Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2021

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A This return/report is for:
- [ ] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
- [X] a single-employer plan
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [X]

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan
UNITED AIRLINES 401(K) SAVINGS PLAN

1b Three-digit plan number (PN) ▶ 222

1c Effective date of plan 01/01/1984

2a Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)
UNITED AIRLINES, INC.
BENEFITS DEPARTMENT - WHQHR

233 SOUTH WACKER DRIVE
CHICAGO, IL 60606-0649

233 SOUTH WACKER DRIVE
CHICAGO, IL 60606-0649

2b Employer Identification Number (EIN) 74-2099724

2c Plan Sponsor's telephone number 877-825-3729

2d Business code (see instructions) 481000

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/13/2022	KELVIN JONES
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☐ Same as Plan Sponsor

UNITED AIRLINES RETIREMENT PLANS ADMINISTRATIVE COMMITTEE
UNITED AIRLINES, INC.-WHQHR
233 SOUTH WACKER DRIVE
CHICAGO, IL 60606-0649

3b Administrator's EIN
74-2099724

3c Administrator's telephone number
877-825-3729

4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:
a Sponsor's name
c Plan Name

4b EIN

4d PN

5 Total number of participants at the beginning of the plan year	**5**	63799
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1) Total number of active participants at the beginning of the plan year	**6a(1)**	43468
a(2) Total number of active participants at the end of the plan year	**6a(2)**	46613
b Retired or separated participants receiving benefits	**6b**	2617
c Other retired or separated participants entitled to future benefits	**6c**	17205
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	66435
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	492
f Total. Add lines **6d** and **6e**	**6f**	66927
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	63787
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	576
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2E 2F 2G 2J 2R 2T 3H

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)

(1)	☐	Insurance
(2)	☐	Code section 412(e)(3) insurance contracts
(3)	☒	Trust
(4)	☐	General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

(1)	☐	Insurance
(2)	☐	Code section 412(e)(3) insurance contracts
(3)	☒	Trust
(4)	☐	General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

(1)	☒	**R** (Retirement Plan Information)
(2)	☐	**MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
(3)	☐	**SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

(1)	☒		**H** (Financial Information)
(2)	☐		**I** (Financial Information – Small Plan)
(3)	☐	0	**A** (Insurance Information)
(4)	☒		**C** (Service Provider Information)
(5)	☒		**D** (DFE/Participating Plan Information)
(6)	☐		**G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2021 Form M-1 annual report. If the plan was not required to file the 2021 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2021** **This Form is Open to Public Inspection.**

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan	**B** Three-digit plan number (PN) ▶
UNITED AIRLINES 401(K) SAVINGS PLAN	222
C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
UNITED AIRLINES, INC.	74-2099724

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . [X] Yes [ ] No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

FID INV INST OPS CO

04-2647786

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

FID INV INST OPS CO

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 64 65 71	RECORDKEEPER	2404398	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

(a) Enter name and EIN or address (see instructions)

MERCER

13-2834414

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
16 27 50	INVESTMENT ADVISOR	272672	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

UNITED AIRLINES, INC.

74-2099724

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
14 50	PLAN ADMINISTRATOR	84485	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

WILLIS TOWERS WATSON

53-0181291

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
16 50	CONSULTANT	73000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

MITCHELL & TITUS, LLP

13-2781641

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	ACCOUNTANT/AUDITOR	45285	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

CURCIO WEBB

36-4171366

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
16 50	CONSULTANT	18200	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FID INV INST OPS CO	60	0
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
MULTIPLE MUTUAL FUND COMPANIES 04-2647786	SUB-TRANSFER AGENCY FEES; SEE ATTACHMENT TO LINE 2(H) FOR FORMULAS	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

Part III	**Termination Information on Accountants and Enrolled Actuaries (see instructions)** (complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2021

This Form is Open to Public Inspection.

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan
UNITED AIRLINES 401(K) SAVINGS PLAN

B Three-digit plan number (PN) ▶ 222

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
UNITED AIRLINES, INC.

D Employer Identification Number (EIN)
74-2099724

Part I **Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)**
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: UNITED AIRLINES 401(K) MASTER TRUST

b Name of sponsor of entity listed in (a): UNITED AIRLINES, INC.

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
61-1785563-224	M	8385411997

a Name of MTIA, CCT, PSA, or 103-12 IE: UAL STABLE VALUE FUND

b Name of sponsor of entity listed in (a): UNITED AIRLINES, INC.

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
61-1785563-226	M	603653598

a Name of MTIA, CCT, PSA, or 103-12 IE: UAL STATED RETURN FUND

b Name of sponsor of entity listed in (a): UNITED AIRLINES, INC.

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
61-1785563-204	M	171866

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

Part II **Information on Participating Plans (to be completed by DFEs)**
(Complete as many entries as needed to report all participating plans)

a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
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a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2021

This Form is Open to Public Inspection

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan
UNITED AIRLINES 401(K) SAVINGS PLAN

B Three-digit plan number (PN) ▶ 222

C Plan sponsor's name as shown on line 2a of Form 5500
UNITED AIRLINES, INC.

D Employer Identification Number (EIN)
74-2099724

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	206505258	182713833
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)	8162737127	8989237461
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(a) Beginning of Year	**(b)** End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)	133519719	128378036
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	8502762104	9300329330
	Liabilities			
g	Benefit claims payable	1g	1052113	201076
h	Operating payables	1h	32835	32835
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	1084948	233911
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	8501677156	9300095419

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

	Income		**(a)** Amount	**(b)** Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	119707771	
	(B) Participants	2a(1)(B)	318759406	
	(C) Others (including rollovers)	2a(1)(C)	30101527	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		468568704
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	12306733	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		12306733
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		0
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)		
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		1025913410
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		2382049
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		1509170896
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	707811402	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		707811402
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: **(1)** Professional fees	2i(1)	63485	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	272672	
(4) Other	2i(4)	2446658	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		2782815
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		710594217
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		798576679
l Transfers of assets:			
(1) To this plan	2l(1)		1038773
(2) From this plan	2l(2)		1197189

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) [X] Unmodified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) [X] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [ ] neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: MITCHELL & TITUS, LLP **(2)** EIN: 13-2781641

d The opinion of an independent qualified public accountant is **not attached** because:

(1) [ ] This form is filed for a CCT, PSA, or MTIA. **(2)** [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X	

			Yes	No	Amount
b	Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b		X	
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e	Was this plan covered by a fidelity bond?	4e	X		25000000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	4j		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No

If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)
UNITED AIRLINES FLIGHT ATTENDANT 401(K) PLAN	74-2099724	008
UNITED AIRLINES PILOT RETIREMENT ACCOUNT PLAN	74-2099724	202

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2021

This Form is Open to Public Inspection.

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan
UNITED AIRLINES 401(K) SAVINGS PLAN

B Three-digit plan number (PN) ▶ 222

C Plan sponsor's name as shown on line 2a of Form 5500
UNITED AIRLINES, INC.

D Employer Identification Number (EIN)
74-2099724

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 04-6568107

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year **3**

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☒ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☒ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☐ **No**

Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 a Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	**14a**	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14b**	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

20 **PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation _____

United Airlines 401(k) Savings Plan

Financial Statements and Supplemental Schedule

December 31, 2021 and 2020,

With Independent Auditor's Report

TABLE OF CONTENTS

	Page
INDEPENDENT AUDITOR'S REPORT	3
FINANCIAL STATEMENTS	
Statements of Net Assets Available for Benefits as of December 31, 2021 and 2020	7
Statement of Changes in Net Assets Available for Benefits for the Year Ended December 31, 2021	8
Notes to the Financial Statements as of December 31, 2021 and 2020, and for the Year Ended December 31, 2021	9
SUPPLEMENTAL SCHEDULE-	
Form 5500- Schedule H, Part IV, Line 4(i)- Schedule of Assets (Held at the End of Year) as of December 31, 2021	22
NOTE: All other schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.	

MITCHELL TITUS

INDEPENDENT AUDITOR'S REPORT

To the Trustees and Participants of the
United Airlines 401(k) Savings Plan

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed an audit of the financial statements of the United Airlines 401(k) Savings Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2021 Financial Statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2021 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from Fidelity Management Trust Company, the trustee of the Plan and a qualified institution, as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 4 to the financial statements is complete and accurate.

Opinion on the 2021 Financial Statements

In our opinion, based on our audit and the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section:

- The amounts and disclosures in the accompanying 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

- The information in the accompanying 2021 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

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MITCHELL TITUS



Basis for Opinion on the 2021 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2021 Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date that the financial statements are issued or are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the Plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditors' Responsibilities for the Audit of the 2021 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but it is not absolute assurance and, therefore, is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists.

The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material, if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

MITCHELL TITUS

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2021 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matters

2021 Supplemental Schedule Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2021 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial

MITCHELL TITUS

statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

- The information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of the Plan. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information certified by a qualified institution.

In our report dated September 14, 2021, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Mitchell & Titus, LLP

October 11, 2022

UNITED AIRLINES 401(k) SAVINGS PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

AS OF DECEMBER 31, 2021 AND 2020

(In thousands)

	2021	2020
Assets:		
Plan interest in Master Trust	$ 8,989,237	$ 8,162,737
UAHI common stock	128,378	133,520
Notes receivable from participants	182,714	206,505
Total assets	9,300,329	8,502,762
Liabilities:		
Accrued expenses	(33)	(33)
Total liabilities	(33)	(33)
Net Assets Available for Benefits	$ 9,300,296	$ 8,502,729

See notes to financial statements.

UNITED AIRLINES 401(k) SAVINGS PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEAR ENDED DECEMBER 31, 2021

(In thousands)

Additions:		
Participant contributions	$	318,759
Employer contributions		119,708
Rollover contributions		30,102
Total contributions		468,569
Net investment income:		
Plan interest in net appreciation of Master Trust		1,025,975
Net appreciation in fair value of Plan investments		2,382
Interest income from notes receivable from participants		12,307
Net investment gain		1,040,664
Total additions		1,509,233
Deductions:		
Benefits paid to participants		(708,662)
Administrative expenses		(2,783)
Total deductions		(711,445)
Increase in Net Assets Prior to Plan Transfers		797,788
Net transfers from other plans		(63)
Net transfer from the United Airlines Flight Attendant 401(k) Plan		(158)
Total net transfers to other plans		(221)
Increase in Net Assets after Transfers		797,567
Net Assets Available for Benefits:		
Beginning of year		8,502,729
End of year	$	9,300,296

See notes to financial statements.

UNITED AIRLINES 401(k) SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2021 AND 2020 AND FOR THE YEAR ENDED DECEMBER 31, 2021

1. DESCRIPTION OF PLAN

The following description of the United Airlines 401(k) Savings Plan (the Plan) is for general information purposes only. More complete information about the Plan Document, vesting, and benefit provisions is contained in the Summary Plan Description, a copy of which is available from United Airlines, Inc. (United or Company).

General and Plan Participants. The Plan is a defined contribution plan covering certain employees who are classified as Management and Administrative Participants, Technician and Related/Flight Simulator Technician and Related (IBT), Flight Dispatcher Participants (PAFCA), Fleet Service Employees, Passenger Service Employees, Storekeepers, and Fleet Technical Instructors and Related Employees (IAM), Maintenance Instructors, Security Officers, and Central Load Planners (IAM), Catering Operations Participants, Technical Operations Maintenance Controllers Participants (IBT), United Ground Express (UGE) Participants, or United Aviation Fuels Corporation (UAFC) Participants. In October 2021, United began transitioning its catering services to external suppliers. As a result of the outsourcing, no active Catering Operating Participants remaining in the Plan as of early 2022. Employees are eligible to become participants on their date of hire. The Plan Sponsor is United, a wholly owned subsidiary of United Airlines Holdings, Inc. (UAHI), and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Trustee and Record Keeper. Fidelity Management Trust Company (Fidelity or Trustee) is the Plan's trustee and record keeper.

Employee Contributions. Participants may elect to make voluntary pre-tax, Roth 401(k) and/or post-tax contributions to the Plan. A participant may elect to contribute 1% to 100% - in increments of 1% - of eligible earnings for a Plan year subject to limitations under the Internal Revenue Code (the Code). A one-time post-tax contribution during an open window at the end of the year may also be made. Participants who are or will attain the age 50 or older before the close of the calendar year are eligible to make catch-up contributions in accordance with Section 414(v) of the Code. Participants residing in the Commonwealth of Puerto Rico are not eligible for Roth 401(k) contributions and may make limited post-tax and catch-up contributions per Puerto Rico Law.

Participants may elect to roll over pre-tax or Roth 401(k) money into the Plan from certain other qualified employer plans or a qualified Individual Retirement Account (IRA). With the exception of Roth 401(k) rollover contributions, the Plan will not accept a rollover of after-tax contributions.

Employer Contributions: United makes matching and/or direct contributions by employee category, as follows:

- *Management and Administrative Participants and UAFC Participants* - Subject to the limitations and conditions of the Plan, United and UAFC, respectively, will make Employer Matching Contributions equal to 100% of the participant's pre-tax and Roth 401(k) contributions up to 4% of eligible earnings. In addition, United and UAFC will contribute Employer Direct Contributions based on the participant’s eligible earnings. The contribution percentage ranges from 2% to 4% based on the sum of the participant's age and years of service on January 1 of each Plan year. Additionally, Pension Transition Contributions are available for certain eligible participants who were previously participating and accruing benefits under The Continental Retirement Plan (CARP). Pension Transition Contribution percentages are determined based on the data, assumptions, and projections described in the Plan.

- *Technician and Related/Flight Simulator Technician and Related (IBT)* - Subject to the limitations and conditions of the Plan and collective bargaining agreement, United will make Employer Matching Contributions equal to the greater of 100% of the participant's pre-tax and Roth 401(k) contributions up to a maximum of $300 or the amount determined based on the participant's employee contributions and years of service. The contribution percentage ranges from a maximum match of 0.75% to 3.00% of eligible earnings. Additionally, United will make Employer Direct Contributions equal to 1% of eligible earnings, provided the participant has completed 30 or more years of "Credited Service" while a participant in CARP (as the term "Credited Service" is defined in CARP).

- *Flight Dispatcher Participants (PAFCA)* - Subject to the limitations and conditions of the Plan and collective bargaining agreement, United will make Employer Matching Contributions equal to 50% of the participant's pre-tax and Roth 401(k) contributions, not exceed 6% of eligible earnings. Additionally, United will contribute 6% of eligible earnings for participants covered by the collective bargaining agreement between the Company and PAFCA immediately prior to the effective date of the *2014 Flight Dispatcher Agreement Between United Airlines, Inc. and Professional Airline Flight Control Association / Transport Workers Union Local 542* or hired after that date.

- *Fleet Service Employees, Passenger Service Employees, Storekeepers, and Fleet Technical Instructors and Related Employees (IAM)* - Subject to the limitations and conditions of the Plan and collective bargaining agreement, United will make Employer Matching Contributions equal to the greater of 100% of the participant's pre-tax and Roth 401(k) contributions up to a maximum of $300 or the amount determined based on the participant's employee contributions and years of service. For participants with more than five years of service, the contribution percentage ranges from a maximum match of 1% to 3% of eligible earnings.

- *Maintenance Instructors, Security Officers, and Central Load Planners (IAM)* - Participants are not eligible for Company contributions.

- *Catering Operations Participants* - Subject to the limitations and conditions of the Plan, United will make Employer Matching Contributions equal to the greater of 100% of the participant's pre-tax and Roth 401(k) contributions up to a maximum of $300 or the amount determined based on the participant's employee contributions and years of service. For participants with more than five years of service, the contribution percentage ranges from a maximum match of 1% to 3%. For participants with at least one year of service, United will make Employer Direct Contributions (formerly referred to as Chelsea Retirement contributions) equal to 2% of eligible earnings.

- *Technical Operations Maintenance Controllers Participants (IBT) (Effective December 1, 2021)* - Subject to the limitations and conditions of the Plan and collective bargaining agreement, United will make Employer Matching Contributions equal to 100% of the participant's pre-tax and Roth 401(k) contributions up to 4% of eligible earnings. In addition, United will make Employer Direct Contributions equal to 4% of eligible earnings. Additionally, Pension Transition Contributions are available for certain eligible participants who were on the "Maintenance Controllers" seniority list and receiving Pension Transition Contributions as of the effective date of the 2021 collective bargaining agreement. Pension Transition Contribution percentages are determined based on the data, assumptions, and projections described in the Plan.

- *UGE Participants* - Subject to the limitations and conditions of the Plan, UGE will make Employer Matching Contributions equal to 100% of the UGE Management & Administrative participant's pre-tax and Roth 401(k) contributions up to 4% of eligible earnings. In addition, UGE will contribute Employer Direct Contributions based on the UGE Management & Administrative participant's eligible earnings. The contribution percentage ranges from 2%

to 4% based on the sum of the participant's age and years of service on January 1 of each Plan year. Additionally, Pension Transition Contributions are available for certain eligible participants who were previously participating and accruing benefits under CARP. Pension Transition Contribution percentages are determined based on the data, assumptions, and projections described in the Plan. UGE Frontline participants are not eligible for Company contributions.

