

GETTING STARTED: LOG IN

New to Fidelity.com?

If you've never logged in to Fidelity.com, click [Log In](#) from the top menu bar, then go to **New User Registration**. You'll need to enter your Social Security number, account number, date of birth, and zip code to complete your online registration and create a customer ID.

To view and monitor your accounts online, simply log in:

1. Enter your **Social Security number** or **Customer ID**.

2. Enter your **PIN** (personal identification number)

3. Click **Login**.

Forgot Your PIN or Customer ID?

Click [Log In](#) from the top menu bar and click on the appropriate link in the **Manage Your Login** section to reset your PIN or Customer ID.

The login form is titled "Login" and contains the following fields and options:

- SSN or Customer ID: [input field]
- PIN: [input field]
- Go To (Optional): Start Page [dropdown menu]
- Login: [button]
- Need Help Logging In?: [link]

The report is titled "2005 Investment Report" and includes the following data:

| Fidelity Account | | XXX-XXXXXX |
|-------------------------------------|------------|------------|
| 2005 Account Summary | | |
| Beginning value as of Jan 1 | \$5,419.05 | |
| Federal Tax Withheld | -0.81 | |
| Transaction costs, loads and fees | -120.33 | |
| Net adjustments | 0.11 | |
| Margin interest paid | -36.08 | |
| Transfers between Fidelity accounts | 872.13 | |
| Change in investment value | 168.89 | |
| Change in cash balance | -1,652.41 | |
| Ending value as of Dec 31 | \$4,641.47 | |
| Income Summary | | |
| Dividends | \$64.40 | |
| Ordinary Dividends | | |
| LT cap gain | 3.15 | |
| ST cap gain | 27.83 | |
| Dividends | 63.16 | |
| Total | \$198.54 | |

VIEW AND PRINT STATEMENTS

Get up to 24 months of statements and confirms online. Click **Accounts & Trade**, then go to **Statements**.

For a smart way to save time and get organized, sign up for eDelivery of your account statements, trade confirmations, prospectuses and shareholder reports. Your printed end-of-year statements and tax forms will still arrive by mail. To enroll in eDelivery, click on **Your Profile**, then go to **Preferences**.

These documents are available on Fidelity.com for customers. If you consent to suspend mailing, Fidelity will notify you by email when your account statement or trade confirmation is available online.

Questions?

Contact your advisor with any questions on the accounts they manage.



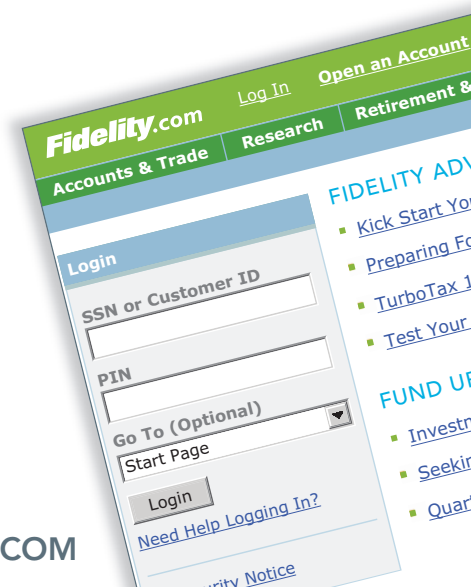
Smart move.®

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Top Things to View & Do on Fidelity.com



FIDELITY.COM

User Guide



Smart move.®

The Fidelity.com Advantage

Now you can easily monitor all your Fidelity accounts, including those your advisor manages, from a single, secure Web site. Fidelity.com is designed to provide you with the information and resources you need, virtually 24 hours a day, to help you work more effectively with your advisor to help meet your financial goals.

Fidelity.com lets you monitor your accounts securely — at any time.

MONITOR YOUR ACCOUNTS ONLINE

View your balances, holdings, and transactions on all your Fidelity accounts, including those you manage with your advisor. Click **Accounts & Trade**, then go to **Portfolio** to get started.

RESEARCH INVESTMENTS

Search, analyze, and monitor investments online to stay informed and help gain insight when discussing your portfolio with your advisor. Access the largest source of free, independent stock research from firms such as Morningstar and Standard and Poor's.® Follow your investments by setting up a personal quote list to receive news, market commentary, and weekly and daily market reports on your securities. Contact your advisor with any questions. Click **Research**, then go to **Overview**.

| Jul - Sep 2006 Transaction History | | | |
|------------------------------------|------------------------------------|----------------|-----------|
| 09/30/2006 | DIRECT DEPOSIT UNITED HEALTHCAR 97 | No Description | |
| Cash | | Amount | \$50.00 |
| 09/30/2006 | Check Paid # 1531 | | |
| Cash | | Amount | -\$96.00 |
| 09/30/2006 | Check Paid # 1574 | | |
| Cash | | Amount | -\$102.00 |
| 09/30/2006 | REDEMPTION FROM CORE ACCOUNT | | |
| FDMXX | FIDELITY MASS MUNI MONEY MARKET | | |
| Cash | Shares: -148.000 Price: \$1.00 | Amount: | \$148.00 |

ACCESS TAX FORMS & TOOLS

View your tax forms, reports, and confirms online, and monitor your year-to-date tax situation. Import tax information into certain tax software. Click **Accounts & Trade**, then go to **Statements**.

