

NEBRASKA
ACCOUNTABILITY AND
DISCLOSURE COMMISSION
1225 L St., Suite 400
P.O. Box 95086
Lincoln, NE 68509
(402) 471-2522
<https://nadc.nebraska.gov>

BEFORE COMPLETING
READ FILING REQUIREMENTS

STATEMENT OF FINANCIAL INTERESTS

Calendar Year 2024

NADC FORM C-1

POSTMARK
DATE

2-28-25

OFFICE USE ONLY

RECEIVED

MAR 22 2025

NEBRASKA
ACCOUNTABILITY AND
DISCLOSURE COMMISSION

- This statement must cover all financial interests for the entire "calendar year" as noted above and not just as of year-end.
- Candidates for designated offices and holders of designated offices and positions must file this statement with the Commission. See Sections 1A and 1B of the instructions.
- Candidates (including incumbents) subject to this filing requirement must file this statement in order to have their names appear on the ballot. (See Instructions).
- Designated officeholders and holders of designated positions must file this statement with the Commission annually.
- Dollar values need not be report for any item, except Item 11.
- Persons who fail to file as required are subject to a civil penalty of up to \$5,000.

ITEM 1 YOUR NAME, ADDRESS AND PHONE NUMBER

Name Chatt Sarah J Telephone No. 402-870-0757
LAST FIRST MIDDLE
E-mail schatt0710@gmail.com
Address 940 County Road 31 Tekamah NE 68061
STREET ADDRESS OR RURAL ROUTE CITY STATE ZIP CODE

ITEM 2 OCCASION FOR FILING (Check Appropriate Box)

- ☐ A candidate for elective office ☐ Newly appointed to office or position
☒ Annual officeholder's or state employee's report ☐ Amendment

ITEM 3 OFFICE HELD & TERM OF OFFICE (Incumbent elected/appointed officials and state employees. See 1B of instructions)

List the office or position you currently hold which requires this filing.

Office or Position: Burt County Public Power District Term: 1-2025

Name of City, County, District, or State Agency: Tekamah, Burt, At-Large District

ITEM 4 OFFICE SOUGHT (Candidates only. See 1A of instructions)

List the office sought which requires this filing.

Office: _____

Name of City, County, District, or State Office: _____

ITEM 5 PERIOD COVERED BY THIS STATEMENT

This statement must cover all financial interests for the entire "preceding calendar year" and not just as of year-end.

This statement covers the preceding calendar year January 1 through December 31, 2024

ITEM 6 SOURCES OF INCOME OF OVER \$1,000

Income includes money or any other form of recompense constituting income under the Internal Revenue Code. (See definitions)

Name and address of any source* (including an individual, business, body of government, political subdivision or body corporate) from which income of over \$1,000 was received.

List the nature of the source's business and the nature of the services you rendered or the circumstances under which income was received. NOTE: Do not list the amount of the income.

Also include your Government position if you were paid more than \$1,000.

1.) Washington County Bank
PO Box 248, 1523 Washington St
Blair, NE 680081a.) Employee-banker-provided banking
services to local general public2.) Chatt Financial Services, LLC
375 South 13th
Tekamah, NE 680612a.) Self-employed-financial advisor
financial services to local
general public

3.)

3a.)

4.)

4a.)

*NOTE: IF INCOME RESULTED FROM EMPLOYMENT BY, OPERATION OF OR PARTICIPATION IN A PROPRIETORSHIP, PARTNERSHIP, CORPORATION OR OTHER PERSON, LIST THE SAME AS THE SOURCE OF INCOME, BUT NOT THE PATRONS, CUSTOMERS, PATIENTS, OR CLIENTS THEREOF

ITEM 7 BUSINESSES WITH WHICH YOU ARE ASSOCIATED Including Non Profits (See definitions)

Name and address of all businesses, organizations, or associations (profit and non-profit) with which you held a position of officer, director, limited liability company member, partner, or stockholder and any entity in which you held a position of trustee. Such reporting is required based on the position held, not on whether income was received. You need not report business associations which are otherwise listed under Item 6.

Name and Address of Business or Organization.