Vesting. Participants are 100% vested in the value of their pre-tax, Roth 401(k), post-tax and rollover contributions to the Plan. The vesting schedule for employer contributions by employment category is as follows:

- *Management and Administrative Participants and UAFC Participants* - Participants are always 100% vested in their Employer Matching Contributions. Employer Direct Contributions will be on a three-year vesting schedule beginning with 33% vested after the first year of service and increasing in 33% increments thereafter. Participants will be 100% vested after their third year of service, upon death, attainment of age 65 while employed by United or an Affiliate, or participation in the "Voluntary Separation Program (VSP2)" or the "Voluntary Separation Program (VSP3)," with a separation date of November 30, 2020.

- *Technician and Related/Flight Simulator Technician and Related (IBT)* - Participants are always 100% vested in their Employer Matching Contributions and Employer Direct Contributions, if applicable *Flight Dispatcher Participants (PAFCA)* - Participants are always 100% vested in their Employer Matching Contributions. Dispatchers employed by United Air Lines, Inc. on January 1, 2005 are 100% vested in United's Employer Direct Contributions. Otherwise, a five-year vesting schedule was implemented beginning with 20% vested after the first year of service and increasing in 20% increments thereafter. Participants will be 100% vested after their fifth year of service, upon death, or attainment of age 65 while employed by United or an Affiliate.

- *Fleet Service Employees, Passenger Service Employees, Storekeepers, and Fleet Technical Instructors and Related Employees (IAM)* - Participants are always 100% vested in their Employer Matching Contributions.

- *Catering Operations Participants* - Participants are always 100% vested in their Employer Matching Contributions. Employer Direct Contributions will be on a five-year vesting schedule beginning with 20% vested after two years of service, 50% after three years, 75% after four years, and 100% after five years. Participants will be 100% vested after their fifth year of service, upon death, attainment of age 65 while employed by United or an Affiliate. Additionally, participants who were active immediately prior to the transition to the new suppliers on or after 2021 will be 100% vested in the portion of his or her account attributable to Employer Direct Contributions,

- *Technical Operations Maintenance Controllers Participants (IBT)* - Participants are always 100% vested in their Employer Matching Contributions. Employer Direct Contributions will be on a three-year vesting schedule beginning with 33% vested after the first year of service and increasing in 33% increments thereafter. Participants will be 100% vested after their third year of service, upon death, attainment of age 65 while employed by United or an Affiliate

- *UGE Participants* - UGE participants are always 100% vested in their Employer Matching Contributions. Employer Direct Contributions will be on a three-year vesting schedule beginning with 33% vested after the first year of service and increasing in 33% increments thereafter. Participants will be 100% vested after their third year of service, upon death, or attainment of age 65 while employed by UGE.

Forfeitures. If a participant incurs a break in service of five full years or takes a total distribution of their account, the non-vested portion of their account will be forfeited. If the participant resumes employment with United or an Affiliate prior to

incurring a break in service of five full years, any forfeited amounts will be restored to the participant's account. Forfeitures occurring in a plan year will first be applied to restore the accounts of participants and any remaining forfeitures will be used to reduce the employer's contributions for the plan year in which the forfeiture occurs.

Investment Funds. Upon enrollment in the Plan, participants may direct their contributions and any employer contributions to any of the Plan's designated investment options, including the self-directed brokerage. If a participant fails to make an investment election, his or her account shall be invested in the default fund designated by the Investment Committee. The UAL Stock Fund was frozen for new investments effective September 30, 2010. Participants may hold or sell shares in the UAL Stock Fund but may not purchase shares.

Participant Accounts. Individual accounts are maintained for each Plan participant. Each participant's account is credited with contributions and Plan earnings and charged with withdrawals, an allocation of Plan losses and administrative fees. Allocations are based on account balances, as defined by the Plan. Each participant is entitled to the benefit that can be provided from the participant's vested account.

Participant Loans. Active employees who are receiving regular pay from United may borrow from their Plan accounts. Generally, participants may borrow up to 50% of his or her account balance (excluding certain subaccounts) and subject to a minimum amount of $1,000 and a maximum amount of $50,000. While the repayment period for a general purpose loan is usually 12 to 60 months, the maximum repayment period maybe up to 180 months if the loan is for the purchase of a principal residence. The Plan allows a participant to have up to two outstanding loans at any one time, but only one of such loans may be a principal residence loan.

Payment of Benefits. Participants who have separated from service (for reasons other than death) may elect payment in the form of a full or partial lump sum, equal periodic installments, or in the form of an immediate annuity. Distributions of accounts due to the death of a participant may be taken by the participant's beneficiary in the form of a lump sum payment or through the purchase of an annuity, subject to the limitations of Code Section 401(a)(9). In-service withdrawals for participants who are employed by United depend on the types of contributions withdrawn, the reason for the withdrawal, and age at time of withdrawal. The Plan allows in-service withdrawals of post-tax contributions (and the earnings thereon), complete or partial withdrawals by participants who have attained age 59½ (62 for certain sources), and financial hardship withdrawals in accordance subject to restrictions described in Plan agreements. Effective June 15, 2021, participants may request a QBOAD within the one-year period beginning on the date their child is born or on which the legal adoption of an "eligible adoptee" is finalized.

A participant who received a coronavirus-related distribution is permitted, at any time during the three-year period beginning the day after the date of the coronavirus-related distribution, to recontribute any portion of that distribution, but no an amount in excess of the distribution, to the Plan. Any such recontribution shall be treated as rollover contributions.

2. SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting. The accompanying financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).

Use of Estimates. The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes therein. Actual results could differ from those estimates.

Notes Receivable from Participants. Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Delinquent participant loans are reclassified as distributions based on the terms of the Plan document. No allowance for credit losses has been recorded as of December 31, 2021 or 2020.

Investment Valuation and Income Recognition. The Plan's investments are held in the United Airlines, Inc. 401(k) Plan Master Trust (the Trust), which was established for the investment of assets of the Plan and several other plans sponsored by United and administered by the Trustee. The investments of the Trust are reported at fair value (except for fully benefit-responsive investment contracts, which are reported at contract value); see Note 6. The fair value of a financial instrument is the amount that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (*i.e.*, the exit price).

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Net Appreciation/(Depreciation) in Value of Investments. Net appreciation/(depreciation) in value of investments includes realized and unrealized gains and losses. Realized and unrealized gains and losses are calculated as the difference between fair value at January 1, or date of purchase if subsequent to January 1, and fair value at date of sale or the current year-end.

Administrative Expenses. Administrative expenses, which are paid by the Plan, represent administrative, recordkeeping, and investment manager fees charged by Fidelity, as well as accountant and audit fees. Brokerage and other investment fees are included as a reduction of the investment return for such investments. United performs certain reporting and supervisory functions for the Plan without charge.

Payment of Benefits. Benefit payments to participants are recorded upon distribution.

Transfers between Plans. Transfers between plans reflect the change in employee coverage and transfer of any related balances between this Plan and other defined contribution plans sponsored by United.

Risks and Uncertainties. The Plan utilizes various investment instruments, including mutual funds and investment contracts. Investment securities are exposed to various risks, such as interest rate, credit risks, and overall market volatility. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term. The changes could materially affect the participants' account balances and the amounts reported in the statement of net assets available for benefits.

Recently Issued Accounting Standard. In August 2018, the Financial Accounting Standards Board issued the Accounting Standards Update (ASU) No. 2018-13, *Disclosure Framework - Changes to the Disclosure Requirements for Fair Value Measurement*. This ASU removes the requirements to disclose the amount of and reasons for transfers between Level 1 and

Level 2 of the fair value hierarchy, the policy for timing of level transfers, and the valuation processes for Level 3 fair value measurements. This ASU requires entities that calculate net asset value (NAV) to disclose the timing of liquidation of an investee's assets and the date when redemption restrictions might lapse, only if the timing was communicated to the entity or publicly announced, and disclose information on measurement uncertainty as of the reporting date.

In addition, this ASU requires entities to present the changes in unrealized gains and losses for recurring Level 3 fair value measurements, as well as the range and weighted average of significant unobservable inputs used to develop Level 3 fair value measurements, based on materiality. The amendments in this ASU are effective for fiscal years beginning after December 15, 2019. All amendments, with the exception of the disclosures on changes in unrealized gains and losses, Level 3 unobservable inputs and measurement uncertainty information, are applied retrospectively. The Company adopted the ASU in 2020. The standard did not have an impact on the presentation of the Plan's fair value measurement disclosures.

Reclassifications. Certain prior year amounts have been reclassified for comparative purposes. These reclassifications did not affect net assets available for benefits.

Subsequent Events. The Plan has evaluated subsequent events through October 11, 2022, the date the financial statements were issued and no material events were noted.

3. ASSETS IN MASTER TRUST

Assets of the Plan are commingled with the assets of another participating United plan, the United Airlines Flight Attendant 401(k) Plan. Although assets of the plans are commingled in the Trust, the Trustee maintains separate records for each of the plans. Assets of the Trust, at fair value, are allocated to the following plans at December 31, 2021 and December 31, 2020 as follows (in thousands):

MASTER TRUST
ASSETS IN MASTER TRUST
(in thousands)

	2021 Master Trust Balances	United Airlines 401(k) Savings Plan's Interest in Master Trust	United Airlines Flight Attendant 401(k) Plan's Interest in Master
Common/Collective Trusts	$ 10,235,959	$ 6,612,423	$ 3,623,536
Self-Directed Brokerage	2,188,152	1,503,347	684,805
Registered Investment Companies	281,936	196,854	85,082
Stable Value Fund**	808,298	603,654	204,644
Funds Held in Insurance Comp Gen Acct	41,632	172	41,460
Non-Employee Corp Stock (Common)	100,676	71,773	28,903
Interest-Bearing Cash	1,070	762	308
Noninterest-Bearing Cash	435	310	125
Total Assets	13,658,158	8,989,295	4,668,863
Plus:			
Participant Receivables	1	1	-
Other Receivables	1,098	763	335
Less:			
Benefit Claims Payable	(672)	(464)	(208)
Other Liabilities	(513)	(358)	(155)
	$ 13,658,072	$ 8,989,237	$ 4,668,835

**Note: Stable Value Fund and Stated Return Fund investments valued at contract value. Refer to Note 5 for more information.

MASTER TRUST
ASSETS IN MASTER TRUST
(in thousands)

	2020 Master Trust Balances	United Airlines 401(k) Savings Plan's Interest in Master Trust	United Airlines Flight Attendant 401(k) Plan's Interest in Master
Common/Collective Trusts	$ 9,120,330	$ 5,934,741	$ 3,185,589
Self-Directed Brokerage	1,950,903	1,348,001	602,902
Registered Investment Companies	250,863	176,741	74,122
Stable Value Fund**	871,345	649,743	221,602
Stated Return Fund**	44,342	168	44,174
Non-employer Common Stock	74,059	52,938	21,121
Interest-bearing Cash	415	297	118
Noninterest-bearing Cash	196	140	56
Total Assets	12,312,453	8,162,769	4,149,684
Plus:			
Employer Receivables	385	266	119
Participant Receivables	881	606	275
Other Receivables	1,441	1,022	419
Less:			
Benefit Claims Payable	(1,200)	(845)	(355)
Other Liabilities	(1,555)	(1,081)	(474)
	$ 12,312,405	$ 8,162,737	$ 4,149,668

**Note: Stable Value Fund and Stated Return Fund investments valued at contract value. Refer to Note 5 for more information.

The Trust's investment gain for the year ended December 31, 2021, is as follows (thousands):

	Master Trust
Net Appreciation in Fair Value of Investments	$ 1,558,821
Trust Investment Gain	$ 1,558,821

4. INFORMATION CERTIFIED BY THE TRUSTEE

The Plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the plan administrator has obtained certifications from the trustee that the following data included in the accompanying financial statements and schedule is complete and accurate:

- Investments as shown in the statements of net assets available for plan benefits as of December 31, 2021 and 2020.
- Investment income as shown in the statement of changes in net assets available for benefits for the year ended December 31, 2021.
- The schedule of assets (held at end of year) as of December 31, 2021.

The Plan’s independent accountants did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and schedule.

5. GUARANTEED INVESTMENT CONTRACT (GIC) AND SYNTHETIC GIC

The Trust holds investments in two types of stable value investment contracts: a traditional GIC as part of the Stated Return Fund and synthetic GICs held by the Stable Value Fund. These funds are fully benefit-responsive funds which seek to provide investors with a moderate level of stable income without principal volatility.

Participants that have holdings in the Stated Return Fund and/or Stable Value Fund may direct permitted withdrawals or transfers of all or a portion of their account balance at contract value. Contract value represents contributions made under the contracts, plus earnings, less participant withdrawals and expenses.

The Plan’s ability to receive amounts due in accordance with fully benefit responsive investment contracts is dependent on the third-party issuer’s ability to meet its financial obligations. The issuer’s ability to meet its contractual obligations may be affected by future economic and regulatory developments.

GIC

The Stated Return Fund contains an annuity insurance contract with Prudential Retirement Insurance and Annuity Company (Prudential). It is closed to new investments, but participants may still hold or trade their current holdings in the Plan.

Interest is credited on contract balances using a single "portfolio rate" approach. Under this method, a single crediting rate is applied to all contributions made to this fund regardless of the timing of those contributions. Interest crediting rates are determined according to a specific formula. Factors that impact the formula include the fund's cash flow activity as well as the expected and actual investment experience of securities held in a commingled portfolio within Prudential's general account. The minimum crediting rate under the annuity contract is 3.00%. Crediting rates are reviewed on an annual basis for resetting.

The contract value of the investment contracts in the Stated Return Fund held by the Trust as of December 31, 2021 and 2020 was $42 million and $44 million, respectively.

The Plan's ability to transact at contract value could be limited in the event of contract termination initiated by the Plan or Trust. There are no instances in which the issuer could terminate the contract and settle for an amount less than contract value.

Synthetic GICs

The Stable Value Fund currently holds investments in synthetic GICs comprised of a portfolio of U.S. Government and other high-quality (rated A- or above) debt securities managed by Galliard Capital Management, Inc. on behalf of the Plan, and "wrap" contracts with a number of counterparties. The wrap contracts provide additional assurance that participants will be able to withdraw funds at contract value in the event that market value declines below contract value followed by significant participant withdrawals.

Interest crediting rates are determined by comparing contract value and the estimated future market value of the underlying investment portfolio, which is determined by compounding the portfolio's current yield to maturity over the remaining duration of the fund. The crediting rate is equal to the discount rate that equates market value and contract value over the remaining

duration of the fund. The minimum crediting rate under the Stable Value Fund is 1.67%. Crediting rates are reviewed quarterly for resetting.

The contract value of the investment contracts in the Stable Value Fund held by the Trust as of December 31, 2021 and 2020 was $808 million and $871 million, respectively.

The wrap contracts limit the ability of the Plan to transact at contract value upon the occurrence of certain events, which the Plan sponsor does not believe are probable. These events include: (i) the Plan's failure to qualify under Sections 401(a) or 401(k) of the Code; (ii) the establishment of a defined contribution plan that competes with the Plan for employee contributions; (iii) any substantive modification of the Plan or the administration of the Plan that is not consented to by the contract issuer; (iv) complete or partial termination of the Plan; (v) any change in law, regulation or administrative ruling applicable to the Plan that could have a material adverse effect on the fund's cash flow; (vi) merger or consolidation of the Plan with another plan, the transfer of Plan assets to another plan, or the sale, spin-off or merger of a subsidiary or division of the Plan sponsor; (vii) any communication given to participants by the Plan sponsor or any other Plan fiduciary that is designed to induce or influence participants not to invest in the Funds or to transfer assets out of the Stable Value Fund; (viii) exclusion of a group of previously eligible employees from eligibility in the Plan; (ix) any early retirement program, group termination, group layoff, facility closing, or similar program; and (x) any transfer of assets from the Stable Value Fund directly to a competing option.

6. FAIR VALUE MEASUREMENT

U.S. GAAP includes a fair value hierarchy that prioritizes the inputs used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurement) and the lowest priority to unobservable inputs (Level 3 measurement). This hierarchy requires entities to maximize the use of observable inputs and minimize the use of unobservable inputs. The three levels of inputs used to measure fair value are as follows:

Level 1	Unadjusted quoted prices in active markets for assets or liabilities identical to those to be reported at fair value.
Level 2	Other inputs that are observable directly or indirectly, such as quoted prices for similar assets or liabilities or market-corroborated inputs.
Level 3	Unobservable inputs for which there is little or no market data and which require us to develop our own assumptions about how market participants would price the assets or liabilities.

The following is a description of the valuation methodologies used for Plan assets. There have been no changes in the methodologies at December 31, 2021 or 2020.

