. Earnings on Roth-IRAs are reported as tax-exempt income, since distributions may be tax-exempt after meeting the five-year aging requirement and certain other conditions.

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 accounts. Such information may be adjusted for certain transactions and does not reflect reinvestments of dividends or capital gains. Fidelity reports transaction profit or loss information when securities are sold within a retirement 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.

Contributions/Distributions - Summarizes Traditional IRA and Roth IRA contributions, and taxable and non-taxable retirement distributions for these statement and year-to-date periods.

Total Value - The reported market value of an investment at the beginning or end of a statement period.

Unrealized Gain/Loss - For long positions, ending market value minus cost basis in non-retirement accounts and ending market value minus cost in retirement accounts. For short positions, proceeds minus ending market value. Unrealized gain/loss is calculated for pending sales because they are still in holdings. Unrealized gain/loss is not calculated for pending purchases because they are not in holdings.

Holding Type Percentage - Percentages by holding type only include long positions. Holding type percentages are rounded to the nearest percent and summed. If the sum is less than 100%, the difference between 100% and the sum is added to the holding type with the largest percentage.

Account Protection - Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with the Securities Investor Protection Corporation (SIPC) up to \$500,000 (including cash claims limited to \$250,000). For more information, including the SIPC brochure, please see www.sipc.org or call 1-202-371-8300. NFS has arranged for additional protection for cash and covered securities to supplement its SIPC coverage. Neither coverage protects against a decline in the market value of securities. Mutual funds and/or other securities are not backed or guaranteed by any bank, nor are they insured by the FDIC and involve investment risk including possible loss of principal. Bank deposits are not securities and are not covered by SIPC. Funds used to purchase or sweep to a bank deposit are SIPC protected until deposited to a Program Bank at which time funds may be eligible for FDIC insurance.

Information About Mutual Funds and Their Performance - Before investing consider the fund's or insurance product's investment objectives, risks, charges and expenses. Contact Fidelity or visit Fidelity.com for a prospectus containing this information. Read it carefully before investing. 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 loss or a gain when shares are sold. Current performance may be higher or lower than that quoted. Visit Fidelity.com/performance for most recent month-end performance. Each fund reserves the right to terminate or modify its exchange privilege. Foreign investment, especially those in emerging markets, may involve greater risks than U.S. investments. 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.

Customer Free Credit Balance - 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, that may be reported on your statement, maintained with Fidelity Investments Life Insurance Company 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 increase or decrease from the short sale price is transferred weekly to your margin account. Your short account balance is shown as of the last weekly mark-to-market, not 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 about these, 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 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 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 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 Deposit (CDs) 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. In executing orders on the Floor, 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 brokers best execution obligations.

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 a NFS financial statement, which is also available at its office. Fidelity Investments (with pyramid logo) is a trademark of FMR LLC. Insurance products are distributed by FBS, Fidelity Insurance Agency, Inc., and Fidelity Investments Insurance Agency of Texas, Inc. **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® 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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