



FIDELITY ACCOUNT JACQUELINE ERGINA - INDIVIDUAL TOD

► Account Number: Z25-288258

Envelope # BNTRVKBBCBNKQ

JACQUELINE ERGINA
5 1/2 JOY ST
APT 1
BOSTON MA 02108-1435

Your Account Value: **\$3,073.93**

Change from Last Period: ▲ \$49.99

	This Period	Year-to-Date
Beginning Account Value	\$3,023.94	\$2,834.05
Change in Investment Value *	49.99	239.88
Ending Account Value **	\$3,073.93	\$3,073.93
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$3,073.93	

* 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.

Contact Information

Online	Fidelity.com
FAST®-Automated Telephone	(800) 544-5555
Customer Service	(800) 544-6666





Account Summary

Account # Z25-288258
JACQUELINE ERGINA - INDIVIDUAL - TOD

Account Value: **\$3,073.93**

Account Holdings

Change in Account Value **▲ \$49.99**

	This Period	Year-to-Date
Beginning Account Value	\$3,023.94	\$2,834.05
Change in Investment Value *	49.99	239.88
Ending Account Value	\$3,073.93	\$3,073.93
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$3,073.93	

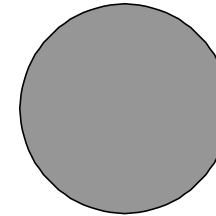
Total Account Trades May 2022 - Apr 2023: 0

* 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	\$11.01	\$126.32
Investment Activity		
Securities Bought	-	-\$126.99
Dividends, Interest & Other Income ^D	2.11	13.79
Total Investment Activity	\$2.11	-\$113.20
Ending Balance	\$13.12	\$13.12

^D Includes dividend reinvestments.



100% Exchange Traded Products (\$3,060)

Top Holdings

Description	Value	Percent of Account
Ishares Core S&P 500 ETF	\$1,491	49%
Invesco Qqq Tr Unit Ser 1	536	17
Vanguard Index Fds Vanguard Value ETF Formerly Vanguard	526	17
Total	\$2,553	83%

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

Income Summary

	This Period	Year-to-Date
Taxable	\$2.11	\$13.79
Dividends	2.11	13.79
Total	\$2.11	\$13.79



Holdings

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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	Total Cost Basis	Unrealized Gain/Loss Apr 30, 2023	EAI (\$) / EY (%)
FIDELITY GOVERNMENT MONEY MARKET (SPAXX) -- 7-day yield: 4.5%	\$11.01	13.120	\$1.0000	\$13.12	not applicable	not applicable	\$0.30 2.290%
Total Core Account (0% of account holdings)	\$11.01			\$13.12			\$0.30

Exchange Traded Products

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

Description	Beginning Market Value Apr 1, 2023	Quantity Apr 30, 2023	Price Per Unit Apr 30, 2023	Ending Market Value Apr 30, 2023	Total Cost Basis	Unrealized Gain/Loss Apr 30, 2023	EAI (\$) / EY (%)
Equity ETPs							
INVESCO QQQ TR UNIT SER 1(QQQ)	\$533.70	1.663	\$322.5600	\$536.41	\$500.00	\$36.41	\$3.61 0.670%
ISHARES CORE S&P 500 ETF(IVV)	1,467.55	3.570	417.6600	1,491.04	1,499.44	-8.40	23.42 1.570
SPDR DOW JONES INDL AVERAGE ET UT SER 1 (DIA)	494.60	1.487	341.0300	507.11	500.00	7.11	9.71 1.910
VANGUARD INDEX FDS VANGUARD VALUE ETF FORMERLY VANGUARD INDEX TR (VTV)	517.08	3.744	140.5600	526.25	526.89	-0.64	13.34 2.530
Total Equity ETPs(100% of account holdings)	\$3,012.93			3,060.81	3,026.33	34.48	50.08
Total Exchange Traded Products (100% of account holdings)	\$3,012.93			\$3,060.81	\$3,026.33	\$34.48	\$50.08

Total Holdings				\$3,073.93	\$3,026.33	\$34.48	\$50.38
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Holdings

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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.**

All positions held in cash account unless indicated otherwise.

Total Cost Basis does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable.

Activity

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
04/17	SPDR DOW JONES INDL AVERAGE ET UT SER 1	78467X109	Dividend Received	-	-	\$1.28
04/28	FIDELITY GOVERNMENT MONEY MARKET	31617H102	Dividend Received	-	-	0.04
04/28	INVESCO QQQ TR UNIT SER 1	46090E103	Dividend Received	-	-	0.79
Total Dividends, Interest & Other Income						\$2.11

Core Fund Activity

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

Settlement Date	Account Type	Transaction	Description	Quantity	Price	Amount	Balance
04/17	CASH	You Bought	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	1.280	\$1.0000	\$1.28	\$12.29
04/28	CASH	You Bought	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	0.790	1.0000	0.79	13.08
04/28	CASH	Reinvestment	FIDELITY GOVERNMENT MONEY MARKET REINVEST @ \$1.000	0.040	1.0000	0.04	13.12
Total Core Fund Activity						\$2.11	

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

Account # Z25-288258
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Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
May 2023	--	--	--	\$1	--	--	\$1
June	--	--	--	10	--	--	10
July	--	--	--	2	--	--	2
August	--	--	--	1	--	--	1
September	--	--	--	10	--	--	10
October	--	--	--	2	--	--	2
November	--	--	--	1	--	--	1
December	--	--	--	10	--	--	10
January 2024	--	--	--	2	--	--	2
February	--	--	--	1	--	--	1
March	--	--	--	10	--	--	10
April	--	--	--	2	--	--	2
Total	--	--	--	\$52	--	--	\$52

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. **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



Additional Information and Endnotes

Account # Z25-288258
JACQUELINE ERGINA - INDIVIDUAL - TOD

The following interested party information is on file for your account:

PNC BANK, NATIONAL ASSOCIATION
SECURITIES COMPLIANCE DEPT
PO BOX 535236
PITTSBURGH PA 15253-5236

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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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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.

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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.

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