

2022 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/01/2023

General Information

Name: Shannon H. McFee **CONFIDENTIAL**
Address: Charlotte County Courthouse 350 East Marion Avenue, Punta Gorda, FL 33950 **PID 281220**
County: Collier

AGENCY INFORMATION

Organization	Suborganization	Title
Judicial Circuit (20Th)	Elected Constitutional Officer	
Judicial Circuit (20Th)	Elected Constitutional Officer	Circuit Judge

Net Worth

My Net Worth as of May 31, 2023 was \$ 1,885,468.41.

Assets

Household goods and personal effects may be reported in a lump sum if their aggregate value exceeds \$1,000. This category includes any of the following, if not held for investment purposes: jewelry; collections of stamps, guns, and numismatic items; art objects; household equipment and furnishings; clothing; other household items; and vehicles for personal use, whether owned or leased.

The aggregate value of my household goods and personal effect is \$ 85,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
Residence/Home	\$ 1,132,000.00
Fidelity IRA	\$ 1,245,448.86
Suncoast Schools C.U.	\$ 16,671.15
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
NewRez Financing (Mortgage)	P.O. Box 740039, Cincinnati, OH 45274	\$ 631,225.44
Southeast Toyota Finance	P.O. Box 70832, Charlotte, NC 28272-0832	\$ 19,981.21
Ford Credit	P.O. Box 650575	\$ 27,444.95

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

Name of Creditor	Address of Creditor	Amount of Liability
N/A		

Income

Identify each separate source and amount of income which exceeded \$1,000 during the year, including secondary sources of income.

☐ I elect to file a copy of my 2022 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding \$1,000	Address of Source of Income	Amount
State of Florida	Charlotte County Courthouse	\$ 182,060.00
Ave Maria Law School	1025 Commons Circle, Naples, FL 34119	\$ 2,000.00
Greater Naples Officials Association	4100Corporate Square, #160, Naples, FL	\$ 1,145.00

SECONDARY SOURCES OF INCOME (Major customers, clients, etc. of businesses owned by reporting person):

Business Entity	Major Sources of Business Income	Address	Principal Business Activity of Source
N/A			

Interests in Specified Businesses**Business Entity # 1**

N/A

Training

Based on the office or position you hold, the certification of training required under Section 112.3142, F.S., is not applicable to you for this form year.

Signature of Reporting Official or Candidate

Under the penalties of perjury, I declare that I have read the foregoing Form 6 and that the facts stated in it are true.

Shannon H. McFee

Digitally signed: 06/01/2023

Filed with COE: 06/01/2023

Envelope # BNTRLPBGBGLLK

SHANNON MCFEE

Your Portfolio Value:

\$1,245,448.86

Portfolio Change from Last Period:

▲ \$12,511.62

	This Period	Year-to-Date
Beginning Portfolio Value	\$1,232,937.24	\$1,176,441.35
Subtractions	-	-2,496.40
Fidelity Managed Account Fees	-	-2,496.40
Change in Investment Value *	12,511.62	71,503.91
Ending Portfolio Value **	\$1,245,448.86	\$1,245,448.86
Accrued Interest (AI)	-	-
Ending Portfolio Value incl. AI	\$1,245,448.86	

* 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 Financial Consultant

Steven Houle

Phone: (800) 544-6761
ext. 57019

Contact Information

Online	Fidelity.com/pas
FAST®-Automated Telephone	(800) 544-5555
Portfolio Advisory Services 8am - 7pm ET, Mon - Fri	(800) 544-3455
Private Client Group	(800) 544-5704





Portfolio Summary

Accounts Included in This Report

Page	Account Type/Name	Account Number	Beginning Value	Ending Value
	PERSONAL RETIREMENT			
4	FIDELITY PORTFOLIO ADVISORY SERVICES SHANNON MCFEE - ROLLOVER IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN	[REDACTED]	\$1,232,931.07	\$1,245,442.67
10	FIDELITY ROLLOVER IRA SHANNON MCFEE - ROLLOVER IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN	[REDACTED]	6.17	6.19
	Ending Portfolio Value		\$1,232,937.24	\$1,245,448.86

