

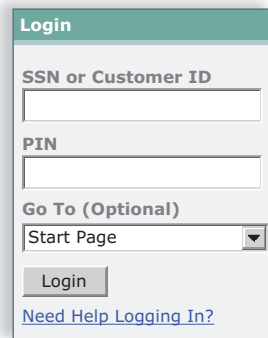
## GETTING STARTED: LOG IN

### 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.

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**.

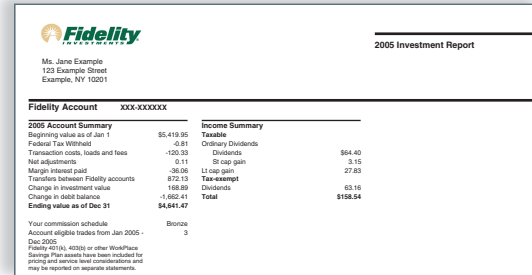


### \*Create Your Customer ID

As a safeguard, we recommend that 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 Account		Income Summary	
<b>2005 Account Summary</b>		<b>2005 Account Summary</b>	
Beginning value as of Jan 1	\$5,419.05	Dividends	\$64.40
Federal Tax Withheld	-0.81	Ordinary Dividends	
Transaction costs, loads and fees	-120.33	Dividends	3.15
Net adjustments	0.11	LT cap gain	27.83
Margin interest paid	-36.08	LT cap gain	63.16
Transfers between Fidelity accounts	872.13	Dividends	
Change in investment value	168.89	Dividends	938.54
Change in cash balance	-1,652.41	Total	
Ending value as of Dec 31	\$4,841.47		

## 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 e-Delivery 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 e-Delivery, 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 e-mail when your account statement or trade confirmation is available online.

### Questions?

Contact your advisor with any questions on the accounts he or she manages.



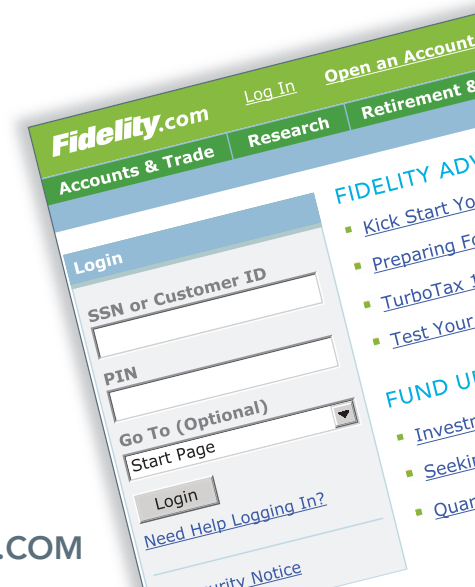
Smart move.®

Clearing, custody, or other brokerage services may be provided by National Financial Services LLC or Fidelity Brokerage Services LLC, Members NYSE, SIPC.

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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 HEALTHCARE 97	No Description	Amount \$50.00
Cash			
09/30/2006	Check Paid # 1531		Amount -\$96.00
Cash			
09/30/2006	Check Paid # 1574		Amount -\$102.00
Cash			
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**.

The screenshot displays the Fidelity.com website interface. At the top, there's a navigation bar with 'Fidelity.com', 'Log Out', 'Open an Account', a search box, 'Quotes', and 'Contact Us'. Below this is a menu with 'Accounts & Trade', 'Research', 'Retirement & Guidance', 'Investment Products', 'Your Profile', and 'Customer Service'. Under 'Accounts & Trade', there are sub-links: 'Portfolio', 'Account Positions', 'Trade', 'Transfer Money/Shares', 'BillPay', 'Update Accounts/Features', 'Statements', and 'Full View'.

The main content area shows 'Accounts & Trade >' and 'Portfolio Total: \$1,518,890.16\*'. There are tabs for 'Summary', 'Portfolio Positions', 'Portfolio Research', 'Portfolio Analysis', and 'Statements/Records'. A 'Your Fidelity' box offers to create a personalized page. A 'Dow Jones Industrial' chart shows a line graph with values ranging from 12,040 to 12,180. A table lists market indices: 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), and DJW 5000 (14,054.00, -6.13). The time is 11:31 AM ET 3/5/07.

Account categories include:
 

- Retirement Accounts:** THETA 401(k) with a balance of \$527,692.76.
- Education Accounts:** INDIVIDUAL College Savings Plan with a balance of \$43,927.56.
- Professionally Managed Accounts:** INDIVIDUAL Individual Directed Brokerage (\$80,528.34) and INDIVIDUAL Advisor Directed Brokerage (\$866,741.50).

 A dropdown menu for the Brokerage Accounts shows options: Select Action, Balances, Positions, Orders, History (highlighted), Tax Info (Year-to-Date), Statements, Trade Stocks, Trade Mutual Funds, and Trade Options.

Transaction history is shown in a table with columns for date, description, and amount. Below it, a '2005 Tax Reporting Statement' table shows account and taxpayer IDs. A 'Form 1099-DIV' table lists dividends and distributions with columns for OMB No., Copy #, and Amount. A 'Features by Account' section for 'Mike & Mary's Acct (00000000)' lists options like Account Access Rights, Automatic Investments, Automatic Withdrawals, Bank Information to Transfer Money, Bill Payment, Checkwriting, and Direct Deposit, each with a 'Sign Up' or 'Enrolled' status.

## 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.