



NATIONAL FINANCIAL SERVICES LLC  
 Agent for Fidelity Management Trust Company  
 P.O. Box 673000  
 Dallas TX 75267-3000

**2016 Form 5498 IRA Contribution Information**

| Account No. | Taxpayer ID. | Page   |
|-------------|--------------|--------|
| 120-976610  | ***-**-0003  | 1 of 4 |

Federal ID Number: 04-3523567

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041652 FICB1R03 000000 AT 01  
 DEVON N CAMPBELL  
 2405 YELLOW BIRCH WAY  
 203  
 KNOXVILLE TN 37931-2780

Customer Service: 800-544-6666  
 Visit Us Online: **Fidelity.com**

**Form 5498** **2016 IRA Contribution Information** **OMB No.1545-0747**

This information is being furnished to the Internal Revenue Service.

|   |                          |
|---|--------------------------|
| <b>Account Number</b>                           | <b>120-976610</b>        |
| 5. Fair market value of account.....            | \$21,794.97              |
| 7. IRA Type.....                                | ROTH IRA                 |
| 10. Roth IRA contributions.....                 | \$5,500.00               |
| 11. Required Minimum Distribution for 2017..... | <input type="checkbox"/> |

**IRA Portfolio as of December 31, 2016** (not reported to IRS)

| Account Type                   | Security          | CUSIP     | Quantity  | Price     | Market Value | 15b code |
|--------------------------------|-------------------|-----------|-----------|-----------|--------------|----------|
| <b>ROTH IRA†</b>               | <b>120-976610</b> |           |           |           |              |          |
| PARNASSUS ENDEAVOR FUND        |                   | 701765869 | 192.67400 | 32.990000 | \$6,356.32   |          |
| PARNASSUS CORE EQUITY INVESTOR |                   | 701769101 | 392.94100 | 39.290000 | \$15,438.65  |          |

Fair Market Value of your IRA Portfolio as of 12/31/2016 \$21,794.97  
 Fair Market Value of your IRA Portfolio as of 12/31/2015 \$13,983.68

† According to the IRS, Roth IRA assets should not be included when calculating Required Minimum Distributions during your (a.k.a. the original depositor's) lifetime.

**IRA Beneficiary Summary Statement as of December 31, 2016** (not reported to IRS)

| Account         | Primary or Contingent | Name              | Share Percent | Date of Birth/Trust | Relationship | Legal Heir Option |
|-----------------|-----------------------|-------------------|---------------|---------------------|--------------|-------------------|
| <b>ROTH IRA</b> |                       | <b>120-976610</b> |               |                     |              |                   |
|                 | Primary               | DARYL CAMPBELL    | 100.00        | 01/23/1954          | Non-Spouse   |                   |
|                 | Contingent            | CONNIE CAMPBELL   | 100.00        | 10/28/1953          | Non-Spouse   |                   |

Continued on next page

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| 120-976610  | ***-**-0003  | 2 of 4 |

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**To add or update your beneficiary information, go to the Customer Service page on Fidelity.com.**

**If you make any IRA contributions for 2016 between January 1 - April 18, 2017, you will be mailed an updated Form 5498 by May 31, 2017.**

Continued on next page



# 2016 Form 5498 Instructions

## Form 5498: Individual Retirement Arrangement Information

These are IRS instructions that we are required to provide to you.

### INSTRUCTIONS TO PARTICIPANT

The information on Form 5498 is submitted to the Internal Revenue Service by the trustee or issuer of your individual retirement arrangement (IRA) to report contributions, including any catch-up contributions, required minimum distributions (RMDs), and the fair market value (FMV) of the account. For information about IRAs, see Pubs. 590-A, 590-B, and 560.

**Participant's identification number.** For your protection, this form may show only the last four digits of your Social Security Number (SSN), individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN). However, the issuer has reported your complete identification number to the IRS, and, where applicable, to state and/or local governments.

**Account number.** May show an account or other unique number the trustee or issuer assigned to distinguish your account.