Nature of Association

If you have nothing to report, write NONE

1.) Burt County Public Power District
613 N 13th
Tekamah, NE 68061

Board of Directors

2.) Chatterbox LLC
203 South 13th
Tekamah, NE 68061

2a.) LLC Member

3.) CC-BH, LLC
203 South 13th
Tekamah, NE 68061

3a.) LLC Member

4.) Sarah J. Chatt Revocable Trust
940 CR 31
Tekamah, NE 68061

Trustee (Personal Trust)

5.) Tekamah-Herman Schools Foundation
112 N 13th
Tekamah, NE 68061

Secretary

6.)

6a.)

7.)

7a.)

ITEM 8	REAL PROPERTY OF THE FILER IN NEBRASKA (Real property valued at less than \$1,000 and your personal residence need not be reported.)	
List all real property in Nebraska in your name or in which you have a direct ownership interest. The description required must be sufficient to identify the location of the property. Exceptions: You need not report real property owned by a business listed in Item 6 or 7, your personal residence or real property valued at less than \$1,000. Personal residence refers to your principal dwelling-house and adjacent land used for house-hold purposes, such as lawns and gardens.		
Location of Property (Description or Address)		Nature of Property (such as: agricultural, commercial, industrial, residential-rental)
If you have nothing to report, write NONE		
Parcel 437602200, 436303400, 436302600, 433204200 all in Burt County, NE		All parcels - agricultural
ITEM 9	OTHER FINANCIAL INTERESTS AND PROPERTY HELD DURING THE PERIOD OF THIS STATEMENT WHICH EXCEEDED A FAIR MARKET VALUE OF \$1,000 AT ANY TIME DURING THE REPORTING PERIOD	
(a) List the names and addresses of the institutions in which you had checking and savings accounts and certificates of deposit.		
Financial Institution		Address
If you have nothing to report, write NONE		
Washington County Bank F&M Bank		PO Box 248, 1523 Washington St Blair, NE 68008 204 N Main Street West Point, NE 68788
(b) List the names of the issuers of all stocks, bonds, and government securities, not otherwise listed under Items 6 or 7.		
If you have nothing to report, write NONE		
Fidelity Brokerage Account (see attached)		
(c) Describe other property owned or held for the production of income not otherwise disclosed in Items 6, 7, 8 or 9(a)(b). Include leaseholds and other interests in real estate, promissory notes and other obligations owed to you, beneficial interests in trusts and estates, cash value life insurance, IRAs, deferred income and retirement plans. Exception: Do not include accounts receivable, inventory, fixtures and equipment owned or used by a business listed in Items 6 & 7 or household goods, personal automobiles and other tangible personal property unless such property was held primarily for sale or exchange.		
If you have nothing to report, write NONE		
Robert A Chatt Revocable Trust, 401(K), cash value life insurance		

ITEM 10	CREDITORS TO WHOM \$1,000 OR MORE WAS OWED OR GUARANTEED BY YOU OR A MEMBER OF YOUR IMMEDIATE FAMILY.		
Exception: Loans from a relative and land contracts which have been recorded with the County Clerk or Register of Deeds need not be reported. Accounts payable, debts arising out of retail installment transactions or loans made by a financial institution in the ordinary course of business need not be reported.			
Name		Address	
If you have nothing to report, write NONE			
None			
ITEM 11	SOURCES OF GIFTS OF A VALUE OF MORE THAN \$100 RECEIVED EXCEPT GIFTS FROM RELATIVES. (See definitions) If you have nothing to report, write NONE		
Name and address of Donor	Occupation or nature of business of Donor	Value of Gift (See Key Below)	Description of Gift and Circumstances or Occasion for Gift
If you have nothing to report, write NONE			
None		Choose Value:	
		Choose Value:	
		Choose Value:	
		Choose Value:	
		Choose Value:	
		Choose Value:	
		Choose Value:	
		Choose Value:	
The monetary value of each gift shall be categorized based on the good faith estimate of the filer. For each reported gift insert in the Value column the letter which corresponds to the value category of the gift. The value categories are: A) \$100.01 to \$200; B) \$200.01 to \$500; C) \$500.01 to \$1,000; D) \$1,000.01 or more.			
ITEM 12	SUPPLEMENTAL INFORMATION (please attach any supplemental info and note below to see attached)		
ITEM 13	SIGNATURE OF FILER AND DATE		
I hereby state that I have used all reasonable diligence in the preparation of this Statement and that to the best of my knowledge it is true and complete.			
Sarah J. Chatt		2-28-25	
(Signature of Filer)		(Date)	

Criminal Penalties: Any person who files a statement knowing that information is false shall be guilty of a Class IV Felony, See §49-14,134, Nebraska Revised Statutes.

