



INVESTMENT REPORT
February 1, 2018 - February 28, 2018



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HABITAT FOR HUMNTY BUFFALO INC
1675 S PARK AVE
BUFFALO NY 14220-1438



Brokerage HABITAT FOR HUMNTY BUFFALO INC
▶ **Account Number: 676-721805**

Your Account Value: \$247,078.22

Change from Last Period: ▼ \$6,447.50

	This Period	Year-to-Date
Beginning Account Value	\$253,525.72	\$249,989.65
Subtractions	-	-312.49
Change in Investment Value *	-6,447.50	-2,598.94
Ending Account Value **	\$247,078.22	\$247,078.22
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$247,078.22	

* Appreciation or depreciation of your holdings due to price changes plus any distribution and income earned during the statement period.
** Excludes unpriced securities.

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Your Advisor/Agent

LANDMARK WEALTH MANAGEMENT
45 BRYANT WOODS NORTH
AMHERST NY 14228-3600

Phone: (716) 630-2400

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: **\$247,078.22**

Change in Account Value ▼ **\$6,447.50**

	This Period	Year-to-Date
Beginning Account Value	\$253,525.72	\$249,989.65
Subtractions	-	-312.49
Transaction Costs, Fees & Charges	-	-312.49
Change in Investment Value *	-6,447.50	-2,598.94
Ending Account Value	\$247,078.22	\$247,078.22
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$247,078.22	

Free Credit Balance \$924.00

Free credit balances (FCB) include cash credits from the sale of long positions, deposits, cash dividends, and interest payments which have not been transferred to a money market fund or FDIC core position. FCB also includes positions, FCASH and credit balances that exceed the amount required to satisfy your margin obligations. Refer to the back of your statement for more information.

* Appreciation or depreciation of your holdings due to price changes plus any distribution and income earned during the statement period.

Income Summary

	This Period	Year-to-Date
Taxable	\$285.78	\$586.26
Dividends	279.95	580.32

Income Summary (continued)

	This Period	Year-to-Date
Short-term Capital Gains	5.74	5.74
Interest	0.09	0.20
Total	\$285.78	\$586.26

Top Holdings

Description	Value	Percent of Account
Guggenheim Total Return Bond CI P	\$30,002.59	12%
Metropolitan West Tot Return Bond CI M	29,893.83	12
Doubleline Total Rt Bond FD CI N	28,699.68	12
Ishares Core S&P Mid-Cap ETF	21,256.44	9
Ishares Core S&P Small-Cap ETF	15,753.92	6
Ishares Core S&P 500 ETF	11,206.94	5
Ishares Edge Msci Min Vol USA ETF	10,615.88	4
Wasatch International Growth	10,602.32	4
Fidelity Strategic Income	10,512.33	4
Pimco Income Fund CI D	10,444.00	4
Total	\$178,987.93	72%



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Account # 676-721805
CORPORATION

Account Summary

Core Account and Credit Balance Cash Flow

Core Account: CASH

	This Period	Year-to-Date
Beginning Balance	\$923.91	\$1,236.29
Investment Activity		
Dividends, Interest & Other Income ^D	0.09	0.20
Total Investment Activity	\$0.09	\$0.20
Cash Management Activity		
Fees & Charges	-	-312.49
Total Cash Management Activity	-	-\$312.49
Ending Balance	\$924.00	\$924.00

^D Includes dividend reinvestments.

Margin Information (as of February 28, 2018)

Maximum amount you can borrow	\$115,360.66
Maximum rate that could currently apply	8.60%

Realized Gains and Losses from Sales

(May not reflect all gains and losses due to incomplete cost basis)

	This Period	Year-to-Date
Net Short-term Gain/Loss	1,422.97	1,422.97
Short-term Gain	1,422.97	1,422.97
Net Gain/Loss	\$1,422.97	\$1,422.97

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Account Summary

Estimated Cash Flow (Rolling as of February 28, 2018)

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
March 2018	--	--	--	\$295	\$378	--	\$673
April	--	--	--	--	309	--	309
May	--	--	--	--	309	--	309
June	--	--	--	339	477	--	816
July	--	--	--	--	309	--	309
August	--	--	--	--	309	--	309
September	--	--	--	295	378	--	673
October	--	--	--	--	309	--	309
November	--	--	--	--	309	--	309
December	--	--	--	339	713	--	1,052
January 2019	--	--	--	--	309	--	309
February	--	--	--	--	309	--	309
Total	--	--	--	\$1,268	\$4,418	--	\$5,686

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 LPs/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), and REITs.

This table does not include cash flow from foreign denominated fixed income.

