



INVESTMENT REPORT  
January 1, 2026 - January 31, 2026

Envelope # BSTLJWBBGRLK

CHRISTOPHER J PEREIRA  
214 TANGER RD  
LACKAWAXEN PA 18435

FIDELITY HEALTH SAVINGS ACCOUNT CHRISTOPHER PEREIRA  
HEALTH SAVINGS ACCOUNT FIDELITY PERSONAL TRUST CO -  
CUSTODIAN

► Account Number: 263-141176

Your Account Value: **\$4,786.06**

Change from Last Period: **▲ \$363.75**

	This Period	Year-to-Date
<b>Beginning Account Value</b>	<b>\$4,422.31</b>	<b>\$4,422.31</b>
Additions	300.76	300.76
Change in Investment Value *	62.99	62.99
<b>Ending Account Value **</b>	<b>\$4,786.06</b>	<b>\$4,786.06</b>
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI		<b>\$4,786.06</b>

#### Contact Information

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

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\* 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.

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## Account Summary

Account # 263-141176  
CHRISTOPHER PEREIRA - HEALTH SAVINGS ACCOUNT

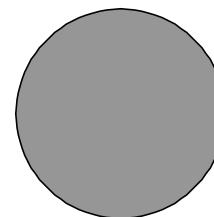
Account Value: **\$4,786.06**

Account Holdings

Change in Account Value **▲ \$363.75**

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Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$4,786.06	

\* 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% Mutual Funds (\$4,786)

### Top Holdings

Description	Value	Percent of Account
Fidelity 500 Index Fund	\$4,786	100%
<b>Total</b>	<b>\$4,786</b>	<b>100%</b>

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

### Contributions and Distributions

	This Period	Year-to-Date
2025 Partic.	\$259.09	\$259.09
2025 Company	41.67	41.67



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## Holdings

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CHRISTOPHER PEREIRA - HEALTH SAVINGS ACCOUNT

### Mutual Funds

Description	Beginning Market Value Jan 1, 2026	Quantity Jan 31, 2026	Price Per Unit Jan 31, 2026	Ending Market Value Jan 31, 2026	Total Cost Basis	Unrealized Gain/Loss Jan 31, 2026	EAI (\$) / EY (%)
<strong>Stock Funds</strong>							
FIDELITY 500 INDEX FUND(FXAIX)	\$4,422.31	19.846	\$241.1600	\$4,786.06	\$4,329.10	\$456.96	\$52.55 1.100%
Total Stock Funds (100% of account holdings)	\$4,422.31			\$4,786.06	\$4,329.10	\$456.96	\$52.55
<strong>Total Mutual Funds (100% of account holdings)</strong>	<strong>\$4,422.31</strong>			<strong>\$4,786.06</strong>	<strong>\$4,329.10</strong>	<strong>\$456.96</strong>	<strong>\$52.55</strong>
<strong>Total Holdings</strong>				<strong>\$4,786.06</strong>	<strong>\$4,329.10</strong>	<strong>\$456.96</strong>	<strong>\$52.55</strong>

All positions held in cash account unless indicated otherwise.

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.**

Total Cost Basis does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable.

## Activity

### Securities Bought & Sold

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Transaction Cost	Amount
01/14	FIDELITY 500 INDEX FUND+ HSA ALLOCATION	315911750	You Bought	1.243	\$241.94000	-	-\$300.76
	Total Securities Bought					-	-\$300.76
	<strong>Net Securities Bought &amp; Sold</strong>					-	<strong>-\$300.76</strong>

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## Activity

Account # 263-141176  
CHRISTOPHER PEREIRA - HEALTH SAVINGS ACCOUNT

### Contributions

Date	Reference	Description	Amount
01/13		Employer Pr Yr	\$41.67
01/13		Participant Pr Yr	259.09
<b>Total Contributions</b>			<b>\$300.76</b>

### Core Fund Activity

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

#### Settlement Account

Date	Type	Transaction	Description	Quantity	Price	Amount	Balance
01/13	CASH	You Bought	FIDELITY GOVERNMENT CASH RESERVES @ 1	300.760	\$1.0000	\$300.76	\$300.76
01/14	CASH	You Sold	FIDELITY GOVERNMENT CASH RESERVES MORNING TRADE @ 1	-300.760	1.0000	-300.76	-
<b>Total Core Fund Activity</b>							-

+ Prospectus sent under separate cover.