Positions

All accounts

Overview

As of Feb-28-2025 3:46 p.m. ET

Symbol	Last Price	Last Price Change	\$ Today's Gain/Loss	% Today's Gain/Loss	% Total Gain/Loss	\$ Total Gain/Loss	Current Value	% of Account	Quantity	Average Cost Basis	Cost Basis Total	52-Week Range
Joint WROS - TOD X94557061												
SPAXX HELD IN MONEY MAR...							\$11,183.38	5.35%				
AXON AXON ENTERPRISE IN...	\$522.11	-\$3.33	-\$17.20	-0.42%	+121.96%	+\$2,295.14	\$4,176.88	2.00%	8	\$235.22	\$1,881.74	\$273.52 - \$715.5
JPM JPMORGAN CHASE &...	\$263.09	+\$4.04	+\$88.88	+1.55%	+88.63%	+\$2,719.67	\$5,787.98	2.77%	22	\$139.47	\$3,068.31	\$179.20 - \$280.2
FTNT FORTINET INC COM U...	\$107.44	+\$0.35	+\$7.00	+0.32%	+71.71%	+\$897.39	\$2,148.80	1.03%	20	\$62.57	\$1,251.41	\$54.57 - \$114.8
MELI MERCADOLIBRE INC...	\$2,102.16	-\$27.64	-\$193.48	-1.30%	+67.08%	+\$5,908.36	\$14,715.12	7.04%	7	\$1,258.11	\$8,806.76	\$1,324.99 - \$2,374.5
BRKB BERKSHIRE HATHAV...	\$512.63	+\$10.22	+\$71.54	+2.03%	+63.93%	+\$1,399.49	\$3,588.41	1.72%	7	\$312.70	\$2,188.92	\$395.66 - \$512.6
V VISA INC	\$360.505	+\$4.765	+\$33.35	+1.33%	+55.30%	+\$898.65	\$2,523.53	1.21%	7	\$232.13	\$1,624.88	\$252.70 - \$360.5
BAC BANK AMERICA CORP...	\$45.9464	+\$1.8264	+\$132.87	+4.13%	+54.17%	+\$1,174.54	\$3,342.78	1.60%	72.754	\$29.80	\$2,168.24	\$34.04 - \$48.0
FITB FIFTH THIRD BANCORP	\$43.31	+\$0.33	+\$15.18	+0.76%	+50.72%	+\$670.46	\$1,992.26	0.95%	46	\$28.73	\$1,321.80	\$33.48 - \$49.0
CAT CATERPILLAR INC COM	\$341.24	+\$1.24	+\$17.36	+0.36%	+43.58%	+\$1,450.09	\$4,777.36	2.29%	14	\$237.66	\$3,327.27	\$307.05 - \$418.5
LNG CHENIERE ENERGY I...	\$228.39	+\$8.46	+\$135.36	+3.84%	+43.14%	+\$1,101.34	\$3,654.24	1.75%	16	\$159.56	\$2,552.90	\$152.31 - \$257.6
AMZN AMAZON.COM INC	\$209.51	+\$0.77	+\$43.12	+0.36%	+40.30%	+\$3,370.54	\$11,732.56	5.61%	56	\$149.32	\$8,362.02	\$151.61 - \$242.5
NVDA NVIDIA CORPORATIO...	\$122.65	+\$2.50	+\$100.00	+2.08%	+36.68%	+\$1,316.60	\$4,906.00	2.35%	40	\$89.74	\$3,589.40	\$75.61 - \$153.1
CRWD CROWDSTRIKE HLDG...	\$385.47	+\$5.23	+\$62.76	+1.37%	+35.83%	+\$1,220.23	\$4,625.64	2.21%	12	\$283.78	\$3,405.41	\$200.81 - \$455.5
MSFT MICROSOFT CORP	\$393.21	+\$0.68	+\$4.76	+0.17%	+35.36%	+\$719.04	\$2,752.47	1.32%	7	\$290.49	\$2,033.43	\$385.58 - \$468.5
GS GOLDMAN SACHS GR...	\$619.035	+\$14.035	+\$168.42	+2.31%	+33.63%	+\$1,869.59	\$7,428.42	3.55%	12	\$463.24	\$5,558.83	\$381.42 - \$823.1
AXP AMERICAN EXPRESS...	\$299.55	+\$5.35	+\$58.85	+1.81%	+33.22%	+\$821.75	\$3,295.05	1.58%	11	\$224.85	\$2,473.30	\$214.51 - \$299.5
VRTX VERTEX PHARMACEU...	\$481.695	+\$7.195	+\$129.51	+1.51%	+32.84%	+\$2,143.96	\$8,670.51	4.15%	18	\$362.59	\$6,526.55	\$377.85 - \$481.7
SCHW SCHWAB CHARLES CO...	\$78.98	+\$0.55	+\$30.25	+0.70%	+32.82%	+\$1,073.41	\$4,343.90	2.08%	55	\$59.46	\$3,270.49	\$81.01 - \$84.5
HD HOME DEPOT INC	\$394.51	+\$4.24	+\$50.88	+1.08%	+32.37%	+\$1,157.76	\$4,734.12	2.27%	12	\$298.03	\$3,576.36	\$323.77 - \$439.5
AAPL APPLE INC	\$239.83	+\$2.53	+\$32.89	+1.06%	+31.95%	+\$755.09	\$3,117.79	1.49%	13	\$181.75	\$2,362.70	\$164.08 - \$280.1
DE DEERE & CO	\$477.61	-\$2.94	-\$41.27	-0.62%	+30.86%	+\$1,581.10	\$6,703.73	3.21%	14.036	\$364.96	\$5,122.63	\$340.20 - \$515.0
SBUX STARBUCKS CORP C...	\$115.45	+\$0.96	+\$33.60	+0.83%	+27.27%	+\$865.87	\$4,040.75	1.93%	35	\$90.71	\$3,174.88	\$71.55 - \$115.7