Self-directed brokerage accounts: The investments in these accounts include mutual funds, ETFs, and common stocks that are valued on the basis of readily determinable market prices. These investments also include cash and short-term interest-bearing investments, with initial maturities of three months or less. Such amounts are recorded at cost, plus accrued interest, which approximates market value. Other assets in the accounts include preferred stock, U.S. Government securities, corporate bonds, unit investment trusts, and real estate investment trusts (REITs). These assets are valued using pricing models maximizing the use of observable inputs for similar securities.

Common collective trusts: Maintained by bank or trust companies and holds investments in multiple securities. For collective funds that are not publicly quoted, the fund is valued using NAV, derived from quoted prices in active markets of the underlying securities.

Common stocks: Valued at the closing price reported on the active market on which the individual securities are traded.

The following table presents the Trust's investment assets and liabilities at fair value categorized in the different levels, as of December 31, 2021 and 2020. Assets are classified in their entirety based on the lowest level of input that is significant to the fair value measurement.

Master Trust and Plan investments at Fair Value as of

	December 31, 2021			
(in millions)	Total	Level 1	Level 2	Level 3
Self-directed brokerage accounts	$ 2,189	$ 2,182	$ 7	$ -
Common collective trusts	7,538	-	7,538	-
UAHI common stock	183	183	-	-
Total assets in the fair value hierarchy	9,910	2,365	7,545	-
Investments measured at NAV (a)	3,082	-	-	-
Total investments at fair value	$ 12,992	$ 2,365	$ 7,545	$ -

Master Trust and Plan investments at Fair Value as of

	December 31, 2020			
(in millions)	Total	Level 1	Level 2	Level 3
Self-directed brokerage accounts	$ 1,951	$ 1,943	$ 8	$ -
Common collective trusts	6,853	-	6,853	-
UAHI common stock	189	189	-	-
Total assets in the fair value hierarchy	8,993	2,132	6,861	-
Investments measured at NAV (a)	2,593	-	-	-
Total investments at fair value	$ 11,586	$ 2,132	$ 6,861	$ -

(a) In accordance with the relevant accounting standards, certain investments that are measured at fair value using the NAV per share (or its equivalent) have not been classified in the fair value hierarchy. These investments include commingled funds that invest in various securities of U.S. and non-U.S. public or private-sector entities.

The following table summarizes investments measured at fair value based on NAVs per share as of December 31, 2021 and 2020, respectively.

December 31, 2021	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
Common collective funds	$3,082	$ -	Daily	None

December 31, 2020	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
Common collective funds	$2,593	$ -	Daily	None

Common/collective Trusts – objective is to provide long-term capital growth by investing primarily in securities of domestic and foreign issuers.

7. EXEMPT PARTY-IN-INTEREST TRANSACTIONS

Certain Trust investments are interests in investment products managed by Fidelity. Fidelity is the trustee as defined by the Plan and, therefore, these transactions qualify as exempt party-in-interest transactions. Fees paid by the Plan for investment management services were included as a reduction of the return earned on each fund. The administrative fees paid by the Plan and the United Airlines Flight Attendant 401(k) Plan to Fidelity for 2021 were $3,903,242. This amount was paid by deducting four quarterly installments equaling an annual fixed dollar recordkeeping fee from participant accounts. Revenue credit based on participants' investments in funds associated with revenue sharing was allocated quarterly to the participants with a balance in those funds at a point in time.

The Plan offered an investment option consisting primarily of UAHI common stock. UAHI is the parent company of United and, as such, investment activity related to the UAHI common stock qualifies as exempt party-in-interest transactions. Such investment option is no longer offered as an investment option under the Plan, but participants may still hold or trade their current holdings of UAHI common stock.

8. PLAN TERMINATION

United expects to continue the Plan indefinitely, but reserves the right to terminate the Plan, in whole or in part, provided that Plan termination is affected by a written resolution adopted by a majority of the Board of Directors of United subject to the provisions set forth in ERISA. If the Plan is terminated, all amounts credited to a participant's account at the time of termination become fully vested and shall be retained in the Trust and will be distributed in accordance with the normal distribution rules of the Plan and ERISA.

9. FEDERAL INCOME TAX STATUS

The Internal Revenue Service has determined and informed United by a letter dated August 29, 2014, that the Plan and related Trust were designed in accordance with applicable regulations of the Code. United and Plan management believe the Plan is currently designed and operated in accordance with applicable requirements of the Code, and the Plan and related trust continue to be tax exempt. Therefore, no provision for income taxes has been included in the Plan's financial statements.

U.S. GAAP requires the Plan's management to evaluate tax positions taken by the Plan and recognize a tax liability for any uncertain position that more-likely-than-not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by the taxing authorities; however, there are currently no audits for any tax periods in progress.

10. RECONCILIATION TO FORM 5500

At December 31, 2021 the amounts allocated to withdrawing participants are recorded on the Form 5500 for benefit claims that have been processed and approved for payment prior to December 31, 2021, but not yet paid as of that date. Such amounts are not reported and considered liabilities under U.S. GAAP and, therefore, are not presented as liabilities in the accompanying financial statements.

The reconciliation between the financial statements and the Form 5500 is as follows (in thousands):

	2021	2020
Net assets available for benefits per financial statements	$ 9,300,296	$ 8,502,729
Less: Participant withdrawals payable at December 31	(201)	(1,052)
Net assets available for benefits per Form 5500	$ 9,300,095	$ 8,501,677

	Year Ended December 31, 2021
Benefits paid to participants per financial statements	$ 708,662
Add: amounts allocated to withdrawing participants at December 31, 2021	201
Less: amounts allocated to withdrawing participants at December 31, 2020	(1,052)
Benefits paid to participants per Form 5500	$ 707,811

SUPPLEMENTAL SCHEDULE

UNITED AIRLINES 401(k) SAVINGS PLAN

EIN: 74-2099724; Plan #: 222

FORM 5500, SCHEDULE H, PART IV, LINE 4(i)—
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF DECEMBER 31, 2021
(In thousands)

(a)	(b) Identity of Issue, Borrower, or Similar Party	(c) Description of Investment	(e) Current Value
*	Investments Held in the Master Trust		$ 8,989,237
*	UAHI	Common stock	128,378
*	Participants' loan balance	Participant loans earning interest from 3.25% to 9.75% maturing from 2022 through 2037	182,714
			$ 9,300,329

* Denotes party-in-interest investment.
Column (d), Cost, has been omitted as investments are participant directed.

MITCHELL TITUS

INDEPENDENT AUDITOR'S REPORT

To the Trustees and Participants of the
United Airlines 401(k) Savings Plan

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed an audit of the financial statements of the United Airlines 401(k) Savings Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2021 Financial Statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2021 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from Fidelity Management Trust Company, the trustee of the Plan and a qualified institution, as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 4 to the financial statements is complete and accurate.

Opinion on the 2021 Financial Statements

In our opinion, based on our audit and the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section:

- The amounts and disclosures in the accompanying 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

- The information in the accompanying 2021 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

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MITCHELL TITUS



Basis for Opinion on the 2021 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2021 Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date that the financial statements are issued or are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the Plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditors' Responsibilities for the Audit of the 2021 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but it is not absolute assurance and, therefore, is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists.

The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material, if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

MITCHELL TITUS

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2021 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matters

2021 Supplemental Schedule Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2021 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial

MITCHELL TITUS

statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

- The information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of the Plan. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information certified by a qualified institution.

In our report dated September 14, 2021, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Mitchell & Titus, LLP

October 11, 2022

Schedule C, Line 2(h) Formula Descriptions

United Airlines 401(k) Savings Plan
EIN: 74-2099724, PN: 222
Plan Year Ending: December 31, 2021

Indirect compensation in the form of sub-transfer agency fees was paid to: Fidelity Investments Institutional Operations Company, EIN: 04-2647786

Payor Name	Street Address 1	Street Address 2	City	State	Zip	Compensation
AB GLOBAL REAL ESTATE INVEST CL A	8000 IH 10 WEST	SUITE 1400, 14TH FLOOR	SAN ANTONIO	TX	78230	0.40%
AB HIGH INCOME ADVISOR	8000 IH 10 WEST	SUITE 1400, 14TH FLOOR	SAN ANTONIO	TX	78230	0.10%
AB LARGE CAP GROWTH CLASS A	8000 IH 10 WEST	SUITE 1400, 14TH FLOOR	SAN ANTONIO	TX	78230	0.40%
AB SMALL CAP GROWTH PORT CLASS A	8000 IH 10 WEST	SUITE 1400, 14TH FLOOR	SAN ANTONIO	TX	78230	0.40%
AB SUSTAINABLE GLOBAL THEMATIC A	8000 IH 10 WEST	SUITE 1400, 14TH FLOOR	SAN ANTONIO	TX	78230	0.40%
AB TOTAL RETURN BOND PORT ADVISOR C	8000 IH 10 WEST	SUITE 1400, 14TH FLOOR	SAN ANTONIO	TX	78230	0.10%
ABERDEEN GLOBAL HIGH INC FUND CL A	1735 MARKET ST.	32ND FLOOR	PHILADELPHIA	PA	19103	0.40%
ABSOLUTE CAPITAL ASSET ALLOCAT INV	101 PENNSYLVANIA BLVD		PITTSBURGH	PA	15228	0.10%
ACADIAN EMERGING MARKETS PORT INV	1 FREEDOM VALLEY DRIVE		OAKS	PA	19456	0.40%
ADIRONDACK SMALL CAP FUND	2390 WESTERN AVENUE		GUILDERLAND	NY	12084	0.40%
ADV PREFERRED GOLD BULLION STRAT	1445 RESEARCH BLVD.	SUITE 530	ROCKVILLE	MD	20850	0.40%
ADVISORONE CLS FLEXIBLE INC CL N	17605 WRIGHT STREET		OMAHA	NE	68130	0.40%
ADVISORONE CLS GLOBAL AGG EQUITY N	17605 WRIGHT STREET		OMAHA	NE	68130	0.40%
ADVISORONE CLS GLOBAL DIV EQUITY N	17605 WRIGHT STREET		OMAHA	NE	68130	0.40%
ADVISORONE CLS GROWTH AND INC CL N	17605 WRIGHT STREET		OMAHA	NE	68130	0.40%
ADVISORONE CLS SHELTER CL N	17605 WRIGHT STREET		OMAHA	NE	68130	0.40%
ADVISORS PREFERRED QUANTIFIED STF	1445 RESEARCH BLVD.	SUITE 530	ROCKVILLE	MD	20850	0.40%
ADVISORS PRFD QUANFD MRKT LDRS INV	1445 RESEARCH BLVD.	SUITE 530	ROCKVILLE	MD	20850	0.40%
ADVISORS PRFD QUNFD MANAGED INC INV	1445 RESEARCH BLVD.	SUITE 530	ROCKVILLE	MD	20850	0.40%
AKRE FOCUS FUND INSTL	777 E. WISCONSIN AVE.	4TH FLOOR	MILWAUKEE	WI	53202	0.10%
AKRE FOCUS FUND RETAIL	777 E. WISCONSIN AVE.	4TH FLOOR	MILWAUKEE	WI	53202	0.40%
ALGER HEALTH SCIENCES FD CL A	600 PLAZA ONE	6TH FLOOR	JERSITY CITY	NJ	07311	0.40%
ALGER SMALL CAP FOCUS CLASS A	600 PLAZA ONE	6TH FLOOR	JERSITY CITY	NJ	07311	0.40%
ALGER SMALL CAP GROWTH CL Z	600 PLAZA ONE	6TH FLOOR	JERSEY CITY	NJ	07311	0.10%
ALGER SMALL CAP GROWTH INSTL FD CL I	600 PLAZA ONE	6TH FLOOR	JERSITY CITY	NJ	07311	0.40%
ALLSPRING DISCOVERY FUND ADMIN	525 MARKET ST.	MAC #A0103-122	SAN FRANCISCO	CA	94105	0.10%
ALLSPRING EMERGING MRKTS EQY INCM A	525 MARKET ST.	MAC #A0103-122	SAN FRANCISCO	CA	94105	0.40%
ALLSPRING GROWTH FUND INST	525 MARKET ST.	MAC #A0103-122	SAN FRANCISCO	CA	94105	0.10%
ALLSPRING INTRNATNL EQUITY FD INST	525 MARKET ST.	MAC #A0103-122	SAN FRANCISCO	CA	94105	0.15%
ALLSPRING LARGE CAP GROWTH FUND A	525 MARKET ST.	MAC #A0103-122	SAN FRANCISCO	CA	94105	0.40%
ALLSPRING OMEGA GROWTH FUND ADMIN	525 MARKET ST.	MAC #A0103-122	SAN FRANCISCO	CA	94105	0.10%
ALLSPRING SHORT TERM HIGH YIELD BD	525 MARKET ST.	MAC #A0103-122	SAN FRANCISCO	CA	94105	0.10%
ALLSPRING TARGET DATE 2010 FUND A	525 MARKET ST.	MAC #A0103-122	SAN FRANCISCO	CA	94105	0.40%
ALPHACENTRIC INC OPPORTUNITIES CL I	80 ARKAY	SUITE 110	HAUPPAUGE	NY	11788	0.10%
AMANA DEVELOPING WORLD FUND	1300 NORTH STATE STREET		BELLINGHAM	WA	98225	0.40%
AMANA MUTUAL FUND TRUST GROWTH	1300 NORTH STATE STREET		BELLINGHAM	WA	98225	0.40%
AMANA MUTUAL FUND TRUST INCOME	1300 NORTH STATE STREET		BELLINGHAM	WA	98225	0.40%
AMER BEACON BRDGWAY LG CAP VAL INV	220 EAST LAS COLINAS BLVD.	SUITE 1200	IRVING	TX	75039	0.40%
AMER BEACON BRDGWAY LRG CAP GR R5	220 EAST LAS COLINAS BLVD.	SUITE 1200	IRVING	TX	75039	0.04%
AMERICAN 2020 TARGET DATE RETIRE F1	3500 WISEMAN BLVD.		SAN ANTONIO	TX	78251-4321	0.37%
AMERICAN 2030 TARGET DATE RETMT F1	3500 WISEMAN BLVD		SAN ANTONIO	TX	78251-4321	0.37%
AMERICAN 2035 TARGET DATE RET CL A	3500 WISEMAN BLVD		SAN ANTONIO	TX	78251-4321	$18.00
AMERICAN AMCAP FUND CLASS F1	3500 WISEMAN BLVD.		SAN ANTONIO	TX	78251-4321	0.37%
AMERICAN BALANCED CLASS F1	3500 WISEMAN BLVD.		SAN ANTONIO	TX	78251-4321	0.37%
AMERICAN BEACON ARK TRANS INN INV	220 EAST LAS COLINAS BLVD.	SUITE 1200	IRVING	TX	75039	0.40%
AMERICAN BEACON BRDGWAY LG CAP VAL	220 EAST LAS COLINAS BLVD.	SUITE 1200	IRVING	TX	75039	0.10%
AMERICAN BEACON LARGE CAP INVESTOR	220 EAST LAS COLINAS BLVD.	SUITE 1200	IRVING	TX	75039	0.40%
AMERICAN BOND FUND OF AM CLASS F1	3500 WISEMAN BLVD.		SAN ANTONIO	TX	78251-4321	0.37%
AMERICAN CAPITAL WORLD GRTH & INC A	3500 WISEMAN BLVD.		SAN ANTONIO	TX	78251-4321	$18.00
AMERICAN CEN FOCUSED DYN GR CL I	4400 MAIN ST.	1ST FLOOR	KANSAS CITY	MO	64111	0.07%
AMERICAN CEN FOCUSED DYNAMIC GROWTH	4400 MAIN ST.	1ST FLOOR	KANSAS CITY	MO	64111	0.35%
AMERICAN CEN ONE CHOICE CONV INV	4400 MAIN ST.	1ST FLOOR	KANSAS CITY	MO	64111	0.35%
AMERICAN CENTURY EMERG MARKETS INV	4400 MAIN ST.	1ST FLOOR	KANSAS CITY	MO	64111	0.35%
AMERICAN CENTURY EQUITY INC INV CL	4400 MAIN ST.	1ST FLOOR	KANSAS CITY	MO	64111	0.35%
AMERICAN CENTURY EQUITY INCOME CL I	4400 MAIN ST.	1ST FLOOR	KANSAS CITY	MO	64111	0.15%
AMERICAN CENTURY GLBL REAL ESTATE A	4400 MAIN ST.	1ST FLOOR	KANSAS CITY	MO	64111	0.09%
AMERICAN CENTURY GROWTH INVESTOR CL	4400 MAIN ST.	1ST FLOOR	KANSAS CITY	MO	64111	0.35%
AMERICAN CENTURY HERITAGE INV CL	4400 MAIN ST.	1ST FLOOR	KANSAS CITY	MO	64111	0.35%
AMERICAN CENTURY HIGH YIELD INV FD	4400 MAIN ST.	1ST FLOOR	KANSAS CITY	MO	64111	0.30%
AMERICAN CENTURY INFLT ADJ BD CL R5	4400 MAIN ST.	1ST FLOOR	KANSAS CITY	MO	64111	0.05%
AMERICAN CENTURY REAL ESTATE INV CL	4400 MAIN ST.	1ST FLOOR	KANSAS CITY	MO	64111	0.35%
AMERICAN CENTURY SMALL CAP VALUE	4400 MAIN ST.	1ST FLOOR	KANSAS CITY	MO	64111	0.35%
AMERICAN CENTURY STRAT INC FD INV	4400 MAIN ST.	1ST FLOOR	KANSAS CITY	MO	64111	0.25%
AMERICAN CENTURY SUSTAINABLE EQ INV	4400 MAIN ST.	1ST FLOOR	KANSAS CITY	MO	64111	0.35%
AMERICAN CENTURY ULTRA INV CLASS	4400 MAIN ST.	1ST FLOOR	KANSAS CITY	MO	64111	0.35%
AMERICAN CENTURY UTILITIES INVESTOR	4400 MAIN ST.	1ST FLOOR	KANSAS CITY	MO	64111	0.35%
AMERICAN CORPORATE BOND FUND CL F1	3500 WISEMAN BLVD.		SAN ANTONIO	TX	78251-4321	0.37%
AMERICAN EUROPACIFIC GROWTH CL F1	3500 WISEMAN BLVD.		SAN ANTONIO	TX	78251-4321	0.37%
AMERICAN FUNDAMENTALINVESTORS CL A	3500 WISEMAN BLVD.		SAN ANTONIO	TX	78251-4321	$18.00
AMERICAN FUNDS GRWTH& INC PORT	3500 WISEMAN BLVD.		SAN ANTONIO	TX	78251-4321	0.37%
AMERICAN FUNDS INFLTLINKED BOND	3500 WISEMAN BLVD.		SAN ANTONIO	TX	78251-4321	0.37%
AMERICAN FUNDS RET INC PORT CONS F1	3500 WISEMAN BLVD		SAN ANTONIO	TX	78251-4321	0.37%
AMERICAN FUNDS TAX ADV GRWTH & INC	3500 WISEMAN BLVD.		SAN ANTONIO	TX	78251-4321	0.37%
AMERICAN GRWTH FUND OF AMER CL A	3500 WISEMAN BLVD.		SAN ANTONIO	TX	78251-4321	$18.00
AMERICAN GRWTH FUND OF AMER CL F1	3500 WISEMAN BLVD.		SAN ANTONIO	TX	78251-4321	0.37%
AMERICAN INVEST CO OF AMER CL A	3500 WISEMAN BLVD.		SAN ANTONIO	TX	78251-4321	$18.00
AMERICAN INVEST CO OF AMER CL F1	3500 WISEMAN BLVD.		SAN ANTONIO	TX	78251-4321	0.37%
AMERICAN MUTUAL FUND CLASS F1	3500 WISEMAN BLVD.		SAN ANTONIO	TX	78251-4321	0.37%

