

## How to read your statement



It's clear, comprehensive,  
and convenient.

Better informed,  
better equipped.




## TRANSACTION ACTIVITY

Details all your brokerage and core account activity during the statement period, as well as fees and charges deducted from your accounts.

## CORE ACCOUNT

Your core account reflects both a beginning and ending summary, as well as a daily breakdown.


**Investment Report**  
 December 1, 2003 – December 31, 2003


Brokerage		123-123456	JOHN DOE – INDIVIDUAL			
<b>Transaction Details</b> (for holdings with activity in this period)						
<b>Core Account</b> – Fidelity NY Muni Money Mkt						
<b>Description</b>	<b>Amount</b>	<b>Balance</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>	
<b>Beginning</b>		<b>-\$15,436.16</b>	Core account income	77.30		
Investment Activity			Income	684.18		
Securities bought	-\$31,738.60		Margin interest	-98.65		
Securities sold	71,146.56		Subtotal of Investment Activity	\$39,858.70		
Other disbursements	-212.09		<b>Ending</b>		<b>\$24,422.54</b>	
<b>Fees and Charges</b>						
<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Date</b>	<b>Description</b>	<b>Amount</b>	
12/21	Advisor fee deducted	\$5,000.00	<b>Total</b>		<b>-\$5,000.00</b>	
<b>Brokerage Activity</b>						
<b>Settlement Date</b>	<b>Security</b>	<b>Description</b>	<b>Quantity</b>	<b>Price per Unit</b>	<b>Cost Basis of Close</b>	<b>Transaction Amount</b>
12/03	PHILIP MORRIS COS	You sold Transaction cost: -\$24.95 Short-term gain: \$3,245.90*	-500,000	\$26.43750	\$9,957.45f	\$13,203.35
12/05	OXFORD HEALTH PLANS INC	You bought Transaction cost: -\$24.95	500,000	20.93750	11,577.45f	-10,483.70
12/05	TOYS R US HLDG CO	You sold Transaction cost: -\$24.95 Short-term gain: \$3,907.08*	-1,000,000	15.50000	6,019.97f	15,484.53
12/10	MACROMEDIA INC	You sold Transaction cost: -\$24.95 Short-term gain: -\$3,464.76	-100,000	95.00000	28,911.58f	9,484.73
12/10	OCCIDENTAL PETROLEUM CORP	You sold Transaction cost: -\$24.95	-1,500,000	22.00000		32,973.95
	EX-DIV DATE 06/07/00					
	RECORD DATE 06/09/00					
	PAYABLE DATE 07/15/00	Short-term gain: \$4,062.37				

SAMPLE PROTOTYPE

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## TRADES PENDING SETTLEMENT

Details any trades you've placed that are pending settlement.


**Investment Report**  
 December 1, 2003 – December 31, 2003

Brokerage		123-123456	JOHN DOE – INDIVIDUAL					
<b>Trades Pending Settlement as of December 31, 2003</b>								
<b>Date Entered</b>	<b>Expiration Date</b>	<b>Security</b>	<b>Description</b>	<b>Quantity</b>	<b>Limit Price</b>	<b>Market Price</b>		
12/05/00		OCCIDENTAL PETROLEUM CORP (OXY)	Buy limit	1,500,000	\$20.75000	\$21.06300		
<small>All open GTC/GTX limit orders for stocks and bonds will expire 120 calendar days after they are established.</small>								
<b>Daily Additions and Subtractions</b> Fidelity NY Muni Money Mkt @ \$1 per share (the following is provided to you in accordance with industry regulations)								
<b>Date</b>	<b>Amount</b>	<b>Balance</b>	<b>Date</b>	<b>Amount</b>	<b>Balance</b>	<b>Date</b>	<b>Amount</b>	<b>Balance</b>
12/05	\$ 2,768.02	\$ 2,768.02	12/17	0.13	45,698.39	12/31	24,345.24	24,345.24
12/10	42,458.68	45,226.70	12/24	-21,353.55	24,345.24	12/31	2.68	24,347.92
12/12	471.96	45,698.66	12/31	-24,345.24	0.00			
<small>On 12/29/03 you switched from FIDELITY CA MUNI MONEY MKT TO FIDELITY NY MUNI MONEY MKT</small>								

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## INVESTMENT ADVISOR INFORMATION

Provides you with advisor contact information for easy access when making inquiries about your statement.

## YOUR ACCOUNT NUMBER

Lists the account numbers for each of your accounts.

## INCOME SUMMARY

Reports your total taxable and non-taxable income, including year-to-date dividends, interest, return of capital and principal, and any additional income.