Symbol	Last Price	Last Price Change	\$ Today's Gain/Loss	% Today's Gain/Loss	% Total Gain/Loss	\$ Total Gain/Loss	Current Value	% of Account	Quantity	Average Cost Basis	Cost Basis Total	52-Week Range	
AVGO BROADCOM INC COM	\$198.40	+\$0.60	+\$6.60	+0.30%	+22.98%	+\$407.84	\$2,182.40	1.04%	11	\$161.32	\$1,774.56	\$119.78	◆\$251.6
ENB ENBRIDGE INC COM C	\$42.585	+\$0.855	+\$90.54	+2.04%	+18.72%	+\$711.21	\$4,509.83	2.16%	105.902	\$35.87	\$3,798.62	\$32.86	◆\$45.7
BNPQY BNP PARIBAS ADR	\$37.63	-\$0.22	-\$19.80	-0.59%	+17.53%	+\$505.20	\$3,386.70	1.62%	90	\$32.02	\$2,881.50	\$28.93	◆\$39.0
LLY EIL LILLY & CO COM	\$915.08	+\$9.92	+\$19.84	+1.09%	+15.52%	+\$245.98	\$1,830.16	0.88%	2	\$792.09	\$1,584.18	\$711.40	◆\$972.5
GOOGL ALPHABET INC CAP S	\$169.01	+\$0.51	+\$16.32	+0.30%	+13.27%	+\$633.88	\$5,408.32	2.59%	32	\$149.20	\$4,774.44	\$130.67	◆\$207.0
BA BOEING CO	\$174.025	+\$0.195	+\$3.51	+0.11%	+8.56%	+\$247.10	\$3,132.45	1.50%	18	\$160.30	\$2,885.35	\$137.03	◆\$208.1
LVMUY LVMH MOET HENNESSY	\$142.93	-\$0.23	-\$2.30	-0.17%	+6.73%	+\$90.25	\$1,429.30	0.68%	10	\$133.91	\$1,339.05	\$119.56	◆\$191.6
TKC TEKCELL TELECOMM	\$6.76	-\$0.62	-\$32.00	-6.34%	+5.93%	+\$26.52	\$473.20	0.23%	70	\$6.38	\$446.68	\$4.76	◆\$8.4
TFC TRIMBLE FINL CORP COM	\$46.175	+\$0.465	+\$18.60	+1.01%	+2.87%	+\$51.59	\$1,847.00	0.88%	40	\$44.89	\$1,795.41	\$34.51	◆\$49.0
MOH MODUNA HEALTHCARE L	\$298.385	+\$5.405	+\$86.48	+1.84%	+1.64%	+\$77.30	\$4,774.16	2.28%	16	\$293.55	\$4,696.86	\$262.32	◆\$423.5
BX BLACKSTONE INC	\$159.29	+\$1.90	+\$6.45	+0.81%	+0.81%	+\$6.45	\$796.45	0.38%	5	\$158.00	\$790.00	\$115.82	◆\$200.5
LMT  LOCKHEED MARTINE	\$448.89	+\$2.43	+\$3.78	+0.42%	+0.42%	+\$3.78	\$897.78	0.43%	2	\$447.00	\$894.00	\$419.70	◆\$618.5
TTD THE TRADE DESK INC	\$69.82	-\$1.67	-\$55.11	-2.34%	+0.30%	+\$6.91	\$2,304.06	1.10%	33	\$69.61	\$2,297.15	◆\$69.37	◆\$141.5
DG DOLLAR GEN CORPN	\$74.12	+\$0.14	+\$5.88	+0.18%	-0.50%	-\$15.49	\$3,113.04	1.49%	42	\$74.49	\$3,128.53	◆\$66.43	◆\$168.0
