



FIDELITY HEALTH SAVINGS ACCOUNT JONATHAN B MORGAN
HEALTH SAVINGS ACCOUNT FIDELITY PERSONAL TRUST CO -
CUSTODIAN
► **Account Number: 244-131786**

Your Account Value: **\$0.38**

Change from Last Period: ▼ **\$588.14**

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JONATHAN B MORGAN
221 BENNETT FARMS TRAIL
221 BENNETT FARMS TRAIL
ACWORTH GA 30102-1333

	This Period	Year-to-Date
Beginning Account Value	\$588.52	\$588.52
Subtractions	-609.38	-609.38
Transaction Costs, Fees & Charges	-0.02	-0.02
Change in Investment Value *	21.24	21.24
Ending Account Value **	\$0.38	\$0.38
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$0.38	

Contact Information

Online	Fidelity.com
FAST®-Automated Telephone	(800) 544-5555
Health Savings Accounts	(800) 544-3716
8:30am - 8pm ET, Mon - Fri	

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Fidelity.com/taxprep.

* 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.





Account Summary

Account # 244-131786
JONATHAN B MORGAN - HEALTH SAVINGS ACCOUNT

Account Value: **\$0.38**

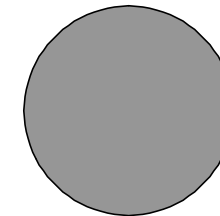
Account Holdings

Change in Account Value ▼ **\$588.14**

	This Period	Year-to-Date
Beginning Account Value	\$588.52	\$588.52
Subtractions	-609.38	-609.38
Exchanges Out	-609.36	-609.36
Transaction Costs, Fees & Charges	-0.02	-0.02
Change in Investment Value *	21.24	21.24
Ending Account Value	\$0.38	\$0.38
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$0.38	

Total Account Trades Feb 2022 - Jan 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.



100% Core Account (\$0)

Top Holdings

Description	Value	Percent of Account
Fidelity Government Cash Reserves	\$0	100%
Total	\$0	100%

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

Income Summary

	This Period	Year-to-Date
Tax-free	\$0.38	\$0.38
Total	\$0.38	\$0.38



Account # 244-131786
JONATHAN B MORGAN - HEALTH SAVINGS ACCOUNT

Core Account and Credit Balance Cash Flow

	This Period	Year-to-Date
Beginning Balance	\$78.24	\$78.24
Investment Activity		
Securities Sold	531.12	531.12
Dividends, Interest & Other Income ^D	0.38	0.38
Exchanges Out	-609.36	-609.36
Total Investment Activity	-\$77.86	-\$77.86
Ending Balance	\$0.38	\$0.38

^D Includes dividend reinvestments.

Realized Gains and Losses from Sales

(May not reflect all gains and losses due to incomplete cost basis)

	This Period	Year-to-Date
Net Short-term Gain/Loss	3.09	3.09
Short-term Gain	3.09	3.09
Net Gain/Loss	\$3.09	\$3.09

Contributions and Distributions

	This Period	Year-to-Date
2022 Partic.	-	-
Reportable dist.	-	-

Holdings

Core Account

Description	Beginning Market Value Jan 1, 2023	Quantity Jan 31, 2023	Price Per Unit Jan 31, 2023	Ending Market Value Jan 31, 2023	EAI (\$) / EY (%)
FIDELITY GOVERNMENT CASH RESERVES (FDRXX)	\$78.24	0.380	\$1.0000	\$0.38	\$0.01 2.630%
-- 7-day yield: 3.99%					
Total Core Account (100% of account holdings)	\$78.24			\$0.38	\$0.01
Total Holdings				\$0.38	\$0.01

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.**



Activity

Account # 244-131786
JONATHAN B MORGAN - HEALTH SAVINGS ACCOUNT

Securities Bought & Sold

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Total Cost Basis	Transaction Cost	Amount
01/20	VANGUARD INDEX FDS VANGUARD TOTAL STK MKT ETF	922908769	You Sold <i>Short-term gain: \$2.32</i>	-2.000	\$199.00500	\$395.68f	-\$0.01	\$398.00
01/20	VANGUARD INDEX FDS VANGUARD TOTAL STK MKT ETF	922908769	You Sold <i>Short-term gain: \$0.77</i>	-0.669	199.00000	132.35f	-0.01	133.12
Total Securities Sold						\$528.03	-\$0.02	\$531.12
Net Securities Bought & Sold							-\$0.02	\$531.12

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
01/31	FIDELITY GOVERNMENT CASH RESERVES	316067107	Dividend Received	-	-	\$0.38
Total Dividends, Interest & Other Income						\$0.38

Exchanges Out

Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
01/18	235-828981-1		Transferred To	-	-	-\$78.24
01/23	235-828981-1		Transferred To	-	-	-531.12
Total Exchanges Out						-\$609.36



Activity

Account # 244-131786
JONATHAN B MORGAN - HEALTH SAVINGS ACCOUNT

Core Fund Activity

For more information about the operation of your core account, please refer to your Customer Agreement.

Settlement Date	Account Type	Transaction	Description	Quantity	Price	Amount	Balance
01/18	CASH	You Sold	FIDELITY GOVERNMENT CASH RESERVES @ 1	-78.240	\$1.0000	-\$78.24	-
01/20	CASH	You Bought	FIDELITY GOVERNMENT CASH RESERVES MORNING TRADE @ 1	531.120	1.0000	531.12	531.12
01/23	CASH	You Sold	FIDELITY GOVERNMENT CASH RESERVES @ 1	-531.120	1.0000	-531.12	-
01/31	CASH	You Bought	FIDELITY GOVERNMENT CASH RESERVES @ 1	0.380	1.0000	0.38	0.38
Total Core Fund Activity						-\$77.86	

Cost basis and gain/loss information is provided as a service to our customers and is based on standards for filing US Federal Tax Returns as determined by Fidelity. This information is not intended to address tax law or reporting requirements applicable in your country of tax residence.

f FIFO (First-In, First-Out)

Additional Information and Endnotes

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If you notify Fidelity orally, Fidelity may require that you send your complaint or question in writing within 10 business days. Fidelity will tell you the results of its investigation within 10 business days of hearing from you and will correct any error promptly. If Fidelity needs more time, however, it may take up to 45 days to



Additional Information and Endnotes

Account # 244-131786
JONATHAN B MORGAN - HEALTH SAVINGS ACCOUNT

investigate your complaint or question. If Fidelity decides to do this, it will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes Fidelity to complete its investigation. If Fidelity asks you to put your request or question in writing and doesn't receive it within 10 business days, or if your account is a brokerage account subject to Regulation T of the Board of Governors of the Federal Reserve System (Credit by Brokers and Dealers, 12 CFR 220), Fidelity may not credit your account.

For questions involving new accounts, or point-of-sale or foreign-initiated transactions, Fidelity may take up to 90 days to investigate your complaint or question. For new accounts, Fidelity may take up to 20 days to credit your account for the amount you think is in error. Fidelity will inform you of the results of its investigation within three business days of its completion. If Fidelity decides that there was no error, Fidelity will send you a written explanation. You may ask for copies of the documents that Fidelity used in the investigation.

Contact Information: You can contact Fidelity by mail at Fidelity Investments, PO Box 770001, Cincinnati, OH, 45277-0002, or by phone at 800-544-6666.
707063.2.0

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.

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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.

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