## ACCOUNT SUMMARY

Reports your total assets and market values for equities, fixed income, mutual funds, and other investments.

## REALIZED GAIN/LOSS FROM SALES

Provides a summary of your realized gain/loss information during the statement period and year-to-date. These figures exclude transactions where cost basis information is incomplete.

## YOUR HOLDINGS

Reports all stocks, bonds, mutual funds, and money market funds held in your account, including total cost basis. This information can be suppressed at your advisor's discretion.

ABC Investment Management		Investment Report		
#BWNFRKS EN# 055061502		December 1, 2003 – December 31, 2003		
<b>Your Advisor</b> John Doe 123 Main Street Anytown, St. 12345		<b>Your Advisor</b> ABC Investment Management 1234 Main Street Anytown, USA 12345 Phone: (781) 555-1234		
Your Portfolio Summary				
Changes in Portfolio Value		Value by Account		
		Account Number	Net Value Dec 1, 2003	Net Value Dec 31, 2003
Beginning value as of Dec 1	\$1,690,314.02			
Additions	6,500.00			
Withdrawals	-6,834.86			
Transaction costs, loads and fees	-5,174.65	123-123456	\$283,662.99	\$281,495.50
Margin interest paid	-98.65	123-123455	\$1,387,417.12	\$1,401,082.77
Change in investment value	20,349.29			
Change in debit balance	-15,436.16			
Change in credit balance	-74.62			
Ending value as of Dec 31	\$1,703,210.72			
Credit balance	74.62			
		123-456789	19,233.91	20,631.69
		<b>Total Net Value</b>	<b>1,690,314.02</b>	<b>\$1,703,210.72</b>
		<b>Total</b>		<b>\$1,703,210.72</b>
Income Summary				
			This period	Year to Date
			\$2,439.18	\$11,081.36
			77.30	105.25
		<b>Total</b>	<b>\$2,516.48</b>	<b>\$11,186.61</b>

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ABC Investment Management		Investment Report					
#BWNFRKS EN# 055061502		December 1, 2003 – December 31, 2003					
<b>Your Portfolio Details</b> 123-123456 JOHN DOE – INDIVIDUAL		<b>Income Summary</b>					
Account Summary		This Period	Year to Date	Realized Gain/Loss from Sales			
				This period	Year to Date		
Beginning market value as of Dec 1	\$283,662.99						
Tax Withheld	-212.09	<b>Taxable</b>		Short-term gain	\$7,527.13		
Transaction costs, loads and fees	-117.04	Dividends	\$0.18	Short-term loss	0.00		
Margin interest paid	-98.65	Royalty trust payments	684.00	St. disallowed loss	0.00		
Change in investment value	13,696.51	<b>Tax-exempt</b>		<b>Net Short</b>	<b>\$7,527.13</b>		
Change in credit balance	-74.62	Dividends	77.30	Long-term gain	\$0.00		
Change in debit balance	-15,436.16	<b>Total</b>	<b>\$761.48</b>	Long-term loss	0.00		
Ending market value as of Dec 31	\$281,420.94			<b>Net long</b>	<b>\$0.00</b>		
Credit balance	74.62						
<b>Ending Net Value</b>	<b>\$281,495.56</b>						
Holdings (Symbol) as of Dec 31, 2003		Performance Dec 31, 2003	Quantity Dec 31, 2003	Price Per Unit Dec 31, 2003	Total Cost Basis	Total Value Dec 31, 2003	Total Value Dec 31, 2003
<b>Bonds 30% of holdings</b>							
CITI GROUP INC GBLB SR NT			25,000,000	\$104.018	\$25,870.50	\$25,450.25	\$26,004.50
4.125% 02/21/2008							
SOUTH PLAINFIELD N JREF GO BDS SER 2003			25,000,000	104.453	26,170.00	25,803.50	26,113.25
03.000% 09/01/2006 Aaa/AAA MBIA INSURED							
MIDDLESEX CNTY N JIMPT AUTH REV REV			25,000,000	109.100	26,809.75	unavailable	27,275.00
04.250% 09/15/2007 BDS CNTY GTD							
OPEN SPACE TR FD SER 2003 Aa1/AAA							
CVS CORP NT			30,000,000	102.098	31,226.60	29,867.70	30,629.40
3.875% 11/01/2007							

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Fidelity Registered  
Investment Advisor Group

200 Seaport Boulevard Z2A  
Boston, MA 02210

Your account statement provides a fast and easy way to analyze your portfolio, while giving you a clear picture of how your investments are working for you. It delivers information about your account and details of transactions for the statement period. In fact, your statement is so complete you can use it to:

- Make budgeting easier
- Plan your expenses
- Simplify your tax preparation