MCD  MCDONALD'S CORP	\$307.29	-\$2.66	-\$13.30	-0.86%	-0.88%	-\$13.55	\$1,536.45	0.74%	5	\$310.00	\$1,550.00	\$243.53	◆\$317.5
UNH UNITEDHEALTH GROU	\$470.82	+\$2.26	+\$29.38	+0.48%	-3.17%	-\$199.89	\$6,120.66	2.93%	13	\$486.20	\$6,320.55	◆\$436.38	◆\$630.7
FSMVX FIDELITY MID CAP VAL	\$29.92	-\$0.35	\$0.00	0.00%	-3.46%	-\$37.86	\$1,057.22	0.51%	35.335	\$30.99	\$1,095.08 ^a	◆\$29.80	◆\$36.0
HPE HEWLETT PACKARD L	\$19.745	-\$0.095	-\$5.55	-0.22%	-4.53%	-\$121.55	\$2,566.85	1.23%	130	\$20.68	\$2,688.40	\$14.47	◆\$24.6
ESEA  EUPHONIA LTD SHS	\$35.24	+\$1.66	-\$94.62	+4.94%	-4.53%	-\$95.20	\$2,008.68	0.96%	57	\$36.91	\$2,103.88	\$30.21	◆\$50.5
NUE NUCOR CORP COM C	\$136.54	+\$1.73	+\$29.41	+1.28%	-4.59%	-\$111.48	\$2,321.18	1.11%	17	\$143.10	\$2,432.66	\$112.25	◆\$203.0
GAP GAP INC COM	\$22.475	-\$0.175	-\$18.55	-0.78%	-6.39%	-\$162.42	\$2,382.35	1.14%	106	\$24.01	\$2,544.77	\$18.72	◆\$30.7
CNQ CANADIAN NATURAL	\$28.25	-\$0.06	-\$3.72	-0.22%	-10.75%	-\$210.96	\$1,751.50	0.84%	62	\$31.65	\$1,962.46	◆\$27.66	◆\$41.2
SLB SCHLUMBERGER LIMI	\$41.605	+\$0.695	+\$71.58	+1.69%	-10.77%	-\$516.98	\$4,285.31	2.05%	103	\$46.62	\$4,802.29	\$36.52	◆\$55.6
PFE PFIZER INC	\$26.285	+\$0.185	+\$24.97	+0.70%	-11.73%	-\$471.44	\$3,548.47	1.70%	135	\$29.78	\$4,019.91	\$24.48	◆\$31.5
ULTA ULTA BEAUTY INC COM	\$366.78	+\$1.00	+\$8.50	+0.27%	-15.57%	-\$574.68	\$3,117.63	1.49%	8.5	\$434.39	\$3,692.31	◆\$318.17	◆\$574.7
TGT  TARGET CORP	\$124.165	+\$1.665	+\$71.59	+1.35%	-24.46%	-\$1,728.39	\$5,339.09	2.55%	43	\$164.36	\$7,067.48	◆\$120.21	◆\$181.6
DOCU DOCU SIGN INC COM	\$82.50	+\$1.22	+\$65.88	+1.50%	-35.85%	-\$2,488.58	\$4,455.00	2.13%	54	\$128.58	\$6,943.58	\$48.70	◆\$107.6
PYPL PAYCOM FLOCS INC C	\$70.66	-\$0.07	-\$7.76	-0.10%	-39.82%	-\$5,181.28	\$7,831.74	3.75%	110.837	\$117.41	\$13,013.02	\$56.97	◆\$93.6
ZM  ZOOM COMMUNICATI	\$72.885	+\$0.005	+\$0.21	0.00%	-39.97%	-\$2,038.20	\$3,061.17	1.46%	42	\$121.41	\$5,099.37	\$55.06	◆\$92.6
Pending Activity							-\$2,726.20 ¹						
					Cash Debit from	-\$2,726.20							
					Unsettled Activity								