**Line 1.** Shows traditional IRA contributions for 2016 you made in 2016 and through April 18, 2017. These contributions may be deductible on your Form 1040 or 1040A. However, if you or your spouse was an active participant in an employer's pension plan, these contributions may not be deductible. This line does not include amounts in lines 2-4, 8-10, 13a, and 14a.

**Line 2.** Shows any rollover (including a direct rollover to a traditional IRA or Roth IRA), or a qualified rollover contribution (including a military death gratuity, SGLI payment, or qualified settlement income) to a Roth IRA you made in 2016. It does not show any amounts you converted from your traditional IRA, SEP IRA, or SIMPLE IRA to a Roth IRA. They are shown on line 3. See the Form 1040 or 1040A instructions for information on how to report rollovers. If you have ever made any nondeductible contributions to your traditional IRA or SEP IRA and you did not roll over the total distribution, use Form 8606 to figure the taxable amount. If property was rolled over, see Pub. 590-A. For a qualified rollover to a Roth IRA, see also Pub. 590-A.

**Line 3.** Shows the amount converted from a traditional IRA, SEP IRA, or SIMPLE IRA to a Roth IRA in 2016. Use Form 8606 to figure the taxable amount.

**Line 4.** Shows amounts recharacterized from transferring any part of the contribution (plus earnings) from one type of IRA to another. See Pub. 590-A.

**Line 5.** Shows the fair market value of your account at year-end. However, if a decedent's name is shown, the amount reported may be the FMV on the date of death. If the FMV shown is zero for a decedent, the executor or administrator of the estate may request a date-of-death value from the financial institution.

**Line 7.** May show the kind of IRA reported on this Form 5498.

**Line 8.** Shows SEP contributions made in 2016, including contributions made in 2016 for 2015, but not including contributions made in 2017 for 2016. If made by your employer, do not deduct on your income tax return. If you made the contributions as a self-employed person (or partner), they may be deductible. See Pub. 560.

**Line 9.** Shows SIMPLE contributions made in 2016. Shows SIMPLE contributions made in 2016, including contributions made in 2016 for 2015, but not including contributions made in 2017 for 2016. If made by your employer, do not deduct on your income tax return. If you made the contributions as a self-employed person (or partner), they may be deductible. See Pub. 560.

**Line 10.** Shows Roth IRA contributions you made in 2016 and through April 18, 2017. Do not deduct on your income tax return.

**Line 11.** If the box is checked, you must take an RMD for 2017. An RMD may be required even if the box is not checked. If you do not take the RMD for 2017, you are subject to a 50% excise tax on the amount not distributed. See Pub. 590-B for details.

**Line 12a.** Shows the date by which the RMD amount in line 12b must be distributed to avoid the 50% excise tax on the undistributed amount for 2017.

**Line 13a.** Shows the amount for any postponed contribution made in 2016 for a prior year.

**Line 13b.** Shows the year to which the postponed contribution in line 13a was credited.

**Line 13c.** For participants who made a postponed contribution due to an extension of the contribution due date because of a federally designated disaster, shows the code FD.

For participants who served in designated combat zones, qualified hazardous duty areas, or in direct support areas, shows the appropriate code. The codes are: EO13239 for Afghanistan and associated direct support areas, EO12744 for the Arabian Peninsula areas, and EO13119 (or PL106-21) for the Yugoslavia operations areas. For additional information, including a list of locations within the designated combat zones and qualified hazardous duty areas, see Pub. 3. For updates to the list of locations, go to [www.irs.gov/form5498](http://www.irs.gov/form5498).

**Line 14a.** Shows the amount of any repayment of a qualified reservist distribution or federally designated disaster withdrawal repayment. See Pub. 590-A for reporting repayments.

**Line 14b.** Shows the code QR for the repayment of a qualified reservist distribution or code DD for repayments of a federally designated disaster distribution.