Schedule C, Line 2(h) Formula Descriptions

United Airlines 401(k) Savings Plan
EIN: 74-2099724, PN: 222
Plan Year Ending: December 31, 2021

Indirect compensation in the form of sub-transfer agency fees was paid to: Fidelity Investments Institutional Operations Company, EIN: 04-2647786

Payor Name	Street Address 1	Street Address 2	City	State	Zip	Compensation
AMERICAN NEW ECONOMYFUND CLASS A	3500 WISEMAN BLVD.		SAN ANTONIO	TX	78251-4321	$18.00
AMERICAN NEW PERSPECTIVE CLASS F1	3500 WISEMAN BLVD.		SAN ANTONIO	TX	78251-4321	0.37%
AMERICAN SMALL CAP WORLD CLASS F1	3500 WISEMAN BLVD.		SAN ANTONIO	TX	78251-4321	0.37%
AMERICAN WASHINGTON MUTUAL INV F1	3500 WISEMAN BLVD.		SAN ANTONIO	TX	78251-4321	0.37%
AMG MANAGERS CENTER SQUARE RE	600 STEAMBOAT ROAD	SUITE 300	GREENWICH	CT	06830	0.40%
AMG YACKTMAN FOCUSED N	600 STEAMBOAT ROAD	SUITE 300	GREENWICH	CT	06830	0.40%
AMG YACKTMAN FUND I	600 STEAMBOAT ROAD	SUITE 300	GREENWICH	CT	06830	0.40%
APPLIED FIN EXPLORER FUND INVESTOR	8730 STONY POINT PARKWAY	SUITE 205	RICHMOND	VA	23235	0.40%
AQR LARGE CAP DEFENSIVE STYLE CL N	1 GREENWICH PLAZA		GREENWICH	CT	06830	0.40%
ARIEL FUND	811 E. WISCONSIN AVE.	MK-WI-J8NF	MILWAUKEE	WI	53202	0.40%
ARTISAN DEVELOPING WORLD FD INV CL	875 E. WISCONSIN AVE.	SUITE 800	MILWAUKEE	WI	53202	0.39%
ARTISAN GLOBAL OPPORTUNITIES INV	875 E. WISCONSIN AVE.	SUITE 800	MILWAUKEE	WI	53202	0.39%
ARTISAN GLOBAL VALUE FD INVT SHARES	875 E. WISCONSIN AVE.	SUITE 800	MILWAUKEE	WI	53202	0.39%
ARTISAN HIGH INCOME FUND INVESTOR	875 E. WISCONSIN AVE.	SUITE 800	MILWAUKEE	WI	53202	0.39%
ARTISAN INTERNATL INVESTOR CLASS	875 E. WISCONSIN AVE.	SUITE 800	MILWAUKEE	WI	53202	0.39%
ARTISAN INTL VALUE FUND INV CL	875 E. WISCONSIN AVE.	SUITE 800	MILWAUKEE	WI	53202	0.39%
ARTISAN SMALL CAP FUND INVESTOR CL	875 E. WISCONSIN AVE.	SUITE 800	MILWAUKEE	WI	53202	0.39%
ARTISAN VALUE FUND INVESTOR CL	875 E. WISCONSIN AVE.	SUITE 800	MILWAUKEE	WI	53202	0.39%
ASG MANAGED FUTURES STRAT FUND CL A	399 BOYLSTON STREET	8TH FLOOR	BOSTON	MA	02116	0.40%
AT ALL CAP GROWTH INSTL	1 FREEDOM VALLEY DRIVE		SMITHFIELD	RI	02917	0.10%
AVE MARIA GROWTH	801 W. ANN ARBOR TRAIL	SUITE 244	PLYMOUTH	MI	48170	0.40%
AVE MARIA RISING DIVIDEND FUND	801 W. ANN ARBOR TRAIL	SUITE 244	PLYMOUTH	MI	48170	0.40%
AXS THOMAS REUTERS VENTURE CAP	181 WESTCHESTER AVENUE	SUITE 402	PORT CHESTER	NY	10573	0.10%
BAIRD AGGREGATE BOND FUND INV CL	777 E. WISCONSIN AVE.	18TH FLOOR	MILWAUKEE	WI	53202	0.28%
BAIRD CORE PLUS BOND FD INVESTOR CL	777 E. WISCONSIN AVE.	18TH FLOOR	MILWAUKEE	WI	53202	0.28%
BARON ASSET	767 5TH AVENUE	49TH FLOOR	NEW YORK	NY	10153	0.40%
BARON DISCOVERY FUND RETAIL SHARES	767 5TH AVENUE	49TH FLOOR	NEW YORK	NY	10153	0.40%
BARON FOCUSED GROWTH FUND	767 5TH AVENUE	49TH FLOOR	NEW YORK	NY	10153	0.40%
BARON GLOBAL ADVANTAGE FD INSTL	767 5TH AVENUE	49TH FLOOR	NEW YORK	NY	10153	0.15%
BARON GLOBAL ADVANTAGE FD RETAIL	767 5TH AVENUE	49TH FLOOR	NEW YORK	NY	10153	0.40%
BARON GROWTH	767 5TH AVENUE	49TH FLOOR	NEW YORK	NY	10153	0.40%
BARON HEALTH CARE FDRETAIL	767 5TH AVENUE	49TH FLOOR	NEW YORK	NY	10153	0.40%
BARON OPPORTUNITY FUND	767 5TH AVENUE	49TH FLOOR	NEW YORK	NY	10153	0.40%
BARON PARTNERS FUND	767 5TH AVENUE	49TH FLOOR	NEW YORK	NY	10153	0.40%
BARON REAL ESTATE FUND INST	767 5TH AVENUE	49TH FLOOR	NEW YORK	NY	10153	0.10%
BARON REAL ESTATE FUND RETAIL	767 5TH AVENUE	49TH FLOOR	NEW YORK	NY	10153	0.40%
BARON SMALL CAP FD	767 5TH AVENUE	49TH FLOOR	NEW YORK	NY	10153	0.40%
BERKSHIRE FOCUS FUND	475 MILAN DRIVE	SUITE 103	SAN JOSE	CA	95134	0.40%
BIOTECHNOLOGY ULTRA SECTOR PRO FD	7501 WISCONSIN AVE.	SUITE 1000 EAST TOWER	BETHESDA	MD	20814	0.40%
BLACKROCK 40-60 TARGET ALL FD CL A	40 EAST 52ND STREET		NEW YORK	NY	10022	0.40%
BLACKROCK ADVANTAGE SMALL CAP CORE	40 EAST 52ND STREET		NEW YORK	NY	10022	0.40%
BLACKROCK ALL CAP ENERGY&RESOURCES	40 EAST 52ND STREET		NEW YORK	NY	10022	0.40%
BLACKROCK EQUITY DIVIDEND FD CL A	40 EAST 52ND STREET		NEW YORK	NY	10022	0.40%
BLACKROCK GLOBAL ALLOCATION CL A	40 EAST 52ND STREET		NEW YORK	NY	10022	0.40%
BLACKROCK HEALTH SCIENCES OPP PRT A	40 EAST 52ND STREET		NEW YORK	NY	10022	0.40%
BLACKROCK HEALTH SCIENCES OPP PRT I	40 EAST 52ND STREET		NEW YORK	NY	10022	0.15%
BLACKROCK LATIN AMERICA FD CL A	40 EAST 52ND STREET		NEW YORK	NY	10022	0.40%
BLACKROCK LATIN AMERICA FD-INSTL	40 EAST 52ND STREET		NEW YORK	NY	10022	0.15%
BLACKROCK LONG HORIZON EQ FUND INST	40 EAST 52ND STREET		NEW YORK	NY	10022	0.08%
BLACKROCK MID CAP GROWTH EQ CL A	40 EAST 52ND STREET		NEW YORK	NY	10022	0.40%
BLACKROCK MID CAP GROWTH EQ INSTL	40 EAST 52ND STREET		NEW YORK	NY	10022	0.15%
BLACKROCK MULTI ASSET INCOME FUND C	40 EAST 52ND STREET		NEW YORK	NY	10022	0.08%
BLACKROCK STRATEGIC GLOBAL BD INV A	40 EAST 52ND STREET		NEW YORK	NY	10022	0.40%
BLACKROCK STRATEGIC INC OPP CL A	40 EAST 52ND STREET		NEW YORK	NY	10022	0.40%
BLACKROCK TECH OPPORTUNITIES CL A	40 EAST 52ND STREET		NEW YORK	NY	10022	0.40%
BLACKROCK TOTAL RETURN INST	40 EAST 52ND STREET		NEW YORK	NY	10022	0.15%
BLUE CHIP INVESTOR FUND	575 ANTON BOULEVARD	SUITE 500	COSTA MESA	CA	92626-7169	$16.00
BMO CORPORATE INCOME FUND CL Y	111 EAST KILBOURN AVENUE	SUITE 200	MILWAUKEE	WI	53202	0.35%
BMO MID CAP GROWTH FD CL A	111 EAST KILBOURN AVENUE	SUITE 200	MILWAUKEE	WI	53202	0.40%
BNY MELLON EMERGING MARKETS SEC I	144 GLENN CURTISS BLVD.	8TH FLOOR	UNIONDALE	NY	11556	0.09%
BNY MELLON GLOBAL EQUITY INCOME I	144 GLENN CURTISS BLVD.	8TH FLOOR	UNIONDALE	NY	11556	0.09%
BNY MELLON GLOBAL REAL ESTATE SEC I	144 GLENN CURTISS BLVD.	8TH FLOOR	UNIONDALE	NY	11556	0.40%
BNY MELLON INSTL SP 500 STOCK IDX	144 GLENN CURTISS BLVD.	8TH FLOOR	UNIONDALE	NY	11556	0.09%
BNY MELLON INTERNATIONAL BOND A	144 GLENN CURTISS BLVD.	8TH FLOOR	UNIONDALE	NY	11556	0.40%
BNY MELLON INTL CORE EQUITY I	144 GLENN CURTISS BLVD.	8TH FLOOR	UNIONDALE	NY	11556	0.09%
BNY MELLON INTL STOCK A	144 GLENN CURTISS BLVD.	8TH FLOOR	UNIONDALE	NY	11556	0.40%
BNY MELLON RESEARCH GROWTH Z	144 GLENN CURTISS BLVD.	8TH FLOOR	UNIONDALE	NY	11556	0.35%
BNY MELLON SM CAP STOCK FD INV SHS	144 GLENN CURTISS BLVD.	8TH FLOOR	UNIONDALE	NY	11556	0.40%
BNY MELLON SMALL MIDCAP GROWTH A	144 GLENN CURTISS BLVD.	8TH FLOOR	UNIONDALE	NY	11556	0.40%
BNY MELLON SMALLCAP STOCK INDEX INV	144 GLENN CURTISS BLVD.	8TH FLOOR	UNIONDALE	NY	11556	0.35%
BRANDES EMERGING MARKETS VALUE CL A	11988 EL CAMINO RALO	SUITE 500	SAN DIEGO	CA	92130	0.40%
BRANDYWINE GLOBAL GLOBAL HIGH YIELD	620 8TH AVENUE	49TH FLOOR	NEW YORK	NY	10018	0.10%
BRIDGEWAY SMALL CAP VALUE FUND CL N	20 GREENWAY PLAZA	SUITE 450	HOUSTON	TX	77046	0.10%
BROWN ADVISORY SUSTAIN GROWTH ADV	777 E. WISCONSIN AVE.	4TH FLOOR	MILWAUKEE	WI	53202	0.40%
BROWN ADVISORY SUSTAIN GROWTH INV	777 E. WISCONSIN AVE.	4TH FLOOR	MILWAUKEE	WI	53202	0.08%
BROWN INTERNATIONAL SMALL COM INV	1290 BROADWAY	SUITE 1100	DENVER	CO	80203	0.40%
BUFFALO DISCOVERY FUND	615 E. MICHIGAN STREET		MILWAUKEE	WI	53202	0.40%
BUFFALO EMERGING OPPORTUNITIES FUND	615 E. MICHIGAN STREET		MILWAUKEE	WI	53202	0.40%
BUFFALO INTERNATIONAL FUND	615 E. MICHIGAN STREET		MILWAUKEE	WI	53202	0.40%

Schedule C, Line 2(h) Formula Descriptions

United Airlines 401(k) Savings Plan
EIN: 74-2099724, PN: 222
Plan Year Ending: December 31, 2021

Indirect compensation in the form of sub-transfer agency fees was paid to: Fidelity Investments Institutional Operations Company, EIN: 04-2647786

