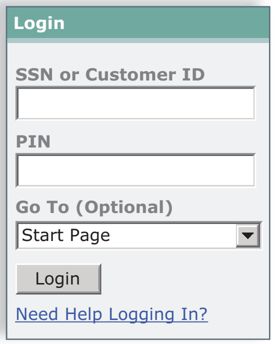
GETTING STARTED: LOG IN.

New to Fidelity.com?
If you've never logged into 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.

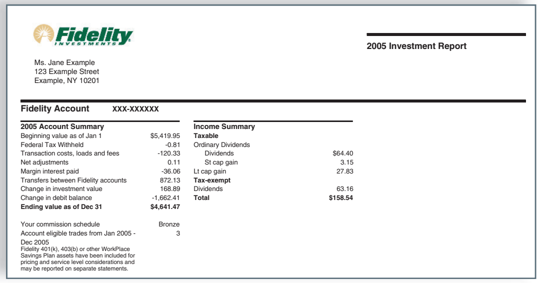
To view and monitor your accounts online, simply log in:

1. Enter your **Social Security Number** or **Customer ID**.*
2. Enter your **PIN** (Personal Identification Number).
3. Click **Login.**



***Create Your Customer ID**
As a safeguard, we recommend you create a Customer ID (a unique identifier) for use on **Fidelity.com** in place of your Social Security number. From the Login box, click **Need Help Logging In?** then follow prompts to create your Customer ID.

Forgot Your PIN or Customer ID?
Click **Need Help Logging In?** to reset your PIN or Customer ID.



Fidelity Investments

Ms. Jane Example
123 Example Street
Example, NY 10201

2005 Investment Report

Fidelity Account XXX-XXXXXX

2005 Account Summary	
Beginning value as of Jan 1	$5,419.95
Federal Tax Withheld	-0.81
Transaction costs, loads and fees	-120.33
Net adjustments	0.11
Margin interest paid	-36.06
Transfers between Fidelity accounts	872.13
Change in investment value	168.89
Change in debit balance	-1,662.41
Ending value as of Dec 31	**$4,641.47**
Your commission schedule	Bronze
Account eligible trades from Jan 2005 - Dec 2005	3

Fidelity 401(k), 403(b) or other WorkPlace Savings Plan assets have been included for pricing and service level considerations and may be reported on separate statements.

Income Summary	
Taxable	
Ordinary Dividends	
Dividends	$64.40
St cap gain	3.15
Lt cap gain	27.83
Tax-exempt	
Dividends	63.16
Total	**$158.54**

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. Enroll in eDelivery today at **Fidelity.com/edelivery**.

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.

Fidelity Investments
Smart move!

454446 1.827035.101

Top Things to View & Do on Fidelity.com

FIDELITY.COM

User Guide

Fidelity Investments
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.