Symbol	Last Price	Last Price Change	\$ Today's Gain/Loss	% Today's Gain/Loss	% Total Gain/Loss	\$ Total Gain/Loss	Current Value	% of Account	Quantity	Average Cost Basis	Cost Basis Total	52-Week Range
Account Total			+\$1,460.68¹	+0.70%	+13.89%	+\$24,456.13	\$208,983.63					
Securities Priced Today			+\$1,460.68									
Securities Not Priced Today			\$0.00									

Some securities, such as mutual funds, are not priced until after the market closes.

Important Information

¹ The price of one or more positions has not been updated today and is currently displaying the price from the prior market day. Today's gain/loss data resets daily before the market opens. Some securities, such as mutual funds, are priced once a day, after the market closes.

There was activity on this security today. Check Activity & Orders for details.

^a Average Cost.

¹⁰ Adjusted due to previous wash sale disallowed loss. If you sell shares at a loss and you purchase additional shares of the same or a substantially identical security (in the same or a different account) within the 61 day period that begins 30 days before and ends 30 days after the sale, the purchase may result in a wash sale. If a wash sale occurs, the loss from the transaction should be "disallowed" for tax purposes, and the amount of the loss should be added to the cost basis of the newly-purchased shares. Unless otherwise requested or noted, Fidelity adjusts cost basis information related to newly-purchased shares when a wash sale occurs within an account as the result of an identical security purchase. Fidelity does not report disallowed losses or adjust cost basis information related to wash sales triggered by sales and purchases of the same security within different accounts or by sales and purchases of substantially identical securities within the same or different accounts. Fidelity does not apply any wash sale rules to tax lots with customer or 3rd-party provided cost basis. You must check your own records across all of your Fidelity and non-Fidelity accounts to ensure that you are correctly accounting for losses related to any wash sales.

^D Indicates a Dividend or Capital Gains Distribution exists.

¹ The price of one or more positions has not been updated today and is currently displaying the price from the prior market day. Today's gain/loss data resets daily before the market opens. Some securities, such as mutual funds, are priced once a day, after the market closes.

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Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so investors may have a gain or loss when shares are sold. Current performance may be higher or lower than what is quoted, and investors should visit [the performance page](#) for most recent month-end performance.

You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Fidelity Investments and its affiliates, the fund's sponsor, is not required to reimburse the fund for losses, and you should not expect that the sponsor will provide financial support to the fund at any time, including during periods of market stress.

Fidelity's government and U.S. Treasury money market funds will not impose a fee upon the sale of your shares.

Options trading entails significant risk and is not appropriate for all investors. Certain complex options strategies carry additional risk. Before trading options, please read [Characteristics and Risks of Standardized Options](#). Supporting documentation for any claims, if applicable, will be furnished upon request.

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Fidelity Stock Plan Services, LLC, provides recordkeeping and/or administrative services to your company's equity compensation plan, in addition to any services provided directly to the plan by your company or its service providers.

Investment advisory services are provided through Fidelity Personal and Workplace Advisors LLC (FPWA), a registered investment adviser, for a fee. Brokerage services are provided through Fidelity Brokerage Services LLC (FBS). Both are Fidelity Investments companies. Fidelity advisors are licensed representatives of FPWA and registered representatives of FBS. Whether a Fidelity advisor provides advisory or brokerage services to you will depend on the products and services you choose.

Effective March 31, 2025, Fidelity Personal and Workplace Advisors LLC (FPWA) will merge into Strategic Advisers LLC (Strategic Advisers). Any services provided or benefits received by FPWA as described above will, as of March 31, 2025, be provided and/or received by Strategic Advisers. FPWA and Strategic Advisers are Fidelity Investments companies.

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> Additional important information



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