Payor Name	Street Address 1	Street Address 2	City	State	Zip	Compensation
BUFFALO LARGE CAP	615 E. MICHIGAN STREET		MILWAUKEE	WI	53202	0.40%
BUFFALO SMALL CAP GROWTH	615 E. MICHIGAN STREET		MILWAUKEE	WI	53202	0.40%
CALAMOS EVOLVING WORLD GROWTH CL A	2020 CALAMOS COURT		NAPERVILLE	IL	60563	0.40%
CALAMOS GROWTH & INCOME CL A	2020 CALAMOS COURT		NAPERVILLE	IL	60563	0.40%
CALAMOS HEDGED EQUITY INCOME CL I	2020 CALAMOS COURT		NAPERVILLE	IL	60563	0.08%
CALVERT EQUITY FUND CLASS A	4550 MONTGOMERY AVENUE	SUITE 1000 N	BETHESDA	MD	20814	0.40%
CALVERT SHORT DURATION INC CL A	4550 MONTGOMERY AVENUE	SUITE 1000 N	BETHESDA	MD	20814	0.40%
CALVERT US LG CAPCORE RESPL IDX A	4550 MONTGOMERY AVENUE	SUITE 1000 N	BETHESDA	MD	20814	0.40%
CALVERT US LRG CAP VAL RESP IDX I	4550 MONTGOMERY AVENUE	SUITE 1000N	BETHESDA	MD	20814	0.10%
CALVERT US MID CAP CORE RSPNSBL	4550 MONTGOMERY AVENUE	SUITE 1000 N	BETHESDA	MD	20814	0.40%
CAMBIAR GLOBAL ULTRA FOCUS INV CL	1 FREEDOM VALLEY DRIVE		OAKS	PA	19456	0.40%
CARILLON EAGLE MID CAP GROWTH CL I	P.O. BOX 33022		ST PETERSBURG	FL	33733-8022	0.10%
CARILLON EAGLE MID CAP GROWTH CL R5	P.O. BOX 33022		ST PETERSBURG	FL	33733-8022	0.10%
CARILLON SCOUT MID CAP FUND CL I	PO BOX 33022		ST PETERSBURG	FL	33733-8022	0.40%
CAUSEWAY INTERNATL OPPS INSTL	P.O. BOX 1100		OAKS	PA	19456	0.12%
CENTER COAST BROOK FIELD MID FC A	71 S. WACKER DRIVE	SUITE 3400	CHICAGO	IL	60606-2841	0.08%
CHAMPLAIN MID CAP ADVISOR SHARE	ONE FREEDOM VALLEY DRIVE		OAKS	PA	19456	0.40%
CHAMPLAIN MID CAP CLASS I	ONE FREEDOM VALLEY DRIVE		OAKS	PA	19456	0.12%
CHASE GROWTH FUND CL N	350 OLD IVY WAY	SUITE 1100	CHARLOTTESVILLE	VA	22903-4897	0.40%
CLEARBRIDGE AGGRESSIVE GROWTH A	620 8TH AVENUE	49TH FLOOR	NEW YORK	NY	10018	0.40%
CLEARBRIDGE INTL VALUE FUND CL I	620 8TH AVENUE	49TH FLOOR	NEW YORK	NY	10018	0.10%
CLEARBRIDGE LARGE CAP GROWTH A	620 8TH AVENUE	49TH FLOOR	NEW YORK	NY	10018	0.40%
CLEARBRIDGE SELECT FUND CL A	620 8TH AVENUE	49TH FLOOR	NEW YORK	NY	10018	0.40%
CLEARBRIDGE SMALL CAP FUND CLASS A	620 8TH AVENUE	49TH FLOOR	NEW YORK	NY	10018	0.40%
COHEN & STEERS REAL ESTATE SECS A	280 PARK AVE.	10TH FLOOR	NEW YORK	NY	10017	0.40%
COLUMBIA ADAPTIVE RISK ALLOCATION	225 FRANKLIN ST.	BX25 10320	BOSTON	MA	02110	0.10%
COLUMBIA BALANCED FUND CL A	225 FRANKLIN ST.	BX25 10320	BOSTON	MA	02110	0.40%
COLUMBIA CONTRARIAN CORE FUND CL I	225 FRANKLIN ST.	BX25 10320	BOSTON	MA	02110	0.40%
COLUMBIA CONTRARIAN CORE FUND CL I2	225 FRANKLIN ST.	BX25 10320	BOSTON	MA	02110	0.10%
COLUMBIA CONVERTIBLE SECS CL I2	225 FRANKLIN ST.	BX25 10320	BOSTON	MA	02110	0.10%
COLUMBIA CONVERTIBLE SECS FD A	225 FRANKLIN ST.	BX25 10320	BOSTON	MA	02110	0.40%
COLUMBIA DIVIDEND INCOME CL A	225 FRANKLIN ST.	BX25 10320	BOSTON	MA	02110	0.40%
COLUMBIA GREATER CHINA FUND CL I2	225 FRANKLIN ST.	BX25 10320	BOSTON	MA	02110	0.10%
COLUMBIA INC BUILDER FUND CL A	225 FRANKLIN ST.	BX25 10320	BOSTON	MA	02110	0.40%
COLUMBIA OVERSEAS VALUE FUND CL A	225 FRANKLIN ST.	BX25 10320	BOSTON	MA	02110	0.40%
COLUMBIA SELIGMAN GLOBAL TECH A	225 FRANKLIN ST.	BX25 10320	BOSTON	MA	02110	0.40%
COLUMBIA SMALL CAP GROWTH FD I CL A	225 FRANKLIN ST.	BX25 10320	BOSTON	MA	02110	0.40%
COLUMBIA SMALL CAP GROWTH FUND CL	225 FRANKLIN ST.	BX25 10320	BOSTON	MA	02110	0.10%
COLUMBIA SMALL CAP INDEX FUND A	225 FRANKLIN ST.	BX25 10320	BOSTON	MA	02110	0.10%
COLUMBIA SMALL CAP VAL I FD CL I	225 FRANKLIN ST.	BX25 10320	BOSTON	MA	02110	0.40%
CONESTOGA SMALL CAP INVESTOR CLASS	225 PICTORIA DRIVE	SUITE 450	CINCINNATI	OH	45246	0.40%
CONSUMER SERV ULTRA SECTOR PRO FD	7501 WISCONSIN AVE.	SUITE 1000 EAST TOWER	BETHESDA	MD	20814	0.40%
CULLEN HIGH DIVIDEND EQ FUND RETAIL	645 FIFTH AVENUE		NEW YORK	NY	10022	0.40%
DAVIS APPRECIATION AND INC CL A	2949 EAST ELVIRA ROAD	SUITE 101	TUCSON	AZ	85756	0.40%
DAVIS GLOBAL FUND CL Y	2949 EAST ELVIRA ROAD	SUITE 101	TUCSON	AZ	85756	0.08%
DAVIS NEW YORK VENTURE CLASS A	2949 EAST ELVIRA ROAD	SUITE 101	TUCSON	AZ	85756	0.40%
DELAWARE EXTENDED DURATION BOND A	2005 MARKET STREET		PHILADELPHIA	PA	19103	0.10%
DESTINATIONS CORE FIXED INC INSTL	1055 WESTLAKES DRIVE	SUITE 250	BERWYN	PA	19312	0.15%
DESTINATIONS EQUITY INCOME FD INSTL	1055 WESTLAKES DRIVE	SUITE 250	BERWYN	PA	19312	0.15%
DESTINATIONS GLOBAL FIXED INC OPP	1055 WESTLAKES DRIVE	SUITE 250	BERWYN	PA	19312	0.15%
DESTINATIONS INTL EQUITY FD INSTL	1055 WESTLAKES DRIVE	SUITE 250	BERWYN	PA	19312	0.15%
DESTINATIONS LARGE CAP EQUITY INSTL	1055 WESTLAKES DRIVE	SUITE 250	BERWYN	PA	19312	0.15%
DESTINATIONS LOW DUR FIXED INC INST	1055 WESTLAKES DRIVE	SUITE 250	BERWYN	PA	19312	0.15%
DESTINATIONS MULTI STRGY ALT INSTL	1055 WESTLAKES DRIVE	SUITE 250	BERWYN	PA	19312	0.15%
DESTINATIONS SMALL MID CAP EQ INSTL	1055 WESTLAKES DRIVE	SUITE 250	BERWYN	PA	19312	0.15%
DF DENT MIDCAP GROWTH FUND INVESTOR	2 EAST READ ST.	6TH FLOOR	BALTIMORE	MD	21202	0.12%
DFA EMERGING MARKETS SMALL CAP	6300 BEE CAVES ROAD	BUILDING ONE	AUSTIN	TX	78746	0.02%
DFA EMERGING MARKETS TARGET VAL	6300 BEE CAVES ROAD	BUILDING ONE	AUSTIN	TX	78746	0.02%
DFA EMERGING MRKTS CORE EQU PORT	6300 BEE CAVES ROAD	BUILDING ONE	AUSTIN	TX	78746	0.02%
DFA GLOBAL CORE PLUS FIXED INC INST	6300 BEE CAVES ROAD	BUILDING ONE	AUSTIN	TX	78746	0.02%
DFA INTERNATIONAL SMALL COMPANY	6300 BEE CAVES ROAD	BUILDING ONE	AUSTIN	TX	78746	0.02%
DFA INTL SMALL CAP VALUE	6300 BEE CAVES ROAD	BUILDING ONE	AUSTIN	TX	78746	0.02%
DFA INVESTMENT GRADE PORT INSTL	6300 BEE CAVES ROAD	BUILDING ONE	AUSTIN	TX	78746	0.02%
DFA ONE YEAR FIXED INCOME PRTF	6300 BEE CAVES ROAD	BUILDING ONE	AUSTIN	TX	78746	0.02%
DFA US CORE EQUITY II	6300 BEE CAVES ROAD	BUILDING ONE	AUSTIN	TX	78746	0.02%
DFA US MICRO CAP PRTF INSTL	6300 BEE CAVES ROAD	BUILDING ONE	AUSTIN	TX	78746	0.02%
DFA US SMALL CAP VALUE PRTF INSTL	6300 BEE CAVES ROAD	BUILDING ONE	AUSTIN	TX	78746	0.02%
DFA WORLD EX US CORE EQUITY PORT	6300 BEE CAVES ROAD	BUILDING ONE	AUSTIN	TX	78746	0.02%
DIAMOND HILL LARGE CAP FUND CLASS I	325 JOHN H. MCCONNELL BLVD.	SUITE 200	COLUMBUS	OH	43215	0.10%
DIREXION MONTHLY NASDAQ100 BULL2X	155 SEAPORT BOULEVARD	SUITE P8	BOSTON	MA	02210	0.40%
DOUBLELINE LOW DURATION CL N	777 E. WISCONSIN AVE.		MILWAUKEE	WI	53202	0.40%
DOUBLELINE SHILLER EN CAP CL I	777 E. WISCONSIN AVE.		MILWAUKEE	WI	53202	0.06%
DOUBLELINE SHILLER EN CAP CL N	777 E. WISCONSIN AVE.		MILWAUKEE	WI	53202	0.40%
DOUBLELINE TOTAL RT BOND FD CL I	777 E. WISCONSIN AVE.		MILWAUKEE	WI	53202	0.06%
DOUBLELINE TOTAL RT BOND FD CL N	777 E. WISCONSIN AVE.		MILWAUKEE	WI	53202	0.40%
DRIEHAUS MICRO CAP GROWTH FUND	25 EAST ERIE STREET		CHICAGO	IL	60611	0.40%
DRIEHAUS SMALL CAP GROWTH INV CL	25 EAST ERIE STREET		CHICAGO	IL	60611	0.40%
DWS EQUITY 500 INDEX FUND CL S	280 PARK AVENUE	FINANCE-PCAM CTRL, 9TH FLOOR	NEW YORK	NY	10026	0.10%
DWS HEALTH AND WELLNESS FUND A	280 PARK AVE.	FINANCE-PCAM CTRL, 9TH FLOOR	NEW YORK	NY	10026	0.40%

Schedule C, Line 2(h) Formula Descriptions

United Airlines 401(k) Savings Plan
EIN: 74-2099724, PN: 222
Plan Year Ending: December 31, 2021

Indirect compensation in the form of sub-transfer agency fees was paid to: Fidelity Investments Institutional Operations Company, EIN: 04-2647786

Payor Name	Street Address 1	Street Address 2	City	State	Zip	Compensation
DWS HEALTH AND WELLNESS FUND S	280 PARK AVENUE	FINANCE-PCAM CTRL, 9TH FLOOR	NEW YORK	NY	10026	0.35%
DWS LATIN AMERICA EQUITY FUND A	280 PARK AVE.	FINANCE-PCAM CTRL, 9TH FLOOR	NEW YORK	NY	10026	0.40%
EATON VANCE BALANCED CLASS A	TWO INTERNATIONAL PLACE		BOSTON	MA	02110	$16.00
EATON VANCE WLD WIDEHEALTH SCI CL A	TWO INTERNATIONAL PLACE		BOSTON	MA	02110	$16.00
EDGEWOOD GROWTH FUND RETAIL CLASS	1 FREEDOM VALLEY DRIVE		OAKS	PA	19456	0.40%
EP EMERGING MARKETS SM COMP CL A	LOTS 81-82, STREET C	SUITE 204	DORADO	PR	00646	0.08%
EUROPAC GOLD FUND CLASS A	LOTS 81-82, STREET C	SUITE 204	DORADO	PR	00646	0.08%
EUROPAC INTERNATNL DIV INC CL I	LOTS 81-82, STREET C	SUITE 204	DORADO	PR	00646	0.10%
EVENTIDE EXPONENTIAL TECH FD	80 ARKAY	SUITE 110	HAUPPAUGE	NY	11788	0.40%
EVENTIDE GILEAD FUND CLASS N	80 ARKAY	SUITE 110	HAUPPAUGE	NY	11788	0.40%
EVENTIDE HEALTH CARE AND LIFE SCI	80 ARKAY	SUITE 110	HAUPPAUGE	NY	11788	0.40%
FAIRHOLME FUND	4400 BISCAYNE BOULEVARD		MIAMI	FL	33137	0.10%
FEDERATED INST HIGH YIELD BOND IS	4000 ERICSSON DRIVE		WARRENDALE	PA	15086-7515	0.15%
FEDERATED KAUFMANN SM CAP FUND CL A	4000 ERICSSON DRIVE		WARRENDALE	PA	15086-7515	0.40%
FIRST EAGLE GLOBAL CLASS A	1345 AVENUE OF THE AMERICAS	48TH FLOOR	NEW YORK	NY	10105	0.40%
FIRST EAGLE GLOBAL CLASS I	1345 AVENUE OF THE AMERICAS	48TH FLOOR	NEW YORK	NY	10105	0.15%
FIRST EAGLE GOLD CLASS A	1345 AVENUE OF THE AMERICAS	48TH FLOOR	NEW YORK	NY	10105	0.40%
FIRST EAGLE OVERSEAS CLASS A	1345 AVENUE OF THE AMERICAS	48TH FLOOR	NEW YORK	NY	10105	0.40%
FIRST EAGLE OVERSEAS CLASS I	1345 AVENUE OF THE AMERICAS	48TH FLOOR	NEW YORK	NY	10105	0.09%
FIRSTHAND TECHNOLOGY OPPS FUND	150 ALMADEN BLVD.	SUITE 1250	SAN JOSE	CA	95113	0.40%
FMI INTERNATIONAL	777 E. WISCONSIN AVE.	MK-WI-T4MF	MILWAUKEE	WI	53202	0.40%
FMI LARGE CAP FUND	777 E. WISCONSIN AVE.	MK-WI-T4MF	MILWAUKEE	WI	53202	0.40%
FORESTER VALUE FUND	612 PADDOCK		LIBERTYVILLE	IL	60048	0.40%
FPA CRESCENT FUND	11601 WILSHIRE BLVD.	SUITE 1200	LOS ANGELES	CA	90025	0.35%
FRANKLIN CONVERTIBLESECURITIES A	100 FOUNTAIN PARKWAY		ST. PETERSBURG	FL	33716	$16.00
FRANKLIN DYNATECH FUND A	100 FOUNTAIN PARKWAY		ST. PETERSBURG	FL	33716	$16.00
FRANKLIN GOLD&PRECIOUS METALS CL A	100 FOUNTAIN PARKWAY		ST. PETERSBURG	FL	33716	$16.00
FRANKLIN GROWTH CLASS A	100 FOUNTAIN PARKWAY		ST. PETERSBURG	FL	33716	$16.00
FRANKLIN GROWTH OPPS FD ADV	100 FOUNTAIN PARKWAY		ST. PETERSBURG	FL	33716	$16.00
FRANKLIN INCOME CLASS A1	100 FOUNTAIN PARKWAY		ST. PETERSBURG	FL	33716	$16.00
FRANKLIN LIFE SMART 2030 RET FD A	100 FOUNTAIN PARKWAY		ST. PETERSBURG	FL	33716	$16.00
FRANKLIN MANAGED INCOME FUND CL A	100 FOUNTAIN PARKWAY		ST. PETERSBURG	FL	33716	$16.00
FRANKLIN MUTUAL GLBL DISCOVERY CL A	100 FOUNTAIN PARKWAY		ST. PETERSBURG	FL	33716	$16.00
FRANKLIN MUTUAL QUEST FUND CLASS A	100 FOUNTAIN PARKWAY		ST. PETERSBURG	FL	33716	$16.00
FRANKLIN RISING DIVIDENDS CLASS A	100 FOUNTAIN PARKWAY		ST. PETERSBURG	FL	33716	$16.00
FRANKLIN SMALL CAP VALUE CLASS A	100 FOUNTAIN PARKWAY		ST. PETERSBURG	FL	33716	0.35%
FRANKLIN TOTAL RETURN CL A	100 FOUNTAIN PARKWAY		ST. PETERSBURG	FL	33716	$16.00
FRANKLIN UTILITIES CL A	100 FOUNTAIN PARKWAY		ST. PETERSBURG	FL	33716	0.35%
FRANKLIN UTILITIES CLASS A1	100 FOUNTAIN PARKWAY		ST. PETERSBURG	FL	33716	$16.00
FULLER & THALER BEHV SM CAP EQ INST	411 BOREL AVENUE	SUITE 300	SAN MATEO	CA	94402	0.10%
GABELLI GOLD FUND CLAAA	401 THEODORE FREMD. AVE.		RYE	NY	10580	0.40%
GABELLI UTILITIES	401 THEODORE FREMD. AVE.		RYE	NY	10580	0.35%
GABELLI UTILITIES FUND CLASS C	401 THEODORE FREMD. AVE.		RYE	NY	10580	0.10%
GAMCO GROWTH FUND	401 THEODORE FREMD. AVE.		RYE	NY	10580	0.40%
GLENMEDE LARGE CAP GROWTH	1650 MARKET ST.	SUITE 1200	PHILADELPHIA	PA	19103	0.40%
GLOBAL RESOURCES FUND	3 CANAL PLAZA	SUITE 600	PORTLAND	ME	04101	0.40%
GOLD AND PRECIOUS METALS FUND	3 CANAL PLAZA	SUITE 600	PORTLAND	ME	04101	0.40%
GOLDMAN SACHS ASIA EQUITY CLASS A	71 S. WACKER DR.	4TH FLOOR	CHICAGO	IL	60606	0.40%
GOLDMAN SACHS CHINA EQUITY CLASS C	71 S. WACKER DRIVE	4TH FLOOR	CHICAGO	IL	60606	0.08%
GOLDMAN SACHS EMRG MKT DEBT FD CL A	71 S. WACKER DR.	4TH FLOOR	CHICAGO	IL	60606	0.40%
GOLDMAN SACHS GQG PART INTL OPP A	71 S. WACKER DR.	4TH FLOOR	CHICAGO	IL	60606	0.40%
GOLDMAN SACHS GQG PRTRS INTL OPP I	71 S. WACKER DR.	4TH FLOOR	CHICAGO	IL	60606	0.17%
GOLDMAN SACHS LARGE CAP VALUE CL A	71 S. WACKER DRIVE	4TH FLOOR	CHICAGO	IL	60606	0.40%
GOLDMAN SACHS MGD FUTURES STRAT A	71 S. WACKER DRIVE	4TH FLOOR	CHICAGO	IL	60606	0.40%
GOLDMAN SACHS STRG INCOME FUND CL A	71 S. WACKER DRIVE	4TH FLOOR	CHICAGO	IL	60606	0.40%
GOLDMAN SACHS US EQ DIV PREM CL A	71 S. WACKER DRIVE	4TH FLOOR	CHICAGO	IL	60606	0.40%
GUGGENHEIM INV GRADE BOND CL P	9601 BLACKWELL RD.	SUITE 500	ROCKVILLE	MD	20850	0.40%
GUGGENHEIM SMID CAP VALUE A	9601 BLACKWELL RD.	SUITE 500	ROCKVILLE	MD	20850	0.40%
GUGGENHEIM TOTAL RETURN BOND CL P	9601 BLACKWELL RD.	SUITE 500	ROCKVILLE	MD	20850	0.40%
GUINNESS ATKINSON ALT ENERGY	2220 E. ROUTE 66	SUITE 226	GLENDORA	CA	91740	0.40%
HARBOR CAP APP INV	111 S. WACKER DR.	34TH FLOOR	CHICAGO	IL	60606	0.35%
HARBOR DISRUPTIVE INNOV FD INST	111 S. WACKER DR.	34TH FLOOR	CHICAGO	IL	60606	0.10%
HARBOR GLB LDRS INV	111 S. WACKER DR.	34TH FLOOR	CHICAGO	IL	60606	0.35%
HARBOR LARGE CAP VALUE INV CLASS	111 S. WACKER DR.	34TH FLOOR	CHICAGO	IL	60606	0.35%
HARDING LOEVNER EMRG MRKTS PORT ADV	PO BOX 4766		CHICAGO	IL	60680	0.40%
HARDING LOEVNER INTL EQ PORT INV	PO BOX 4766		CHICAGO	IL	60680	0.40%
HARTFORD CAPITAL APPRECIATION CL A	100 MATSONFORD RD.	SUITE 300	RADNOR	PA	19087	0.40%
HARTFORD DIVIDEND & GROWTH CLASS A	100 MATSONFORD RD.	SUITE 300	RADNOR	PA	19087	0.40%
HARTFORD EQUITY INCOME CL A	100 MATSONFORD RD.	SUITE 300	RADNOR	PA	19087	0.40%
HARTFORD MID CAP FD CLASS I	100 MATSONFORD RD.	SUITE 300	RADNOR	PA	19087	0.15%
HARTFORD SCHRODERS INTL MULTICAP	100 MATSONFORD RD.	SUITE 300	RADNOR	PA	19087	0.40%
HCM DIVIDEND SECTOR PLUS FUND INV	1145 HEMBREE ROAD		ROSWELL	GA	30076	0.40%
HCM INCOME PLUS FUND INVESTOR	1145 HEMBREE ROAD		ROSWELL	GA	30076	0.40%
HCM TACTICAL GROWTH FUND INVESTOR	1145 HEMBREE ROAD		ROSWELL	GA	30076	0.40%
HENNESSY CORNERSTONE MID CAP 30 INV	7250 REDWOOD BLVD.	SUITE 200	NOVATO	CA	94945	0.40%
HENNESSY FOCUS FUND INVESTOR CLASS	7250 REDWOOD BLVD.	SUITE 200	NOVATO	CA	94945	0.40%
HENNESSY GAS UTILITY INVESTOR CL	7250 REDWOOD BLVD.	SUITE 200	NOVATO	CA	94945	0.40%
HENNESSY JAPAN INSTLCL	7250 REDWOOD BLVD.	SUITE 200	NOVATO	CA	94945	0.15%
HENNESSY SMALL CAP FINANCIAL INV CL	7250 REDWOOD BLVD.	SUITE 200	NOVATO	CA	94945	0.40%

