



INVESTMENT REPORT
March 1, 2023 - March 31, 2023

Envelope # BNRKFPBBFLRLZ

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

FIDELITY ROTH IRA JACQUELINE ERGINA - ROTH INDIVIDUAL
RETIREMENT ACCOUNT - FMTC CUSTODIAN

► Account Number: 243-527777

Your Account Value:

\$2,101.23

Change from Last Period:

▲ \$2,101.23

	This Period	Year-to-Date
Beginning Account Value	-	-
Additions	2,000.00	2,000.00
Change in Investment Value *	101.23	101.23
Ending Account Value **	\$2,101.23	\$2,101.23
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$2,101.23	

* 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

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Account Summary

 Account # 243-527777
 JACQUELINE ERGINA - ROTH IRA

 Account Value: **\$2,101.23**

Account Holdings

Change in Account Value

▲ \$2,101.23

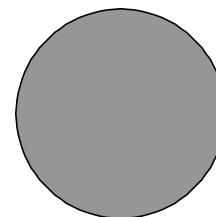
	This Period	Year-to-Date
Beginning Account Value	-	-
Additions	2,000.00	2,000.00
Contributions	2,000.00	2,000.00
Change in Investment Value *	101.23	101.23
Ending Account Value	\$2,101.23	\$2,101.23
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$2,101.23	

Total Account Trades Apr 2022 - Mar 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	-	-
Investment Activity		
Securities Bought	-\$1,998.71	-\$1,998.71
Dividends, Interest & Other Income D	6.32	6.32
Total Investment Activity	-\$1,992.39	-\$1,992.39



100% Exchange Traded Products (\$2,093)

Top Holdings

Description	Value	Percent of Account
Vanguard Index Fds Vanguard Value ETF Formerly Vanguard	\$1,048	50%
Ishares Core S&P 500 ETF	1,045	50
Fidelity Government Money Market	7	-
Total	\$2,101	100%

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

Income Summary

	This Period	Year-to-Date
Tax-free	\$6.32	\$6.32
Total	\$6.32	\$6.32

Contributions and Distributions

	This Period	Year-to-Date
2023 Contributions	\$2,000.00	\$2,000.00



INVESTMENT REPORT
March 1, 2023 - March 31, 2023

Core Account and Credit Balance Cash Flow (continued)

Account # 243-527777
JACQUELINE ERGINA - ROTH IRA

	This Period	Year-to-Date
Cash Management Activity		
Contributions	2,000.00	2,000.00
Total Cash Management Activity	\$2,000.00	\$2,000.00
Ending Balance	\$7.61	\$7.61

D Includes dividend reinvestments.

Holdings

Core Account

Description	Beginning Market Value Mar 1, 2023	Quantity Mar 31, 2023	Price Per Unit Mar 31, 2023	Ending Market Value Mar 31, 2023	Cost	Unrealized Gain/Loss Mar 31, 2023	EAI (\$)/ EY (%)
FIDELITY GOVERNMENT MONEY MARKET (SPAXX)	unavailable	7.610	\$1.0000	\$7.61	not applicable	not applicable	\$0.15 1.970%
Total Core Account (0% of account holdings)	unavailable			\$7.61			\$0.15

Exchange Traded Products

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

Description	Beginning Market Value Mar 1, 2023	Quantity Mar 31, 2023	Price Per Unit Mar 31, 2023	Ending Market Value Mar 31, 2023	Cost	Unrealized Gain/Loss Mar 31, 2023	EAI (\$)/ EY (%)
Equity ETPs							
ISHARES CORE S&P 500 ETF(IVV)	unavailable	2.543	\$411.0800	\$1,045.37	\$999.74	\$45.63	\$16.68 1.600%
VANGUARD INDEX FDS VANGUARD VALUE ETF FORMERLY VANGUARD INDEX TR (VTY)	unavailable	7.590	138.1100	1,048.25	998.97	49.28	27.03 2.580
Total Equity ETPs(100% of account holdings)	unavailable			2,093.62	1,998.71	94.91	43.71
Total Exchange Traded Products (100% of account holdings)	unavailable			\$2,093.62	\$1,998.71	\$94.91	\$43.71

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Holdings

Account # 243-527777
JACQUELINE ERGINA - ROTH IRA

Total Holdings	\$2,101.23	\$1,998.71	\$94.91	\$43.86
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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 does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable.