-- not available



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CORPORATION

Holdings

Core Account

Description	Quantity	Price Per Unit	Total Market Value	Total Cost Basis	Unrealized Gain/Loss	Est. Annual Income (EAI)	Est. Yield (EY)
CASH	924.000	\$1.0000	\$924.00	not applicable	not applicable	-	-
Total Core Account (0% of account holdings)			\$924.00			-	

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							
DEUTSCHE GLOBAL INFRASTRUCTURE FD-A (TOLLX)	281.939	\$14.0700	\$3,966.88	\$4,217.80	-\$250.92	\$76.72	1.930%
SEAFARER OVERSEAS GROWTH & INCOME INV (SFGIX)	558.845	13.5200	7,555.58	7,311.78	243.80	198.41	2.630
OAKMARK INTL INVESTOR CL (OAKIX)	352.123	28.7600	10,127.05	9,847.06	279.99	135.95	1.340
LAZARD US REALTY EQUITY PORT OPEN SHS (LREOX)	328.179	17.2700	5,667.65	6,538.83	-871.18	100.15	1.770
LAZARD GLOBAL LISTED INFRASTRUCTURE OPEN (GLFOX)	261.283	14.8700	3,885.27	4,440.90	-555.63	-	-
WASATCH INTERNATIONAL GROWTH (WAIGX)	298.994	35.4600	10,602.32	9,821.32	781.00	-	-
WASATCH EMERGING MARKETS SMALL CAP FD (WAEMX)	2,451.001	3.1700	7,769.67	7,150.00	619.67	-	-
Total Stock Funds (20% of account holdings)			\$49,574.42	\$49,327.69	\$246.73	\$511.23	

Bond Funds

FIDELITY STRATEGIC INCOME (FSICX)	959.154	\$10.9600	\$10,512.33	\$10,627.37	-\$115.04	\$322.54	3.070%
-- 30-day yield: 3.06%							
PIMCO COMMODITY REAL RETURN CL D (PCRD)	384.453	6.6100	2,541.23	2,484.65	56.58	200.64	7.900
DOUBLELINE TOTAL RT BOND FD CL N (DLTNX)	2,746.381	10.4500	28,699.68	29,599.94	-900.26	981.16	3.420
GUGGENHEIM TOTAL RETURN BOND CL P (GIBLX)	1,118.248	26.8300	30,002.59	30,282.25	-279.66	905.60	3.020
LOOMIS SAYLES BOND RETAIL SHARES (LSBRX)	763.546	13.6100	10,391.86	10,827.08	-435.22	366.73	3.530

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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)							
^M METROPOLITAN WEST TOT RETURN BOND CL M (MWTRX)	2,868.890	10.4200	29,893.83	30,771.76	-877.93	594.20	1.990
^M PIMCO INCOME FUND CL D (PONDY)	855.365	12.2100	10,444.00	10,590.04	-146.04	531.87	5.090
Total Bond Funds (50% of account holdings)			\$122,485.52	\$125,183.09	-\$2,697.57	\$3,902.74	
Total Mutual Funds (70% of account holdings)			\$172,059.94	\$174,510.78	-\$2,450.84	\$4,413.97	

Exchange Traded Products

Includes exchange-traded funds (ETFs), exchange-traded notes (ETNs), and other exchange-traded vehicles.

Description	Quantity	Price Per Unit	Total Market Value	Total Cost Basis	Unrealized Gain/Loss	Est. Annual Income (EAI)	Est. Yield (EY)
Equity ETPs							
^M ISHARES EDGE MSCI MIN VOL GLOBAL ETF (ACWV)	52.000	\$83.4400	\$4,338.88	\$4,174.55	\$164.33	\$89.33	2.060%
^M ISHARES CORE S&P 500 ETF (IVV)	41.000	273.3400	11,206.94	10,098.78	1,108.16	192.94	1.720
^M ISHARES CORE S&P MID-CAP ETF (IJH)	114.000	186.4600	21,256.44	19,561.40	1,695.04	257.95	1.210
^M ISHARES CORE S&P SMALL-CAP ETF (IJR)	208.000	75.7400	15,753.92	14,295.43	1,458.49	191.67	1.220
^M ISHARES TR INTL DEV RE ETF (IFGL)	204.000	29.2800	5,973.12	5,935.56	37.56	299.85	5.020
^M ISHARES EDGE MSCI MIN VOL USA ETF (USMV)	203.000	52.2950	10,615.88	10,141.88	474.00	189.30	1.780
^M ISHARES EDGE MSCI USA MOMENTUM FACTOR ETF (MTUM)	45.000	109.9800	4,949.10	4,154.53	794.57	47.13	0.950
Total Equity ETPs (30% of account holdings)			74,094.28	68,362.13	5,732.15	1,268.17	
Total Exchange Traded Products (30% of account holdings)			\$74,094.28	\$68,362.13	\$5,732.15	\$1,268.17	
Total Holdings			\$247,078.22	\$242,872.91	\$3,281.31	\$5,682.14	



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Holdings

All remaining positions held in cash account.