Schedule C, Line 2(h) Formula Descriptions

United Airlines 401(k) Savings Plan
EIN: 74-2099724, PN: 222
Plan Year Ending: December 31, 2021

Indirect compensation in the form of sub-transfer agency fees was paid to: Fidelity Investments Institutional Operations Company, EIN: 04-2647786

Payor Name	Street Address 1	Street Address 2	City	State	Zip	Compensation
HOMESTEAD SMALL COMPANY STOCK FD	4301 WILSON BLVD		ARLINGTON	VA	22203	0.12%
HOMESTEAD VALUE FD	4301 WILSON BLVD		ARLINGTON	VA	22203	0.12%
HUBER CAPITAL SMALL CAP VALUE INV	2321 ROSECRANS AVE.	SUITE 3245	EL SEGUNDO	CA	90245	0.40%
HUSSMAN STRATEGIC GROWTH	225 PICTORIA DRIVE	SUITE 450	CINCINNATI	OH	45246	$12.00
HUSSMAN STRATEGIC TOTAL RETURN	225 PICTORIA DRIVE	SUITE 450	CINCINNATI	OH	45246	$12.00
INTEGRITY DIVIDEND HARVEST FD CL A	1 MAINSTREET NORTH		MINOT	ND	58703	0.10%
INTERNET ULTRASECTORPRO FD INVESTOR	7501 WISCONSIN AVE.	SUITE 1000 EAST TOWER	BETHESDA	MD	20814	0.40%
INTREPID INCOME FUND INSTITUTIONAL	1400 MARSH LANDING PKWY.	SUITE 106	JACKSONVILLE BEACH	FL	32250	0.12%
INVENOMIC INVESTOR CLASS	211 CONGRESS STREET	7TH FLOOR	BOSTON	MA	02110	0.40%
INVESCO AMERICAN FRANCHISE FD CL A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO DISCOVERY MID CAP GROWTH A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO DIVERSIFIED DIVIDEND CL A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO DIVIDEND INCOME FUND A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO EQUALLY WEIGHTED S&P 500 A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO EQUITY AND INCOME FUND CL A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO GLOBAL FOCUS A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO GREATER CHINA CLASS A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO HEALTH CARE CL A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO INTL DIVERSIFIED Y	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.15%
INVESCO INTL GROWTH FUND CLASS A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO INTL SMALL MID COMPANY Y	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.10%
INVESCO MAIN STREET MID CAP A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO MULTI ASSET INCOME FD CL A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO OPPENHEIMER DEV MARKETS A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO OPPENHEIMER DEV MARKETS Y	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.10%
INVESCO OPPENHEIMER GLOBAL A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO OPPENHEIMER GLOBAL OPPORT A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO OPPENHEIMER GOLD & SPEC A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO OPPENHEIMER INTL GROWTH A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO OPPENHEIMER INTL GROWTH Y	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.10%
INVESCO OPPENHEIMER INTL SM MD CO A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO OPPENHEIMER MAIN STREET A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO OPPENHEIMER SR FLOAT RATE A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO OPPENHEIMER STEELPATH MLP	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO REAL ESTATE FUND INVESTOR	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO RISING DIVIDENDS A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO SELECT RISK GROWTH INV A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO SHORT TERM BOND FUND A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO STEELPATH MLP ALPHA PLUS A	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.40%
INVESCO STEELPATH MLP INCOME C	11 GREENWAY PLAZA	SUITE 100	HOUSTON	TX	77046	0.10%
ISHARES MSCI EAFE INTL IDX CL A	40 EAST 52ND STREET		NEW YORK	NY	10022	0.30%
ISHARES S&P 500 INDEX INVESTOR A	40 EAST 52ND STREET		NEW YORK	NY	10022	0.30%
ISHARES S&P 500 INDEX SERVICE	40 EAST 52ND STREET		NEW YORK	NY	10022	0.05%
IVY HIGH INCOME CL A	6300 LAMAR AVE.		OVERLAND PARK	KS	66202	0.40%
IVY SCIENCE & TECHNOLOGY CL A	6300 LAMAR AVE.		OVERLAND PARK	KS	66202	0.40%
JACKSON SQUARE SMID CAP GR FD INV	101 CALIFORNIA ST.	SUITE 3750	SAN FRANCISCO	CA	94109	0.40%
JACOB INTERNET	727 2ND STREET	SUITE 106	HERMOSA BEACH	CA	90254	0.40%
JACOB MICRO CAP GROWTH INV CL	727 2ND STREET	SUITE 106	HERMOSA BEACH	CA	90254	0.40%
JAMES BALANCED GOLDEN RAINBOW FUND	1290 BROADWAY	SUITE 1100	DENVER	CO	80203	0.40%
JANUS HENDERSON BALANCED I	151 DETROIT ST.		DENVER	CO	80206	$14.00
JANUS HENDERSON BALANCED T	151 DETROIT ST.		DENVER	CO	80206	0.35%
JANUS HENDERSON CONTRARIAN T	151 DETROIT ST.		DENVER	CO	80206	0.35%
JANUS HENDERSON DEV WORLD BD I	151 DETROIT ST.		DENVER	CO	80206	$14.00
JANUS HENDERSON ENTERPRISE I	151 DETROIT ST.		DENVER	CO	80206	$14.00
JANUS HENDERSON ENTERPRISE T	151 DETROIT ST.		DENVER	CO	80206	0.35%
JANUS HENDERSON FLEXIBLE BOND I	151 DETROIT ST.		DENVER	CO	80206	$14.00
JANUS HENDERSON FLEXIBLE BOND T	151 DETROIT ST.		DENVER	CO	80206	0.35%
JANUS HENDERSON FORTY I	151 DETROIT ST.		DENVER	CO	80206	$14.00
JANUS HENDERSON FORTY T	151 DETROIT ST.		DENVER	CO	80206	$14.00
JANUS HENDERSON GL LIFE SCIENCES T	151 DETROIT ST.		DENVER	CO	80206	0.35%
JANUS HENDERSON GLOBAL RESEARCH	151 DETROIT ST.		DENVER	CO	80206	0.35%
JANUS HENDERSON GLOBAL SELECT I	151 DETROIT ST.		DENVER	CO	80206	$14.00
JANUS HENDERSON GLOBAL SELECT T	151 DETROIT ST.		DENVER	CO	80206	0.35%
JANUS HENDERSON GLOBAL TECHNOLOGY T	151 DETROIT ST.		DENVER	CO	80206	0.35%
JANUS HENDERSON GROWTH & INCOME T	151 DETROIT ST.		DENVER	CO	80206	0.35%
JANUS HENDERSON HIGH YIELD T	151 DETROIT ST.		DENVER	CO	80206	0.35%
JANUS HENDERSON INTL MGD VOL	151 DETROIT ST.		DENVER	CO	80206	0.35%
JANUS HENDERSON MID CAP VALUE I	151 DETROIT ST.		DENVER	CO	80206	$14.00
JANUS HENDERSON MID CAP VALUE T	151 DETROIT ST.		DENVER	CO	80206	0.35%
JANUS HENDERSON MULTISECTOR INC T	151 DETROIT ST.		DENVER	CO	80206	0.35%
JANUS HENDERSON OVERSEAS T	151 DETROIT ST.		DENVER	CO	80206	0.35%
JANUS HENDERSON RESEARCH T	151 DETROIT ST.		DENVER	CO	80206	0.35%
JANUS HENDERSON SHORT-TERM BOND T	151 DETROIT ST.		DENVER	CO	80206	0.35%
JANUS HENDERSON SMALL CAP VALUE I	151 DETROIT ST.		DENVER	CO	80206	$14.00
JANUS HENDERSON SMALL CAP VALUE T	151 DETROIT ST.		DENVER	CO	80206	0.35%
JANUS HENDERSON STRATEGIC INCOME T	151 DETROIT ST.		DENVER	CO	80206	0.35%
JANUS HENDERSON TRITON T	151 DETROIT ST.		DENVER	CO	80206	0.35%
JANUS HENDERSON US MANAGED VOL T	151 DETROIT ST.		DENVER	CO	80206	0.35%
JENSEN QUALITY GROWTH FD CL J	811 E. WISCONSIN AVE.	8TH FLOOR	MILWAUKEE	WI	53202	0.40%

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United Airlines 401(k) Savings Plan
EIN: 74-2099724, PN: 222
Plan Year Ending: December 31, 2021

Indirect compensation in the form of sub-transfer agency fees was paid to: Fidelity Investments Institutional Operations Company, EIN: 04-2647786