Total Portfolio Trades May 2022 - Apr 2023: 0

Portfolio Summary (continued)

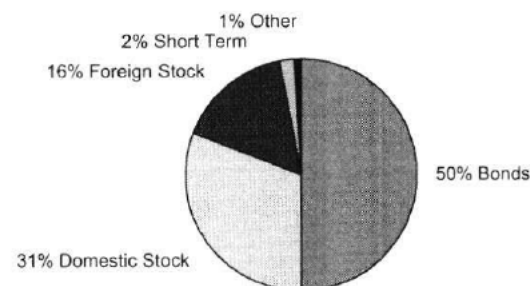
Income Summary

	This Period	Year-to-Date
Tax-deferred	\$1,967.13	\$7,323.28
Total	\$1,967.13	\$7,323.28

Top Holdings

Description	Value	Percent of Portfolio
Strategic Advisers Fidelity Core Income	\$520,500	42%
Strategic Advisers Fid Us Total Stock	415,864	33
Strategic Advisers Fidelity Intl Fund	123,230	10
Fidelity Sai Low Duration Income Fund	53,438	4
Strategic Advisers Fid Emerging Markets	49,737	4
Total	\$1,162,772	93%

Asset Allocation



Asset Class	Percent of Portfolio
Bonds	50%
Domestic Stock	31
Foreign Stock	16
Short Term	2
Other	1

IMPORTANT: If you have any unsettled trades pending, the asset allocation presented above may be materially impacted and, depending on the size and scope of such unsettled trades, rendered unreliable. Asset allocation includes Other Holdings and Assets Held Away when applicable. Please note that, due to rounding, percentages may not add to 100%. For further details, please see "Frequently Asked Questions" at [Fidelity.com/Statements](https://www.fidelity.com/statements).



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INVESTMENT REPORT
April 1, 2023 - April 30, 2023

Account Summary

SHANNON MCFEE - ROLLOVER IRA

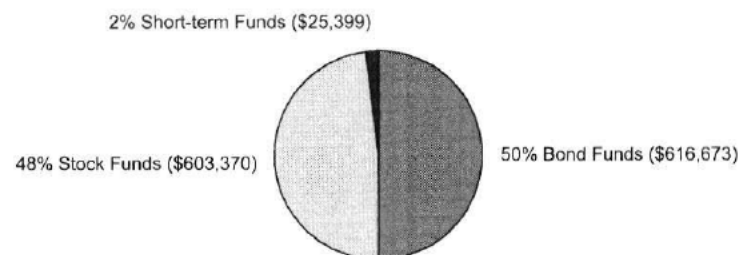
Account Value: **\$1,245,442.67**

Change in Account Value **▲ \$12,511.60**

	This Period	Year-to-Date
Beginning Account Value	\$1,232,931.07	\$1,176,435.24
Subtractions	-	-2,496.40
Fidelity Managed Account Fees	-	-2,496.40
Change in Investment Value *	12,511.60	71,503.83
Ending Account Value	\$1,245,442.67	\$1,245,442.67
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$1,245,442.67	

* 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.

Account Holdings



Top Holdings

Description	Value	Percent of Account
Strategic Advisers Fidelity Core Income	\$520,500	42%
Strategic Advisers Fid Us Total Stock	415,864	33%
Strategic Advisers Fidelity Intl Fund	123,230	10%
Total	\$1,059,596	85%

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

Income Summary

	This Period	Year-to-Date
Tax-deferred	\$1,967.11	\$7,323.20
Total	\$1,967.11	\$7,323.20