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. EY is calculated by dividing & EY 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.**

M Position held in margin account.

Activity

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/CUSIP	Description	Quantity	Price	Amount
01/31	DOUBLELINE TOTAL RT BOND FD CL N	258620202	Reinvestment	7.481	\$10.51000	-\$78.63
01/31	DOUBLELINE TOTAL RT BOND FD CL N	258620202	Dividend Received	-	-	78.63
01/31	GUGGENHEIM TOTAL RETURN BOND CL P	40169J879	Reinvestment	2.285	27.04000	-61.78
01/31	GUGGENHEIM TOTAL RETURN BOND CL P	40169J879	Dividend Received	-	-	61.78
01/31	METROPOLITAN WEST TOT RETURN BOND CL M	592905103	Reinvestment	0.025	10.53000	-0.26
01/31	METROPOLITAN WEST TOT RETURN BOND CL M	592905103	Reinvestment	4.792	10.53000	-50.46
01/31	METROPOLITAN WEST TOT RETURN BOND CL M	592905103	Dividend Received	-	-	50.46
01/31	METROPOLITAN WEST TOT RETURN BOND CL M	592905103	Dividend Received	-	-	0.26
01/31	PIMCO INCOME FUND CL D	72201F458	Reinvestment	3.554	12.32000	-43.78
01/31	PIMCO INCOME FUND CL D	72201F458	Dividend Received	-	-	43.78
02/16	FIDELITY STRATEGIC INCOME	31638R303	Reinvestment	0.522	10.99000	-5.74
02/16	FIDELITY STRATEGIC INCOME	31638R303	Short-Term Cap Gain	-	-	5.74

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Activity

Dividends, Interest & Other Income (continued)

Settlement Date	Security Name	Symbol/CUSIP	Description	Quantity	Price	Amount
02/27	LOOMIS SAYLES BOND RETAIL SHARES AS OF 02/27/18	543495832	Reinvestment	1.583	13.62000	-21.56
02/27	LOOMIS SAYLES BOND RETAIL SHARES	543495832	Dividend Received	-	-	21.56
02/28	CASH	315994103	Interest Earned	-	-	0.09
02/28	FIDELITY STRATEGIC INCOME	31638R303	Reinvestment	2.142	10.96000	-23.48
02/28	FIDELITY STRATEGIC INCOME	31638R303	Dividend Received	-	-	23.48
Total Dividends, Interest & Other Income						\$0.09

Daily Additions and Subtractions

Additions/subtractions from your Core Account, which utilizes CASH, 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
02/28	\$0.09	-	\$0.09	\$924.00					

Net Adjustments

Settlement Date	Security Name	Symbol/CUSIP	Description	Quantity	Price	Total Cost Basis	Transaction Cost	Amount
01/31	METROPOLITAN WEST TOT RETURN BOND CL M 676-721805-1; VALUE OF TRANSACTION; \$0.26	592905103	Journalled	0.025	\$10.5300		-	-
01/31	METROPOLITAN WEST TOT RETURN BOND CL M 676-721805-2; VALUE OF TRANSACTION; \$0.26	592905103	Journalled	-0.025	10.5300		-	-
Total Net Adjustments								-



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Activity

Trades Pending Settlement

Trade Date	Settlement Date	Security Name	Symbol/CUSIP	Description	Quantity	Price	Total Cost Basis	Amount
02/28	03/01	DOUBLELINE TOTAL RT BOND FD CL N PROSPECTUS UNDER SEPARATE COVER CONF:202909331	DLTNX	Bought	296.6510	\$10.45000		-\$3,100.00
02/28	03/02	FIDELITY LOW VOLATILITY FACTOR ETF	FDLO	Bought	306.0000	31.03000		-9,495.18
02/28	03/01	SEAFARER OVERSEAS GROWTH & INCOME INV PROSPECTUS UNDER SEPARATE COVER	SFGIX	Bought	147.9290	13.52000		-2,000.00
^s 02/28	03/02	ISHARES EDGE MSCI MIN VOL USA ETF	USMV	Sold Short-term gain: \$585.38 refer to confirm for Lot detail	-203.0000	52.84490	10,141.88	10,727.26
02/28	03/01	OPPENHEIMER INTL SML MID COMPANY CL A PROSPECTUS UNDER SEPARATE COVER CONF:035819140	OSMAX	Bought	184.7850	50.87000		-9,400.00
^s 02/28	03/01	PIMCO COMMODITY REAL RETURN CL D	PCRDY	Sold Short-term gain: \$56.58 refer to confirm for Lot detail	-384.4530	6.61000	2,484.65	2,541.23
^s 02/28	03/01	WASATCH INTERNATIONAL GROWTH	WAIGX	Sold Short-term gain: \$781.01 refer to confirm for Lot detail	-298.9940	35.46000	9,821.32	10,602.33
Total Trades Pending Settlement								-\$124.36