Activity

Securities Bought & Sold

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Transaction Cost	Amount
03/16	ISHARES CORE S&P 500 ETF	464287200	You Bought	0.543	\$393.12000	-	-\$213.46
03/16	ISHARES CORE S&P 500 ETF	464287200	You Bought	2.000	393.13990	-	-786.28
03/28	VANGUARD INDEX FDS VANGUARD VALUE	922908744	You Bought	0.590	131.63000	-	-77.66
	ETF FORMERLY VANGUARD INDEX TR						
03/28	VANGUARD INDEX FDS VANGUARD VALUE	922908744	You Bought	7.000	131.61550	-	-921.31
	ETF FORMERLY VANGUARD INDEX TR						
Total Securities Bought							
Net Securities Bought & Sold							

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INVESTMENT REPORT
March 1, 2023 - March 31, 2023

Activity

Account # 243-527777
JACQUELINE ERGINA - ROTH IRA

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
03/29	ISHARES CORE S&P 500 ETF	464287200	Dividend Received	-	-	\$4.19
03/31	FIDELITY GOVERNMENT MONEY MARKET	31617H102	Dividend Received	-	-	2.13
Total Dividends, Interest & Other Income						\$6.32

Contributions

Date	Reference	Description	Amount
03/10		Cash Contrb Curr Yr Er52002797 /web Pnc Bank, National Association *****1981	\$2,000.00
Total Contributions			\$2,000.00

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
03/10	CASH	You Bought	FIDELITY GOVERNMENT MONEY MARKET @ 1	2,000.000	\$1.0000	\$2,000.00	\$2,000.00
03/16	CASH	You Sold	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	-999.740	1.0000	-999.74	1,000.26
03/28	CASH	You Sold	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	-998.970	1.0000	-998.97	1.29
03/29	CASH	You Bought	FIDELITY GOVERNMENT MONEY MARKET MORNING TRADE @ 1	4.190	1.0000	4.19	5.48
03/31	CASH	You Bought	FIDELITY GOVERNMENT MONEY MARKET @ 1	2.130	1.0000	2.13	7.61
Total Core Fund Activity						\$7.61	

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Estimated Cash Flow (Rolling as of March 31, 2023)

 Account # 243-527777
 JACQUELINE ERGINA - ROTH IRA

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
April 2023	--	--	--	--	--	--	--
May	--	--	--	--	--	--	--
June	--	--	--	11	--	--	11
July	--	--	--	--	--	--	--
August	--	--	--	--	--	--	--
September	--	--	--	11	--	--	11
October	--	--	--	--	--	--	--
November	--	--	--	--	--	--	--
December	--	--	--	11	--	--	11
January 2024	--	--	--	--	--	--	--
February	--	--	--	--	--	--	--
March	--	--	--	11	--	--	11
Total	--	--	--	\$44	--	--	\$44

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 # 243-527777
JACQUELINE ERGINA - ROTH IRA