Holdings

SHANNON MCFEE - ROLLOVER IRA

Stock Funds

Description	Percent of Holdings	Beginning Market Value Apr 1, 2023	Quantity Apr 30, 2023	Price Per Unit Apr 30, 2023	Ending Market Value Apr 30, 2023	Cost	Unrealized Gain/Loss Apr 30, 2023	EAI (\$) / EY (%)
FIDELITY SAI INFLATION FOCUSED FD (FIFGX)	0.61%	\$7,755.75	826.839	\$9.2900	\$7,681.33	\$7,689.69	-\$8.36	\$505.61 6.580%
STRATEGIC ADVISERS FID EMERGING MARKETS (FGOMX)	3.99	49,963.32	4,509.325	11.0300	49,737.85	58,900.96	-9,163.11	1,149.88 2.310
STRATEGIC ADVISERS FID US TOTAL STOCK (FCTDX)	33.39	410,664.08	32,162.759	12.9300	415,864.47	363,909.12	51,955.35	4,663.60 1.120
STRATEGIC ADVISERS FIDELITY INTL FUND (FUSIX)	9.89	122,020.86	11,101.890	11.1000	123,230.98	115,529.03	7,701.95	2,353.60 1.910
FIDELITY SAI EMERG MARKETS INDEX (FERGX)	0.55	6,904.66	543.674	12.6100	6,855.73	7,922.11	-1,066.38	166.36 2.430
Total Stock Funds	48.43%	\$597,308.67			\$603,370.36	\$553,950.91	\$49,419.45	\$8,839.05

Bond Funds

Description	Percent of Holdings	Beginning Market Value Apr 1, 2023	Quantity Apr 30, 2023	Price Per Unit Apr 30, 2023	Ending Market Value Apr 30, 2023	Cost	Unrealized Gain/Loss Apr 30, 2023	EAI (\$) / EY (%)
FIDELITY ADVISOR STRATEGIC INC CL I (FSRIX) - 30-day yield: 5.43%	0.09%	\$1,142.71	103.195	\$11.1500	\$1,150.62	\$976.21	\$174.41	\$41.36 3.590%
FIDELITY CAPITAL & INCOME (FAGIX) - 30-day yield: 6.6%	0.11	1,394.65	151.578	9.2700	1,405.13	821.06	584.07	65.56 4.670
STRATEGIC ADVISERS FIDELITY CORE INCOME (FIWGX)	41.79	531,577.98	56,514.753	9.2100	520,500.88	552,012.17	-31,511.29	16,648.33 3.200
FIDELITY SAI SHORT TERM BOND FUND (FZOMX) - 30-day yield: 4.45%	2.56	29,762.71	3,335.115	9.5900	31,983.75	32,268.59	-284.84	469.41 1.470
FIDELITY SAI LOW DURATION INCOME FUND (FZOLX) - 30-day yield: 5.07%	4.29	49,303.14	5,359.926	9.9700	53,438.46	52,161.65	1,276.81	1,204.49 2.250
FIDELITY SAI HIGH INCOME FUND (FSHGX) - 30-day yield: 7.58%	0.65	8,130.79	948.424	8.6400	8,194.38	8,035.35	159.03	410.71 5.010



Holdings

SHANNON MCFEE - ROLLOVER IRA

Bond Funds (continued)

Description	Percent of Holdings	Beginning Market Value Apr 1, 2023	Quantity Apr 30, 2023	Price Per Unit Apr 30, 2023	Ending Market Value Apr 30, 2023	Cost	Unrealized Gain/Loss Apr 30, 2023	EAI (\$) / EY (%)
Total Bond Funds	49.49%	\$621,311.98			\$616,673.22	\$646,275.03	-\$29,601.81	\$18,839.86

Short-term Funds

Description	Percent of Holdings	Beginning Market Value Apr 1, 2023	Quantity Apr 30, 2023	Price Per Unit Apr 30, 2023	Ending Market Value Apr 30, 2023	Cost	Unrealized Gain/Loss Apr 30, 2023	EAI (\$) / EY (%)
FIDELITY GOVERNMENT CASH RESERVES (FDRXX) — 7-day yield: 4.5%	2.03%	\$14,310.42	25,399.090	\$1.0000	\$25,399.09	not applicable	not applicable	\$597.24 2.350%
Total Short-term Funds	2.03%	\$14,310.42			\$25,399.09			\$597.24

Total Holdings	100% ^r				\$1,245,442.67	\$1,200,225.94	\$19,817.64	\$28,276.15
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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.