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^s Cost basis and gain/loss reporting for this security are based on Specific Share identification.

Additional Information and Endnotes

- Effective March 15, 2017, the Retirement Account and Brokerage Account Client Agreements have been updated. You can obtain the most current versions of the Client Agreements via <http://www.mybrokerageinfo.com/FIWScustomeragreement/FIWScustomeragreement.pdf> where you will find the Retirement Agreement followed by the Brokerage Agreement. Please contact your Authorized agent/Advisor should you have any questions. 746693.2.49

Additional Information and Endnotes

- ▶ The Client Agreement that governs your account(s) has been updated to further clarify that just one joint owner, one trustee, or one authorized person on a business account may receive communications and account documents of any kind on behalf of the account, and also may change an account's delivery preferences from paper to electronic on behalf of the account. As a result of this change, the delivery preference will be set for electronic delivery for any trust account that has an owner who is currently enrolled in eDelivery for their other accounts. Trustees who want to continue to receive paper copies of statements and confirmations may consider requesting interested-party copies for these accounts, or having the trustees who may be currently enrolled in electronic delivery revoke their consents: all eDelivery enrolled account owners are required to revoke their consents in order to receive paper copies of communications and account documents on the account. Please note that such a revocation will affect all associated accounts. 825272.1.0
- ▶ Effective March 2018, the Client Agreement that governs your account will be updated to add a new Asset Movement Authorization Level ("AMA Level 1 Limited"). The new AMA Level 1 Limited, while similar to the existing Asset Movement Authorization Level 1, supports first party only transactions; it will not permit 3rd party transactions without your signature. Existing AMA Levels 1 and 2 will remain unchanged. There is no impact to your account as a result of this change and no action is needed by you. If you have any questions, please contact your Advisor or Investment Intermediary. 829574.1.0
- ▶ Pursuant to the terms and conditions of the Client Agreement between you and Fidelity, in order to better describe the Trading Authority you have granted to your Authorized Agent/Advisor, Fidelity is modifying the Trading Authorization provision in the Client Agreement to read as indicated below. This change will not impact your advisor's ability to trade in your accounts.

I have indicated on the Fidelity Brokerage Application that I have authorized one or more Authorized agent(s)/Advisor(s) to execute trades on my account, and Fidelity is authorized and directed to accept any trading or account-related servicing instruction of the Authorized agent(s)/Advisor(s) on my behalf. Fidelity reserves the right, but is not obligated, to confirm with me any of my Authorized agent's(s')/Advisor's(s') instructions prior to acting on such instructions, including requests to change the address or email address on my account. The Authorized agent(s)/Advisor(s) may inquire in and trade in my account as specified, and Fidelity is authorized and directed to accept the instructions of the Authorized agent(s)/Advisor(s). The authorization shall be applicable to all assets I hold in the specified account. Except as otherwise provided for through a separate Asset Movement Authorization, the Authorized agent(s)/Advisor(s) is not authorized to withdraw, or direct the withdrawal of, assets from my account as part of the servicing instructions. 806877.1.0

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. EAI is not displayed for amounts less than \$10.



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

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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 - Fidelity does not endorse or recommend any particular investment, trading activity, or investment advisor/authorized agent. Fidelity has no 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.

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 Strategic Advisers, Inc. (SAI) 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. FBS, NFS and FDC are all direct or indirect subsidiaries of FMR LLC. 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. **SAI Services** - Fidelity Portfolio Advisory Service®, Fidelity® Strategic Disciplines, Fidelity Wealth Management AdvisorySM, and BlackRock® Diversified Income Portfolio are services provided by SAI, a registered investment adviser and a Fidelity Investments company. Fidelity GoSM is a service provided by SAI and Geode Capital Management LLC, an unaffiliated registered investment adviser. Fidelity® Personalized Portfolios may be offered through SAI or Fidelity Personal Trust Company, FSB (FPTC), a federal savings bank. Non-deposit investment products and trust services offered through FPTC and its affiliates are not insured or guaranteed by the FDIC 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.

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