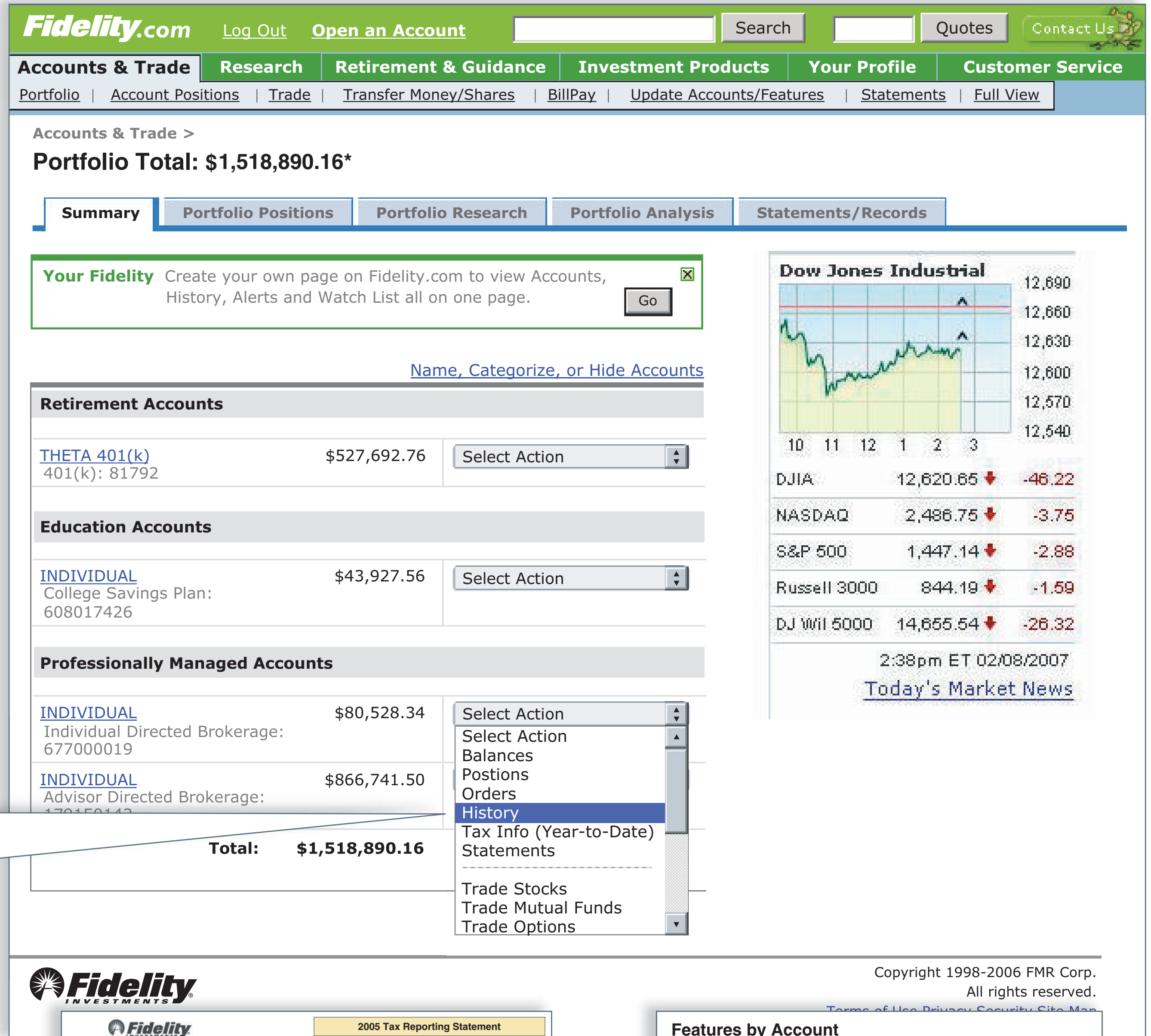
Fidelity.com lets you monitor your accounts securely — at any time.

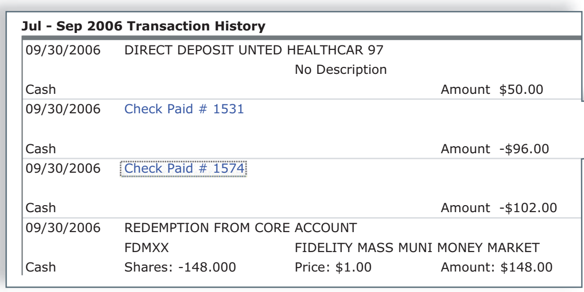
MONITOR YOUR ACCOUNTS ONLINE

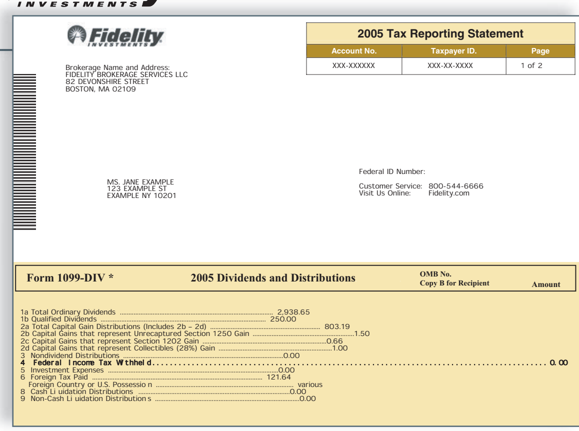
View your balances, holdings, and transactions on all your Fidelity accounts, including those you manage with your advisor. Click **Accounts & Trade**, then go to **Portfolio** to get started.

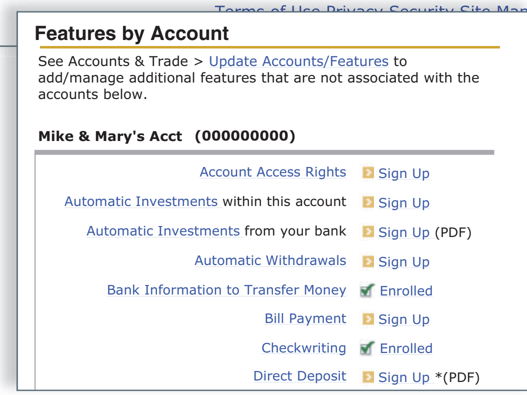
RESEARCH INVESTMENTS

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**.









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**.

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, email, and online calendars. Click **Accounts & Trade**, then go to **Full View**®.

GET AUTOMATIC UPDATES AND REMINDERS

Sign up to receive email 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.