Payor Name	Street Address 1	Street Address 2	City	State	Zip	Compensation
JOHN HANCOCK DISCIPLINED VAL MIDCAP	601 CONGRESS ST.	9TH FLOOR	BOSTON	MA	02210	0.10%
JOHN HANCOCK REGIONAL BANK CL A	601 CONGRESS ST.	9TH FLOOR	BOSTON	MA	02210	0.40%
JOHN HANCOCK SMALL CAP CORE FD CL A	601 CONGRESS ST.	9TH FLOOR	BOSTON	MA	02210	0.40%
JOHNSON ENHANCED RETURN FUND	3777 WEST FORK ROAD		CINCINNATI	OH	45247	0.10%
JP MORGAN HEDGED EQUITY 2 FD I	1111 POLARIS PARKWAY		COLUMBUS	OH	43240	0.08%
JP MORGAN MID CAP VAL FUND CL L	1111 POLARIS PARKWAY		COLUMBUS	OH	43240	0.08%
JP MORGAN MID CAP VALUE FUND CL I	1111 POLARIS PARKWAY		COLUMBUS	OH	43240	0.40%
JP MORGAN SMART RET 2050 CL A	1111 POLARIS PARKWAY		COLUMBUS	OH	43240	0.40%
JPMORGAN EMERGING MARKETS EQ CL A	1111 POLARIS PARKWAY		COLUMBUS	OH	43240	0.40%
JPMORGAN EQUITY INCOME CLASS I	1111 POLARIS PARKWAY		COLUMBUS	OH	43240	0.15%
JPMORGAN GROWTH ADVANTAGE FUND CL A	1111 POLARIS PARKWAY		COLUMBUS	OH	43240	0.40%
JPMORGAN HEDGED EQUITY CLASS I	1111 POLARIS PARKWAY		COLUMBUS	OH	43240	0.15%
JPMORGAN HIGH YIELD BOND FUND CL I	1111 POLARIS PARKWAY		COLUMBUS	OH	43240	0.15%
JPMORGAN INTREPID MID CAP FUND CL A	1111 POLARIS PARKWAY		COLUMBUS	OH	43240	0.40%
JPMORGAN INVESTOR GROWTH FD CLASS A	1111 POLARIS PARKWAY		COLUMBUS	OH	43240	0.40%
JPMORGAN LARGE CAP GROWTH CLASS A	1111 POLARIS PARKWAY		COLUMBUS	OH	43240	0.40%
JPMORGAN LARGE CAP GROWTH CLASS I	1111 POLARIS PARKWAY		COLUMBUS	OH	43240	0.15%
JPMORGAN SMALL CAP GROWTH CLASS A	1111 POLARIS PARKWAY		COLUMBUS	OH	43240	0.40%
JPMORGAN STRATEGIC INC OPPS CL I	1111 POLARIS PARKWAY		COLUMBUS	OH	43240	0.08%
JPMORGAN US EQUITY FUND CLASS A	1111 POLARIS PARKWAY		COLUMBUS	OH	43240	0.40%
JPMORGAN US VALUE CLASS A	1111 POLARIS PARKWAY		COLUMBUS	OH	43240	0.40%
JPMORGAN VALUE ADV FD CLASS A	1111 POLARIS PARKWAY		COLUMBUS	OH	43240	0.40%
KINETICS PARADIGM FUND	470 PARK AVENUE SOUTH		NEW YORK	NY	10016	0.40%
LAZARD DEVELOPING MRKTS EQ CL SHS	30 ROCKEFELLER PLAZA	57TH FLOOR	NEW YORK	NY	10112	0.40%
LAZARD EMERGING MKTS EQUITY OPEN	30 ROCKEFELLER PLAZA	57TH FLOOR	NEW YORK	NY	10112	0.40%
LAZARD GLOBAL LISTED INFRASTRUCTURE	30 ROCKEFELLER PLAZA	57TH FLOOR	NEW YORK	NY	10112	0.40%
LAZARD US EQTY CONCEN PRT OPEN SHS	30 ROCKEFELLER PLAZA	57TH FLOOR	NEW YORK	NY	10112	0.40%
LKCM EQUITY FUND INSTITUTIONAL CL	301 COMMERCE ST.	SUITE 1600	FORT WORTH	TX	76102	0.10%
LOCORR LONG SHORT COMM STRGY I	261 SCHOOL AVENUE	4TH FLOOR	EXCELSIOR	MN	55331	0.15%
LOOMIS SAYLES BOND RETAIL SHARES	399 BOYLSTON STREET	8TH FLOOR	BOSTON	MA	02116	0.35%
LOOMIS SAYLES GLOBAL BOND RETAIL	399 BOYLSTON STREET	8TH FLOOR	BOSTON	MA	02116	0.35%
LOOMIS SAYLES INVST GRADE BOND CL A	399 BOYLSTON STREET	8TH FLOOR	BOSTON	MA	02116	0.40%
LORD ABBETT BOND DEBENTURE CLASS A	90 HUDSON STREET	10TH FLOOR	JERSEY CITY	NJ	07302	0.37%
LORD ABBETT BOND DEBENTURE CLASS I	90 HUDSON STREET	10TH FLOOR	JERSEY CITY	NJ	07302	0.10%
LORD ABBETT CONVERTIBLE FD CL A	90 HUDSON STREET	10TH FLOOR	JERSEY CITY	NJ	07302	0.37%
LORD ABBETT DEVELOP GROWTH CLASS A	90 HUDSON STREET	10TH FLOOR	JERSEY CITY	NJ	07302	0.45%
LORD ABBETT FLOATING RATE FD CL A	90 HUDSON STREET	10TH FLOOR	JERSEY CITY	NJ	07302	0.37%
LORD ABBETT GROWTH LEAD FUND CL A	90 HUDSON STREET	10TH FLOOR	JERSEY CITY	NJ	07302	0.45%
LORD ABBETT INFLATION FOCUSED CL A	90 HUDSON STREET	10TH FLOOR	JERSEY CITY	NJ	07302	0.37%
LORD ABBETT SHORT DURATION INC CL A	90 HUDSON STREET	10TH FLOOR	JERSEY CITY	NJ	07302	0.37%
LORD ABBETT TOTAL RETURN CL A	90 HUDSON STREET	10TH FLOOR	JERSEY CITY	NJ	07302	0.37%
MADISON MID CAP FUNDCL Y	550 SCIENCE DRIVE		MADISON	WI	53711	0.40%
MADISON SMALL CAP FUND CL Y	550 SCIENCE DRIVE		MADISON	WI	53711	0.40%
MAINSTAY INCOME BUILDER FD CL I	30 HUDSON STREET	23RD FLOOR	ARLINGTON	NJ	07032	0.15%
MAINSTAY WMC ENDURING CAPITAL I	30 HUDSON STREET	23RD FLOOR	ARLINGTON	NJ	07032	0.10%
MANNING & NAPIER OVERSEAS SER CL S	290 WOODCLIFF DR.		FAIRPORT	NY	14450	0.40%
MANNING & NAPIER RAINIER INTL DIS K	290 WOODCLIFF DR.		FAIRPORT	NY	14450	0.40%
MARSICO 21ST CENTURYFUND	235 WEST GALENA STREET		MILWAUKEE	WI	53212	0.40%
MARSICO GLOBAL FUND	235 WEST GALENA STREET		MILWAUKEE	WI	53212	0.40%
MATTHEW 25	PO BOX 2479		JENKINTOWN	PA	19046	0.40%
MATTHEWS ASIA DIVIDEND FUND	4 EMBARCADERO CENTER	SUITE 550	SAN FRANCISCO	CA	94111	0.40%
MATTHEWS ASIA SMALL COMPANIES FUND	4 EMBARCADERO CENTER	SUITE 550	SAN FRANCISCO	CA	94111	0.40%
MATTHEWS ASIAN INNOVATORS FD INVST	4 EMBARCADERO CENTER	SUITE 550	SAN FRANCISCO	CA	94111	0.40%
MATTHEWS CHINA FUND	4 EMBARCADERO CENTER	SUITE 550	SAN FRANCISCO	CA	94111	0.40%
MATTHEWS CHINA SMALL COMPANIES INV	4 EMBARCADERO CENTER	SUITE 550	SAN FRANCISCO	CA	94111	0.40%
MATTHEWS EMERGING MKTS EQUITY INV	4 EMBARCADERO CENTER	SUITE 550	SAN FRANCISCO	CA	94111	0.40%
MATTHEWS INDIA FUND	4 EMBARCADERO CENTER	SUITE 550	SAN FRANCISCO	CA	94111	0.40%
MATTHEWS PACIFIC TIGER FUND	4 EMBARCADERO CENTER	SUITE 550	SAN FRANCISCO	CA	94111	0.40%
MEEDER QUANTEX FUND	6125 MEMORIAL DRIVE		DUBLIN	OH	43017	0.40%
MERIDIAN GROWTH FUND LEGACY	100 FILLMORE ST.		DENVER	CO	80206	0.12%
METROPOLITAN WEST HY BOND CL M	865 SOUTH FIGUEROA STREET	#1400	LOS ANGELES	CA	90017	0.40%
METROPOLITAN WEST INTER BD FD CL I	865 SOUTH FIGUEROA STREET		LOS ANGELES	CA	90017	0.10%
METROPOLITAN WEST TOT RET BOND CL M	865 SOUTH FIGUEROA STREET	#1400	LOS ANGELES	CA	90017	0.35%
METROPOLITAN WEST TOTAL RET CLASS I	865 SOUTH FIGUEROA STREET	#1400	LOS ANGELES	CA	90017	0.10%
METWEST FLOATING RATE INCOME CL M	865 SOUTH FIGUEROA STREET		LOS ANGELES	CA	90017	0.40%
MFS CONSERVATIVE ALLOCATION CLASS A	111 HUNTINGTON AVE.		BOSTON	MA	02199-7632	0.40%
MFS GLOBAL REAL ESTATE CL A	111 HUNTINGTON AVE.		BOSTON	MA	02199-7632	0.40%
MFS INTERNATIONAL DIV CL C	111 HUNTINGTON AVE		BOSTON	MA	02199-7632	0.08%
MFS INTERNATIONAL DIVERS FD A	111 HUNTINGTON AVE.		BOSTON	MA	02199-7632	0.40%
MFS INTERNATIONAL VALUE FUND CL A	111 HUNTINGTON AVE.		BOSTON	MA	02199-7632	0.40%
MFS MASS INVESTOR GROWTH STOCK A	111 HUNTINGTON AVE.		BOSTON	MA	02199-7632	0.40%
MFS VALUE CLASS A	111 HUNTINGTON AVE.		BOSTON	MA	02199-7632	0.40%
MID CAP PRO FUND INVESTOR	7501 WISCONSIN AVENUE	SUITE 1000 EAST TOWER	BETHESDA	MD	20814	0.40%
MILLER INCOME FUND CL I	100 SALEM ST.		SMITHFIELD	RI	02917	0.12%
MONDRIAN INTERNATIONAL EQUITY	10 GRESHAM STREET	5TH FLOOR	LONDON	GB	EC2V 7JD	0.12%
MORGAN STA INST INC SM CO GROWTH I	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.15%
MORGAN STAN INST INC INCEPTION CL A	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.40%
MORGAN STANLEY ADVANTAGE CL I	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.15%
MORGAN STANLEY CORPORATE BOND CL A	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.40%

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United Airlines 401(k) Savings Plan
EIN: 74-2099724, PN: 222
Plan Year Ending: December 31, 2021

Indirect compensation in the form of sub-transfer agency fees was paid to: Fidelity Investments Institutional Operations Company, EIN: 04-2647786

Payor Name	Street Address 1	Street Address 2	City	State	Zip	Compensation
MORGAN STANLEY EUROPEAN OPPORT CL A	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.40%
MORGAN STANLEY GLOBAL ADVANTAGE A	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.40%
MORGAN STANLEY GLOBAL OPPORTUNITY A	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.40%
MORGAN STANLEY GLOBAL OPPORTUNITY I	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.15%
MORGAN STANLEY GROWTH PORTFOLIO A	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.40%
MORGAN STANLEY GROWTH PORTFOLIO I	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.15%
MORGAN STANLEY INSTL INTL OPP CL A	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.40%
MORGAN STANLEY INTL ADVANTAGE CL A	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.40%
MORGAN STANLEY MID CAP GRWTH CL I	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.15%
MORGAN STANLEY MIDCAP GROWTH CL A	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.40%
MORGAN STANLEY MULTI CAP GR TRUST I	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.15%
MORGAN STANLEY MULTICAP GROWTH TR	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.40%
MSIF ASIA OPPORTUNITY CL A	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.40%
MSIF INCEPTION PORTF CLASS C	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.10%
MSIF INTERNATIONAL OPPS CL I	522 FIFTH AVENUE	4TH FLOOR	NEW YORK	NY	10036	0.15%
NATIXIS OAKMARK INTERNATIONAL CL A	399 BOYLSTON STREET	8TH FLOOR	BOSTON	MA	02116	0.40%
NEEDHAM SMALL CAP GROWTH	445 PARK AVE.	15TH FLOOR	NEW YORK	NY	10022	0.40%
NEUBERGER BERMAN GENESIS TRUST CL	1290 AVENUE OF THE AMERICAS	22ND FLOOR	NEW YORK	NY	10104-0002	0.40%
NEUBERGER BERMAN INTRINSIC VAL CL A	1290 AVENUE OF THE AMERICAS	22ND FLOOR	NEW YORK	NY	10104-0002	0.40%
NEUBERGER BERMAN SMALL CAP GROWTH A	1290 AVENUE OF THE AMERICAS	22ND FLOOR	NEW YORK	NY	10104-0002	0.40%
NEW ALTERNATIVES FD	150 BROADHOLLOW ROAD		MELVILLE	NY	11747	$12.00
NICHOLAS EQUITY INCOME CL I	411 E. WISCONSIN AVENUE		MILWAUKEE	WI	53202	0.12%
NICHOLAS FUND	411 E. WISCONSIN AVE.		MILWAUKEE	WI	53202	0.12%
NICHOLAS LIMITED EDITION INC CL N	411 E. WISCONSIN AVENUE		MILWAUKEE	WI	53202	0.40%
NORTH STAR DIVIDEND FUND CL I	20 N. WACKER DRIVE #1416		CHICAGO	IL	60606	0.10%
NUVEEN REAL ASSET INCOME FUND A	333 W. WACKER DR.		CHICAGO	IL	60606	0.40%
NUVEEN WINSLOW LG CAP GR ESG CL A	333 WEST WACKER DRIVE		CHICAGO	IL	60606	0.40%
OAKHURST STRAT DEFINED RISK INSTL	1875 CENTURY PARK EAST	SUITE 960	LOS ANGELES	CA	90067	0.12%
OAKMARK FUND INVESTOR CLASS	111 S. WACKER DR.		CHICAGO	IL	60606	0.35%
OAKMARK GLOBAL SELECT FD INVESTOR	111 S. WACKER DR.		CHICAGO	IL	60606	0.35%
OAKMARK INTL ADVISOR FUND	111 S. WACKER DR.		CHICAGO	IL	60606	0.15%
OAKMARK INTL INVESTOR CL	111 S. WACKER DR.		CHICAGO	IL	60606	0.35%
OBERWEIS INTL OPPORTUNITIES FUND	3333 WARRENVILLE ROAD	SUITE 500	LISLE	IL	60532	0.40%
PARAMETRIC COMMODITY STRA INST CL	TWO INTERNATIONAL PLACE		BOSTON	MA	02110	$16.00
PARNASSUS CORE EQUITY INVESTOR	ONE MARKET STREET	STEUART TOWER, SUITE 1600	SAN FRANCISCO	CA	94105	0.40%
PARNASSUS ENDEAVOR FUND	ONE MARKET STREET	STEUART TOWER, SUITE 1600	SAN FRANCISCO	CA	94105	0.40%
PARNASSUS FUND	ONE MARKET STREET	STEUART TOWER, SUITE 1600	SAN FRANCISCO	CA	94105	0.40%
PARNASSUS MID CAP	ONE MARKET STREET	STEUART TOWER, SUITE 1600	SAN FRANCISCO	CA	94105	0.40%
PARTNER SELECT INTERNATIONAL	1290 BROADWAY	SUITE 1100	DENVER	CO	80203	$16.00
PAX SUSTAINABLE ALLOCATION INVESTOR	1290 BROADWAY	SUITE 1100	DENVER	CO	80203	0.40%
PAYDEN GLOBAL FIXED INCOME INV CL	333 SOUTH GRAND AVENUE	32ND FLOOR	LOS ANGELES	CA	90071	0.35%
PERFORMANCE TRUST STRATEGIC BOND FD	500 WEST MADISON	SUITE 470	CHICAGO	IL	60661	0.40%
PERMANENT PORTFOLIO	600 MONTGOMERY ST.	SUITE 4100	SAN FRANCISCO	CA	94111-2702	0.38%
PERMANENT VERSATILE BOND PORTFOLIO	600 MONTGOMERY ST.	SUITE 4100	SAN FRANCISCO	CA	94111-2702	0.40%
PFG AMERICAN FDS CONS INC STRT CL R	777 108TH AVE. NE	SUITE 2100	BELLEVUE	WA	98004	0.40%
PFG AMERICAN FUNDS GROWTH STRT CL R	777 108TH AVE. NE	SUITE 2100	BELLEVUE	WA	98004	0.40%
PFG BR EQUITY ESG STRATEGY CL R	777 108TH AVE. NE	SUITE 2100	BELLEVUE	WA	98004	0.40%
PFG EQUITY INDEX FOCUSED STRATEGY R	777 108TH AVE. NE	SUITE 2100	BELLEVUE	WA	98004	0.40%
PFG INVESCO THEMATIC ESG STRAT CL R	777 108TH AVE. NE	SUITE 2100	BELLEVUE	WA	98004	0.40%
PFG JANUS HENDERSON BAL STRAT R	777 108TH AVE. NE	SUITE 2100	BELLEVUE	WA	98004	0.40%
PFG SECTOR EQUITY BUS CYCLE STRAT R	777 108TH AVE. NE	SUITE 2100	BELLEVUE	WA	98004	0.40%
PFG TACTICAL INCOME STRATEGY CL R	777 108TH AVE. NE	SUITE 2100	BELLEVUE	WA	98004	0.40%
PGIM HIGH YIELD CL Z	655 BROAD STREET		NEWARK	NJ	07102	0.15%
PGIM JENN HEALTH SCIENCES CL Z	655 BROAD STREET		NEWARK	NJ	07102	0.10%
PGIM SHORT TERM CORP BOND CL Z	655 BROAD STREET		NEWARK	NJ	07102	0.10%
PGIM SHRT DUR HGH YLD INC FD CL Z	655 BROAD STREET		NEWARK	NJ	07102	0.10%
PGIM TOTAL RETURN BOND CL A	655 BROAD STREET		NEWARK	NJ	07102	0.40%
PIMCO ALL ASSET ALL AUTHORITY FD	1633 BROADWAY		NEW YORK	NY	10019	0.40%
PIMCO ALL ASSET FUND CLASS A	1633 BROADWAY		NEW YORK	NY	10019	0.40%
PIMCO DIVERSIFIED INCOME FUND CL A	1633 BROADWAY		NEW YORK	NY	10019	0.40%
PIMCO EMERGING MARKETS BOND FUND A	1633 BROADWAY		NEW YORK	NY	10019	0.40%
PIMCO GNMA AND GOVT SECS FUND A	1633 BROADWAY		NEW YORK	NY	10019	0.40%
PIMCO INCOME FUND CL A	1633 BROADWAY		NEW YORK	NY	10019	0.40%
PIMCO INCOME FUND CL C	1633 BROADWAY		NEW YORK	NY	10019	0.20%
PIMCO INTL BD FD US DOLLAR HEDGED	1633 BROADWAY		NEW YORK	NY	10019	0.40%
PIMCO INVST GR CREDIT BOND FUND A	1633 BROADWAY		NEW YORK	NY	10019	0.40%
PIMCO MORTGAGE OPPOR AND BOND FD A	1633 BROADWAY		NEW YORK	NY	10019	0.40%
PIMCO RAE PLUS FUND A	1633 BROADWAY		NEW YORK	NY	10019	0.40%
PIMCO RAE PLUS SMALL FUND A	1633 BROADWAY		NEW YORK	NY	10019	0.40%
PIMCO RAE US SMALL FUND A	1633 BROADWAY		NEW YORK	NY	10019	0.40%
PIMCO STOCKSPLUS ABSOLUTE RTRN CL A	1633 BROADWAY		NEW YORK	NY	10019	0.40%
PIMCO STOCKSPLUS INTERNATL US$HDG A	1633 BROADWAY		NEW YORK	NY	10019	0.40%
PIMCO STOCKSPLUS SMALL FUND A	1633 BROADWAY		NEW YORK	NY	10019	0.40%
PIMCO TOTAL RETURN CLASS A	1633 BROADWAY		NEW YORK	NY	10019	0.40%
PIN OAK EQUITY FUND	225 PICTORIA DRIVE	SUITE 450	CINCINNATI	OH	45246	0.40%
PIONEER FLOATING RATE FUND CL Y	60 STATE STREET	17TH FLOOR	BOSTON	MA	02109	0.10%
PIONEER STRATEGIC INCOME FD CL Y	60 STATE STREET	17TH FLOOR	BOSTON	MA	02109	0.10%
POLEN GROWTH FUND INST'L SHARES	1825 NW CORPORATE BLVD.	SUITE 300	BOCA RATON	FL	33431	0.12%
PRIMECAP ODYSSEY AGGR GROWTH FD	2020 E. FINANCIAL WAY	SUITE 100	GLENDORA	CA	91741	0.10%