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Accounts & Trade | Research | Retirement & Guidance | Investment Products | Your Profile | Customer Service

Portfolio | Account Positions | Trade | Transfer Money/Shares | BillPay | Update Accounts/Features | Statements | Full View

Accounts & Trade >
Portfolio Total: \$1,518,890.16*

Summary | Portfolio Positions | Portfolio Research | Portfolio Analysis | Statements/Records

Your Fidelity Create your own page on Fidelity.com to view Accounts, History, Alerts and Watch List all on one page.

[Name, Categorize, or Hide Accounts](#)

Retirement Accounts

| | | |
|---|--------------|---------------|
| THETA 401(k) 401(k): 81792 | \$527,692.76 | Select Action |
|---|--------------|---------------|

Education Accounts

| | | |
|--|-------------|---------------|
| INDIVIDUAL College Savings Plan: 608017426 | \$43,927.56 | Select Action |
|--|-------------|---------------|

Professionally Managed Accounts

| | | |
|---|--------------|---------------|
| INDIVIDUAL Individual Directed Brokerage: 677000019 | \$80,528.34 | Select Action |
| INDIVIDUAL Advisor Directed Brokerage: 179150142 | \$866,741.50 | Select Action |
| \$1,518,890.16 | | History |

Dow Jones Industrial

12,180
12,160
12,140
12,120
12,100
12,080
12,060
12,040

10 11 12 1 2 3

DJIA 12,161.04 ↑ 46.94

NASDAQ 2,368.36 ↑ 0.36

S&P 500 1,389.09 ↑ 1.92

Russell 3000 808.97 ↓ -0.11

DJW 5000 14,054.00 ↓ -6.13

11:31 AM ET 3/5/07
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2005 Tax Reporting Statement

| Account No. | Taxpayer ID | Page |
|-------------|-------------|--------|
| XXX-XXXXXX | XXX-XX-XXXX | 1 of 2 |

MS. JANE EXAMPLE
 123 EXAMPLE ST
 EXAMPLE NY 10201

Federal ID Number:
 Customer Service: 800-544-6666
 Visit Us Online: Fidelity.com

Form 1099-DIV * 2005 Dividends and Distributions

| OMB No. | OMB No. | Amount |
|--|----------------------------------|----------------------|
| 1099-DIV * | 2005 Dividends and Distributions | Copy B for Recipient |
| 1a Total Ordinary Dividends | 2,938.65 | |
| 1b Qualified Dividends | 250.00 | |
| 2a Total Capital Gain Distributions (Includes 2b - 2d) | 803.19 | |
| 2b Capital Gains that represent Unrecaptured Section 1250 Gain | 0.66 | 1.00 |
| 2c Capital Gains that represent Section 1202 Gain | 0.00 | 1.00 |
| 2d Capital Gains that represent Collectibles (28%) Gain | 0.00 | 1.00 |
| 3 Nonqualified Dividends | 0.00 | |
| 4 Federal Income Tax Withheld | 121.64 | 0.00 |
| 5 Foreign Tax Paid | 0.00 | |
| 7 Foreign Country or U.S. Possession | various | |
| 8 Cash Liquidation Distributions | 0.00 | |
| 9 Non-Cash Liquidation Distributions | 0.00 | |

Features by Account

See Accounts & Trade > [Update Accounts/Features](#) to add/manage additional features that are not associated with the accounts below.

Mike & Mary's Acct (000000000)

- [Account Access Rights](#)
- [Automatic Investments within this account](#)
- [Automatic Investments from your bank](#)
- [Automatic Withdrawals](#)
- [Bank Information to Transfer Money](#)
- [Bill Payment](#)
- [Checkwriting](#)
- [Direct Deposit](#)

VIEW ALL YOUR ACCOUNTS

To help you and your advisor get a complete picture of your finances, you can securely access everything from your investment, retirement, and bank accounts to your loans, mortgages, and credit cards on the same secure site. You also enjoy reward programs, e-mail, and online calendars. Click **Accounts & Trade**, then go to **Full View**.®

GET AUTOMATIC UPDATES AND REMINDERS

Sign up to receive e-mail alerts about transaction changes and the status of all your Fidelity accounts. Click **Research**, then go to **Alerts**.

MOVE MONEY

Electronically move money between your bank and Fidelity. Pay bills, write checks, and enroll in direct deposit, automatic investing, and more. Click **Your Profile**, then go to **Features by Account**. Then click **Bank Information to Transfer Money** for more options on depositing, withdrawing, and transferring money.