- ▶ Please go to fidelity.com/disclosures to review important legal and regulatory disclosures. 1080017.1.0
- ▶ Fidelity is required by the Securities Exchange Act of 1934 to provide certain financial information from the Statement of Financial Condition of National Financial Services LLC (NFS). At December 31, 2022, NFS, an affiliate of Fidelity Brokerage Services LLC, had net capital of \$6,628 million, which was 15.91% of aggregate debit items and exceeded its minimum requirement by \$5,795 million. To acquire the Statement of Financial Condition of National Financial Services LLC (NFS), go to fidelity.com/customer-service/nfs-statement-financial-condition. If you wish to obtain a copy of this document at no cost, or have any questions regarding its contents, please call Fidelity at 800-343-3548. 457389.40.0
- ▶ In compliance with U.S. Securities and Exchange Commission requirements, Fidelity regularly provides you with documents that describe the various accounts and services that Fidelity offers. The Fidelity Brokerage Services (FBS) and Fidelity Personal and Workplace Advisors LLC (FPWA) Customer Relationship Summaries (Form CRS) are provided with printed statements mailed at quarter-end and as a link in email notices of statement delivery. These and other important disclosure documents, including the Products, Services, and Conflicts of Interest (PSCOI), may be updated periodically and are available to you for review online at <https://communications.fidelity.com/information/crs/>. In addition, you may contact Fidelity at any time to request a printed copy. 919834.10.0
- ▶ NOTIFICATION OF YOUR TAX WITHHOLDING OPTIONS IN REGARD TO DISTRIBUTIONS FROM YOUR IRA. Federal Income Tax Withholding - The default withholding rate is 10%. You can choose a different rate by entering a rate between zero and 100%. Generally, you can't choose less than 10% for payments to be delivered outside of the United States and its possessions. Federal income tax will not be withheld from distributions from a Roth IRA unless you elect to have such tax withheld or are otherwise subject to withholding because you are a non-resident alien. If taking a systematic withdrawal, you may have a different tax withholding election which will remain in effect on checkwriting or systematic withdrawals taken from your IRA until revoked by you.

State Income Tax Withholding - If federal income tax withholding is applied to your distribution, state income tax may also apply. Your state of residence will determine your state income tax withholding requirements, if any. Please refer to the lists below. Your state of residence is determined by the legal address of record on your IRA. For residents of AR, IA, KS, MA, ME, OK and VT, if federal income tax withholding is applied to your distribution, state income tax will also apply. For residents of CA, DE, MN, NC or OR, if federal income tax withholding is applied to your distribution, state income tax will also apply unless you elect not to have state income tax withheld. For residents of DC, if you take a distribution of your entire account balance and do not directly roll that amount over to another eligible retirement account, DC requires that a minimum amount be withheld from the taxable portion of the distribution, whether or not federal income tax is withheld.

For residents of CT or MI, state income tax applies regardless of whether or not federal income tax withholding is applied to your distribution. Please reference the CT or MI W-4P Form for information and to calculate the amount to withhold from your distribution. Tax withholding is not required if you meet certain CT or MI requirements governing pension and retirement benefits. For residents of MS, state income tax withholding will apply regardless of whether or not federal income tax withholding is applied to your distribution, unless you elect not to have state income tax withheld. For residents of SC, you must provide a valid Social Security number; individual tax identification number; or tax identification number for a nonresident alien, if not SC requires that 7% tax be withheld from the distribution.

For residents of AK, FL, HI, NH, SD, TN, TX, WA or WY, state income tax withholding is not applicable on IRA distributions. For residents of all other states not mentioned above, you are not subject to mandatory state income tax withholding; however, you may elect voluntary state income tax withholding in a percentage. If you elect to have state income taxes withheld and your state provides a minimum amount or percentage for withholding, you must elect a percentage that is not less than your state's minimum withholding requirements. If the percentage you elect for withholding is less than your state's minimum withholding requirements, your state's minimum amount or percentage will be withheld.

Additional Information and Endnotes

Account # 243-527777
JACQUELINE ERGINA - ROTH IRA

Whether or not you elect to have federal and/or state income tax withheld from your distribution(s), you are responsible for the full payment of federal income tax, any state or local taxes, and any penalties which may apply. You may be responsible for estimated tax payments and could incur penalties if your estimated tax payments are not sufficient. Please contact Fidelity for more information or contact your state taxing authority for assistance. THE INFORMATION PROVIDED ABOVE IS GENERAL IN NATURE AND SHOULD NOT BE CONSIDERED LEGAL OR TAX ADVICE. 532971.16.0

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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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.

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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

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