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

Activity

Security Name	Settlement Date	Symbol/ CUSIP	Transaction Description	Quantity	Price Per Unit	Cost	Amount
STRATEGIC ADVISERS FID US TOTAL STOCK	04/05	31635R363	You Sold Transaction Loss: \$136.48 refer to confirm for Lot detail	-96.792	\$12.70000	\$1,365.74	\$1,229.26



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INVESTMENT REPORT
April 1, 2023 - April 30, 2023

Activity

SHANNON MCFEE - ROLLOVER IRA

Security Name	Settlement Date	Symbol/CUSIP	Transaction Description	Quantity	Price Per Unit	Cost	Amount
STRATEGIC ADVISERS FIDELITY INTL FUND	04/05	31635R850	You Sold <i>Transaction Loss: \$177.82 refer to confirm for Lot detail</i>	-113.263	\$10.95000	\$1,418.05	\$1,240.23
FIDELITY ADVISOR STRATEGIC INC CL I	04/28	315920801	Dividend Received	-	-	-	\$3.80
	04/28	315920801	Reinvestment	0.341	11.15000	-	-3.80
FIDELITY CAPITAL & INCOME	04/28	316062108	Dividend Received	-	-	-	\$5.95
	04/28	316062108	Reinvestment	0.642	9.27000	-	-5.95
STRATEGIC ADVISERS FIDELITY CORE INCOME	04/05	31635R355	You Sold <i>Transaction Loss: \$3,147.21 refer to confirm for Lot detail</i>	-1,565.771	\$9.26000	\$17,646.25	\$14,499.04
	04/28	31635R355	Dividend Received	-	-	-	1,606.46
	04/28	31635R355	Reinvestment	174.426	9.21000	-	-1,606.46
FIDELITY SAI SHORT TERM BOND FUND	04/05	31635T674	You Bought	217.194	\$9.61000	-	-\$2,087.23
	04/28	31635T674	Dividend Received	-	-	-	75.95
	04/28	31635T674	Reinvestment	7.920	9.59000	-	-75.95
FIDELITY SAI LOW DURATION INCOME FUND	04/05	31635T682	You Bought	389.649	\$9.96000	-	-\$3,880.90
	04/28	31635T682	Dividend Received	-	-	-	151.42
	04/28	31635T682	Reinvestment	15.188	9.97000	-	-151.42
FIDELITY SAI HIGH INCOME FUND	04/28	31641Q110	Dividend Received	-	-	-	\$35.26
	04/28	31641Q110	Reinvestment	4.081	8.64000	-	-35.26
FIDELITY GOVERNMENT CASH RESERVES	04/28	316067107	Dividend Received	-	-	-	\$88.27

Activity

SHANNON MCFEE - ROLLOVER IRA

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
04/05	CASH	You Bought	FIDELITY GOVERNMENT CASH RESERVES MORNING TRADE @ 1	11,000.400	\$1.0000	\$11,000.40	\$25,310.82
04/28	CASH	Reinvestment	FIDELITY GOVERNMENT CASH RESERVES REINVEST @ \$1.000	88.270	1.0000	88.27	25,399.09
Total Core Fund Activity						\$11,088.67	

Cost basis and gain/loss information is provided as a service to our customers and is based on standards for filing US Federal Tax Returns as determined by Fidelity. This information is not intended to address tax law or reporting requirements applicable in your country of tax residence.

Estimated Cash Flow (Rolling as of April 30, 2023)

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
May 2023	--	--	--	--	\$1,620	--	\$1,620
June	--	--	--	--	5,703	--	5,703
July	--	--	--	--	1,620	--	1,620
August	--	--	--	--	1,620	--	1,620
September	--	--	--	--	1,620	--	1,620
October	--	--	--	--	1,620	--	1,620
November	--	--	--	--	1,620	--	1,620
December	--	--	--	--	6,375	--	6,375
January 2024	--	--	--	--	1,620	--	1,620
February	--	--	--	--	1,620	--	1,620
March	--	--	--	--	1,620	--	1,620
April	--	--	--	--	1,620	--	1,620
Total	--	--	--	--	\$28,278	--	\$28,278

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.