**Line 15a.** Shows the FMV of the investments in the IRA that are specified in the categories identified in line 15b.

**Line 15b.** The following codes show the type(s) of investments held in your account for which the FMV is required to be reported in line 15a.

A—Stock or other ownership interest in a corporation that is not readily tradable on an established securities market.

B—Short or long-term debt obligation that is not traded on an established securities market.

C—Ownership interest in a limited liability company or similar entity (unless the interest is traded on an established securities market).

D—Real estate.

E—Ownership interest in a partnership, trust, or similar entity (unless the interest is traded on an established securities market).

F—Option contract or similar product that is not offered for trade on an established option exchange.

G—Other asset that does not have a readily available FMV.

H—More than two types of assets (listed in A through G) are held in this IRA.

**Future developments.** For the latest information about developments related to Form 5498 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/form5498](http://www.irs.gov/form5498).

## Important Information about Your Fidelity IRA(s)

### Beneficiary Reminder

The IRA Beneficiary Summary Section of your Form 5498 provides a detailed list of the beneficiaries on file for your Fidelity IRA(s) as of December 31, 2016. It is important to periodically check your beneficiary information and make necessary updates. IRA assets generally pass to beneficiaries outside the instructions of a will. Your designated beneficiaries will receive your IRA assets after your death, according to the Fidelity IRA or Fidelity Roth IRA Custodial Agreement. To make updates, call a Fidelity Representative at 1-800-544-6666 and request a Beneficiary Designation Form.

### Withholding Information on Distributions from Your Retirement Accounts

#### Federal Tax Withholding

IRS regulations require us to withhold federal income tax at a rate of 10% from your total IRA distribution (excluding Roth IRA distributions). You may elect not to have federal withholding apply (if you are a U.S. person, including a resident alien individual), or you may elect to increase the rate of withholding. 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 nonresident alien. Your election will remain in effect on checkwriting or periodic distributions taken under a systematic withdrawal plan from your IRA until revoked by you. You can change this election for future distributions at any time by sending Fidelity a written request or calling a Retirement Representative at 1-800-544-4774.

#### State Tax Withholding

If federal income tax is withheld from your distribution, state income taxes may also be withheld. Your state of residence will determine your state income tax withholding requirements, if any. Please refer to the list below. Your state of residence is determined by your legal address of record provided for your IRA. The information provided is general in nature and should not be considered legal or tax advice. Please contact your investment representative, tax advisor, or state taxing authority for assistance.

For residents of AR, DE, IA, KS, MA, ME, OK, and VT: If federal income tax is withheld, state income tax of at least your state's minimum requirements must be withheld in addition to federal income tax withholding at the time of your distribution. If you elect out of federal income tax withholding, state income tax will not be withheld unless you indicate otherwise.

For residents of CA, NC, and OR: If federal income tax is withheld, state income tax of at least your state's minimum requirements must be withheld in addition to federal income tax withholding at the time of your distribution unless you elect not to have state income taxes 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, the District of Columbia 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 MS: State income tax of at least your state's minimum requirements must be withheld regardless of whether or not federal income tax is withheld unless you elect not to have state income taxes withheld.

For residents of MI: State income tax applies regardless of whether or not federal income tax withholding is applied to your distribution. Tax withholding is not required if you meet certain Michigan requirements governing pension and retirement benefits. Please reference the MI W-4P Form for additional information about calculating the amount to withhold from your distributions.

For residents of AK, FL, HI, NH, NV, SD, TN, TX, WA, and WY: State income tax withholding is not available on your IRA distributions.

For residents of all other states and residents of DC taking periodic distributions: 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. Contact a Fidelity Representative at 1-800-FIDELITY (343-3548) for more information, or contact your state taxing authority for assistance.

#### Armed Forces Tax Benefits

If you are serving in, or serving in support of, the U.S. Armed Forces in a designated combat zone or hazardous duty area, you may be eligible for an extension of your IRA contribution deadlines. Visit the IRS online at [www.irs.gov](http://www.irs.gov), or call them at 1-800-829-1040 for more information.