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## Estimated Cash Flow (Rolling as of January 31, 2026)

Account # 263-141176

CHRISTOPHER PEREIRA - HEALTH SAVINGS ACCOUNT

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
February 2026	--	--	--	--	--	--	--
March	--	--	--	--	13	--	13
April	--	--	--	--	--	--	--
May	--	--	--	--	--	--	--
June	--	--	--	--	13	--	13
July	--	--	--	--	--	--	--
August	--	--	--	--	--	--	--
September	--	--	--	--	13	--	13
October	--	--	--	--	--	--	--
November	--	--	--	--	--	--	--
December	--	--	--	--	13	--	13
January 2027	--	--	--	--	--	--	--
<b>Total</b>	--	--	--	--	<b>\$52</b>	--	<b>\$52</b>

This table presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. The cash flows displayed are estimates provided for informational purposes only and there is no guarantee that you will actually receive any of the amounts displayed. These estimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed income are calculated using the security's coupon rate. The estimates for all other securities are 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. IADs are sourced from third party vendors believed to be reliable, but no assurance can be made as to accuracy. There are circumstances in which these estimates will not be presented for a specific security you hold. **Please refer to Help/Glossary on Fidelity.com for additional information on these calculations.**

**Bond & CD Income** includes interest payments for fixed and variable rate bonds, international bonds that pay in USD, certificates of deposit (CDs), and credit union share certificates (CUSCs).

**Bond & CD Principal** includes maturing principal payments for fixed and variable rate bonds, international bonds that pay in USD, CDs, and CUSCs.

**Stock Income** includes estimated dividend payments for common stocks, preferred stocks, ADRs, closed-end mutual funds, and MLPs.

**ETP Income** includes estimated dividend payments for Exchange Traded Funds (ETFs) and Exchange Traded Notes (ETNs).

**Mutual Fund Income** includes estimated dividend payments for Fidelity and non-Fidelity mutual funds.

**Other Income** includes, but is not limited to estimated dividend payments for Unit Investment Trusts (UITs), REITs, and LPs.

This table does not include cash flow from foreign denominated fixed income.

-- not available

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## Additional Information and Endnotes

Account # 263-141176  
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Error Resolution: In the case of errors or questions about a Covered Transfer, promptly call or write Fidelity using the contact information listed below. You must call or write Fidelity if you think that your statement is wrong or if you need more information about a Covered Transfer on the statement. Fidelity must hear from you no later than 60 days after Fidelity sent the FIRST statement on which the problem or error appeared. You will need to tell Fidelity your name and account number, describe the error or Covered Transfer that you are unsure about, explain as clearly as you can why you believe that it is an error or why you need more information, and tell Fidelity the dollar amount of the suspected error.

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 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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## Additional Information and Endnotes

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**Payment for Order Flow:** Fidelity Brokerage Services LLC ("FBS") receives remuneration, compensation, or consideration for directing orders particular broker/dealers or market centers for execution. The source and nature of any compensation received in connection with your particular transaction, the name of the other party, and the time of execution will be disclosed upon written request.

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**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.

**Cost** Fidelity provides purchase cost information for securities held in retirement and HSA accounts. Such information may be adjusted for certain transactions and does not reflect dividends or capital gains reinvestments. Fidelity reports transaction profit or loss information when securities are sold within a retirement or HSA account. Transaction profit or loss is calculated by subtracting purchase cost from sales proceeds

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.

**Statement Discrepancies** Please review your statement and report any inaccuracies or discrepancies. Inquiries, concerns or questions regarding your brokerage account or the activity therein should be directed to FBS by calling 800-544-6666, and NFS, who carries your brokerage accounts, by calling 866-408-1138. Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act (SIPA).

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