Estimated Cash Flow (Rolling as of April 30, 2023)

SHANNON MCFEE - ROLLOVER IRA

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, 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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Account Summary

SHANNON MCFEE - ROLLOVER IRA

Account Value: **\$6.19**

Account Holdings

Change in Account Value **▲ \$0.02**

	This Period	Year-to-Date
Beginning Account Value	\$6.17	\$6.11
Change in Investment Value *	0.02	0.08
Ending Account Value	\$6.19	\$6.19
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$6.19	

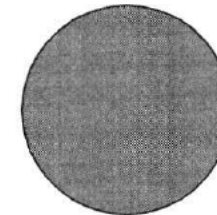
Total Account Trades May 2022 - Apr 2023: 0

* 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.

Core Account and Credit Balance Cash Flow

	This Period	Year-to-Date
Beginning Balance	\$6.17	\$6.11
Investment Activity		
Dividends, Interest & Other Income ^D	0.02	0.08
Total Investment Activity	\$0.02	\$0.08
Ending Balance	\$6.19	\$6.19

^D Includes dividend reinvestments.



100% Core Account (\$6)

Top Holdings

Description	Value	Percent of Account
Fidelity Government Money Market	\$6	100%
Total	\$6	100%

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

Income Summary

	This Period	Year-to-Date
Tax-deferred	\$0.02	\$0.08
Total	\$0.02	\$0.08



Holdings

SHANNON MCFEE - ROLLOVER IRA

Core Account

Description	Beginning Market Value Apr 1, 2023	Quantity Apr 30, 2023	Price Per Unit Apr 30, 2023	Ending Market Value Apr 30, 2023	EAI (\$) / EY (%)
FIDELITY GOVERNMENT MONEY MARKET (SPAXX) -- 7-day yield: 4.5%	\$6.17	6.190	\$1.0000	\$6.19	\$0.14 2.260%
Total Core Account (100% of account holdings)	\$6.17			\$6.19	\$0.14
Total Holdings				\$6.19	\$0.14

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

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
04/28	FIDELITY GOVERNMENT MONEY MARKET	31617H102	Dividend Received	-	-	\$0.02
Total Dividends, Interest & Other Income						\$0.02

Activity

SHANNON MCFEE - ROLLOVER IRA

Core Fund Activity

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

Settlement Account		Transaction	Description	Quantity	Price	Amount	Balance
Date	Type						
04/28	CASH	Reinvestment	FIDELITY GOVERNMENT MONEY MARKET REINVEST @ \$1.000	0.020	\$1.0000	\$0.02	\$6.19
Total Core Fund Activity						\$0.02	

Additional Information and Endnotes

- We've made a change to how frequently we deliver statements. You'll now receive a statement every calendar quarter, at a minimum, plus in any month that you have account activity. As a reminder, you can check your account balances and transaction history at any time on Fidelity.com. 981977.1.0
- Please go to fidelity.com/disclosures to review important legal and regulatory disclosures. 1080017.1.0

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. **Please refer to the Help/Glossary on Fidelity.com for additional information regarding these calculations.**

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FIDELITY PRIVATE
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INVESTMENT REPORT
April 1, 2023 - April 30, 2023

Additional Information and Endnotes

SHANNON MCFEE - ROLLOVER IRA

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Information About Your Fidelity Statement

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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 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, sale, exchange or redemption of, and/or maintenance of positions in mutual funds, ETFs 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, platform 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.

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 but 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. In certain situations, a price may be derived from a single market participant, also known as a "single broker quote". The prices provided are not firm bids or offers. Certain securities may reflect as 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.

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 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 Managed Fidelity® 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.

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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