Schedule C, Line 2(h) Formula Descriptions

United Airlines 401(k) Savings Plan
EIN: 74-2099724, PN: 222
Plan Year Ending: December 31, 2021

Indirect compensation in the form of sub-transfer agency fees was paid to: Fidelity Investments Institutional Operations Company, EIN: 04-2647786

Payor Name	Street Address 1	Street Address 2	City	State	Zip	Compensation
PRINCIPAL BLUE CHIP FUND CL A	620 COOLIDGE DRIVE	SUITE 300	FOLSOM	CA	95630	0.40%
PRINCIPAL BLUE CHIP I SHARES	620 COOLIDGE DRIVE	SUITE 300	FOLSOM	CA	95630	0.10%
PRINCIPAL HIGH YIELDCL A	620 COOLIDGE DRIVE	SUITE 300	FOLSOM	CA	95630	0.40%
PRO FUNDS ULTRA LATIN AMERICA INVST	7501 WISCONSIN AVE.	SUITE 1000 EAST TOWER	BETHESDA	MD	20814	0.40%
PUTNAM GLOBAL TECHNOLOGY FUND CL A	ONE POST OFFICE SQUARE	MAILZONE G3C	BOSTON	MA	02109	0.40%
PUTNAM INCOME FUND CLASS A	ONE POST OFFICE SQUARE	MAILZONE G3C	BOSTON	MA	02109	0.40%
QUANTIFIED COMMON GROUND FD INV	1445 RESEARCH BLVD.	SUITE 530	ROCKVILLE	MD	20850	0.40%
QUANTIFIED GOVT INC TACTICAL INV	1445 RESEARCH BLVD.	SUITE 530	ROCKVILLE	MD	20850	0.40%
QUANTIFIED RISING DIV TACTICAL INV	1445 RESEARCH BLVD.	SUITE 530	ROCKVILLE	MD	20850	0.40%
QUANTIFIED TACTICAL FIXED INC INV	1445 RESEARCH BLVD.	SUITE 530	ROCKVILLE	MD	20850	0.40%
RBC EMERGING MARKETS EQ FD CLASS A	50 SOUTH SIXTH STREET	SUITE 2350	MINNEAPOLIS	MN	55402	0.40%
RED OAK TECHNOLOGY SELECT	225 PICTORIA DRIVE	SUITE 450	CINCINNATI	OH	45246	0.40%
RESQ DYNAMIC ALLOC FUND CL A	9260 E. RAINTREE DRIVE	SUITE 100	SCOTTSDALE	AZ	85260	0.40%
RESQ STRATEGIC INC FUND CLASS A	9260 E. RAINTREE DRIVE	SUITE 100	SCOTTSDALE	AZ	85260	0.40%
REYNOLDS BLUE CHIP GROWTH	777 E. WISCONSIN AVE.		MILWAUKEE	WI	53202	0.40%
RG AURUM FUND INSTL	8000 TOWN CENTRE DR.	SUITE 400	BROADVIEW HEIGHTS	OH	44147-4031	0.15%
RICE HALL JAMES SMALL CAP PORT INST	1 FREEDOM VALLEY DRIVE		OAKS	PA	19456	0.40%
RISKPRO 30 FUND CL R	777 108TH AVE. NE	SUITE 2100	BELLEVUE	WA	98004	0.40%
RISKPRO DYNAMIC 0-10 FUND CL R	777 108TH AVE. NE	SUITE 2100	BELLEVUE	WA	98004	0.40%
RISKPRO DYNAMIC 20-30 FUND CL R	777 108TH AVE. NE	SUITE 2100	BELLEVUE	WA	98004	0.40%
RISKPRO PFG 0-15 FD CLASS R	777 108TH AVE. NE	SUITE 2100	BELLEVUE	WA	98004	0.40%
RISKPRO PFG 30 FUND CL R	777 108TH AVE. NE	SUITE 2100	BELLEVUE	WA	98004	0.40%
RISKPRO TACTICAL 0-30 FD CL R	777 108TH AVE. NE	SUITE 2100	BELLEVUE	WA	98004	0.40%
RMB FUND CL A	1251 AVENUE OF THE AMERICAS	8TH FLOOR, SUITE A	NEW YORK	NY	10020	0.10%
ROYCE INTERNATIONAL PREMIER SVC CL	745 FIFTH AVENUE	SUITE 2400	NEW YORK	NY	10151	0.40%
ROYCE MICROCAP INVESTMENT CLASS	745 FIFTH AVENUE	SUITE 2400	NEW YORK	NY	10151	0.15%
ROYCE OPPORTUNITY FD SVCS	745 FIFTH AVENUE	SUITE 2400	NEW YORK	NY	10151	0.40%
ROYCE SMALLER CO GROWTH SERVICE CL	745 FIFTH AVENUE	SUITE 2400	NEW YORK	NY	10151	0.40%
ROYCE SPECIAL EQUITY SVCS CL SH	745 FIFTH AVENUE	SUITE 2400	NEW YORK	NY	10151	0.40%
RYDEX BASIC MATERIALS INV CLASS	9601 BLACKWELL RD.	SUITE 500	ROCKVILLE	MD	20850	0.40%
RYDEX BIOTECHNOLOGY INV CLASS	9601 BLACKWELL RD.	SUITE 500	ROCKVILLE	MD	20850	0.40%
RYDEX DOW JONES IND AVERAGE FD CL H	9601 BLACKWELL RD.	SUITE 500	ROCKVILLE	MD	20850	0.40%
RYDEX INVERSE GOV LONG BD STRAT INV	9601 BLACKWELL RD.	SUITE 500	ROCKVILLE	MD	20850	0.40%
RYDEX INVERSE S&P 500 STRAT INV CL	9601 BLACKWELL RD.	SUITE 500	ROCKVILLE	MD	20850	0.40%
RYDEX NASDAQ 100 2X STRATEGY CL A	9601 BLACKWELL RD.	SUITE 500	ROCKVILLE	MD	20850	0.40%
RYDEX NASDAQ 100 2X STRATEGY CL H	9601 BLACKWELL RD.	SUITE 500	ROCKVILLE	MD	20850	0.40%
RYDEX S&P 500 2X STRATEGY CL H	9601 BLACKWELL RD.	SUITE 500	ROCKVILLE	MD	20850	0.40%
SALIENT MLP & ENERGY INFRA FD I	4265 SAN FELIPE STREET	8TH FLOOR	HOUSTON	TX	77027	0.10%
SCHWAB BALANCED FUND	211 MAIN ST.		SAN FRANCISCO	CA	94105	0.40%
SEGALL BRYANT HAMILL PLUS BOND FD	370 17TH STREET	SUITE 4930	DENVER	CO	80202	0.30%
SEVEN CANYONS WORLD INNOVATORS INV	505 WAKARA WAY	SUITE 300	SALT LAKE CITY	UT	84108	0.40%
SHELTON GREEN ALPHA FUND S CLASS	1050 17TH STREET		DENVER	CO	80265	0.40%
SHELTON NASDAQ 100 INDEX	1050 17TH STREET		DENVER	CO	80265	0.12%
SIERRA TACTICAL CORE INCOME FD INV	3420 OCEAN PARK BLVD.		SANTA MONICA	CA	90405	0.40%
SIT BALANCED FUND	80 SOUTH 8TH STREET		MINNEAPOLIS	MN	55402	0.40%
SIT US GOVT SECS	80 SOUTH 8TH STREET		MINNEAPOLIS	MN	55402	0.35%
SMALL CAP GROWTH PRO FUND INVESTOR	7501 WISCONSIN AVE.	SUITE 1000 EAST TOWER	BETHESDA	MD	20814	0.40%
SOUND SHORE FD INC	8 SOUND SHORE DRIVE	SUITE 180	GREENWICH	CT	06830	0.40%
SPROTT GOLD EQUITY FUND INVESTOR	200 BAY STREET	SUITE 2600	TORONTO	CA	M5J 2J1	0.40%
T ROWE PRICE 2010 RETIREMENT FUND	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE AFRICA & MIDDLE EAST	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE BALANCED	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE BLUE CHIP GROWTH INC	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE CAP APPRECIATION	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE CAP OPPORTUNITY	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE COMM & TECH INVESTOR	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE CORPORATE INCOME	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE DIVERSD MID CAP GROWTH	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE DIVIDEND GROWTH	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE EMERG MARKETS BOND FD	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE EMERGING EUROPE FUND	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE EMERGING MKTS STOCK	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE EQUITY INCOME	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE EQUITY INDEX 500 FUND	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE EUROPEAN STOCK	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE EXTEND EQ MKT IDX FUND	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE FINANCIAL SERVICES	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE FLOATING RATE INVEST	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE GLBL ALLOCATION INV	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE GLBL MULTISECTOR BD FD	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE GLOBAL HIGH INC BOND	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE GLOBAL INDUSTRIALS INV	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE GLOBAL LG CAP ST FUND	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE GLOBAL REAL ESTATE FD	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE GLOBAL STOCK	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE GLOBAL TECHNOLOGY	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE GNMA	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE GROWTH STOCK	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE HEALTH SCIENCES	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%

Schedule C, Line 2(h) Formula Descriptions

United Airlines 401(k) Savings Plan
EIN: 74-2099724, PN: 222
Plan Year Ending: December 31, 2021

Indirect compensation in the form of sub-transfer agency fees was paid to: Fidelity Investments Institutional Operations Company, EIN: 04-2647786

Payor Name	Street Address 1	Street Address 2	City	State	Zip	Compensation
T ROWE PRICE HIGH YIELD BOND	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE INFLATION PROT BD FD	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE INTERNATIONAL BOND	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE INTERNATIONAL STOCK	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE INTL DISCOVERY FUND	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE INTL JAPAN	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE INTL VALUE EQUITY FD	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE LATIN AMERICA FUND	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE MID CAP GROWTH	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE MID CAP VALUE	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE NEW AMERICA GROWTH	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE NEW ASIA	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE NEW ERA	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE NEW HORIZONS FD INC	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE NEW INCOME	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE OVERSEAS STOCK FUND	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE PERSNL STRATEGY INCOME	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE PERSONAL STRAT GRWTH	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE PERSONAL STRATEGY BAL	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE QM US SML CAP GRWTH EQ	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE REAL ESTATE FUND	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE RET 2030 FD	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE RET 2035 FD	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE RET 2040 FD	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE RET 2050 FD	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE RETIREMENT 2005 FD	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE RETIREMENT 2015	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE RETIREMENT 2020 FD	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE RETIREMENT 2025 FD	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE RETIREMENT 2045 FD	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE RETIREMENT 2055 FD	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE RETIREMENT BALANCED	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE SCIENCE& TECHNOLOGY	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE SHORT TERM BOND	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE SMALL CAP STOCK	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE SMALL CAP VALUE FUND	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE SPECTRUM INCOME	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE SPECTRUM INTERNAT'L	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE SUMMIT CASH RESERVES	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.04%
T ROWE PRICE TAX EFFICIENT EQ FD	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE TOTAL EQ MARKET INDEX	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE ULTRA SHORT TERM BD	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE US LARGE CAP CORE FUND	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE US TREA INTER IND IN	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE US TREASURY LONG TERM	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE US TREASURY MONEY FUND	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T ROWE PRICE VALUE	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
T.ROWE PRICE ASIA OPP INVESTOR	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
TCW HIGH YIELD BOND CLASS I	865 SOUTH FIGUEROA STREET	22ND FLOOR	LOS ANGELES	CA	90017	0.10%
TCW NEW AMERICAS PREMIER EQUITIES N	865 SOUTH FIGUEROA STREET	22ND FLOOR	LOS ANGELES	CA	90017	0.40%
TCW TOTAL RETURN BOND CLASS N	865 SOUTH FIGUEROA STREET	22ND FLOOR	LOS ANGELES	CA	90017	0.35%
TEMPLETON CHINA WORLD FD CL A	100 FOUNTAIN PARKWAY		ST. PETERSBURG	FL	33716	$16.00
TEMPLETON CHINA WORLD FUND ADV CL	100 FOUNTAIN PARKWAY		ST. PETERSBURG	FL	33716	$16.00
TEMPLETON GLOBAL BOND CLASS A	100 FOUNTAIN PARKWAY		ST. PETERSBURG	FL	33716	$16.00
TEMPLETON GROWTH CLASS A	100 FOUNTAIN PARKWAY		ST. PETERSBURG	FL	33716	$16.00
THE HARTFORD DIV AND GROWTH FD CL I	100 MATSONFORD RD.	SUITE 300	RADNOR	PA	19087	0.15%
THE OSTERWEIS STRATEGIC INCOME FD	777 E. WISCONSIN AVE.	4TH FLOOR	MILWAUKEE	WI	53202	0.10%
THOMPSON BOND FUND	918 DEMING WAY	3RD FLOOR	MADISON	WI	53717	0.25%
THORNBURG GLOBAL OPPORTUNITIES FD A	2300 NORTH RIDGETOP RD.		SANTA FE	NM	87506	0.40%
THORNBURG GLOBAL OPPT FD INSTL CL	2300 NORTH RIDGETOP RD.		SANTA FE	NM	87506	0.10%
THORNBURG INTL GROWTH INSTIL CL	2300 NORTH RIDGETOP RD.		SANTA FE	NM	87506	0.15%
THORNBURG INV INCOME BUILDER FUND	2300 NORTH RIDGETOP RD.		SANTA FE	NM	87506	0.40%
THRIVENT MID CAP STOCK FUND CL S	4321 N. BALLARD ROAD		APPLETON	WI	54919-0001	0.15%
THRIVENT SMALL CAP STOCK FUND CL S	4321 N. BALLARD ROAD		APPLETON	WI	54919-0001	0.15%
TIMOTHY PLAN FIXED INCOME CLASS C	80 ARKAY	SUITE 110	HAUPPAUGE	NY	11788	0.08%
TIMOTHY PLAN ISRAEL COMMON VAL CL A	80 ARKAY	SUITE 110	HAUPPAUGE	NY	11788	0.08%
TIMOTHY PLAN LARGE MID CAP VAL CL C	80 ARKAY DRIVE	SUITE 110	HAUPPAUGE	NY	11788	0.08%
TOUCHSTONE LARGE CAP FOC FUND CL I	303 BROADWAY	SUITE 1100	CINCINNATI	OH	45202-4203	0.07%
TOUCHSTONE MID CAP FUND CL Z	303 BROADWAY	SUITE 1100	CINCINNATI	OH	45202-4203	0.40%
TRANSAMERICA CAPITAL GROWTH CL A	4333 EDGEWOOD ROAD NE		CEDAR RAPIDS	IA	52499	0.40%
TROWE PRICE SPECTRUMDIVERSE EQUITY	4515 PAINTERS MILL RD.		OWINGS MILLS	MD	21117	0.15%
ULTRA BULL PRO FUND INV SHARES	7501 WISCONSIN AVE.	SUITE 1000 EAST TOWER	BETHESDA	MD	20814	0.40%
ULTRA CHINA PRO FUND INVESTOR CLASS	7501 WISCONSIN AVE.	SUITE 1000 EAST TOWER	BETHESDA	MD	20814	0.40%
ULTRA JAPAN PRO FUNDINVESTORS SHS	7501 WISCONSIN AVE.	SUITE 1000 EAST TOWER	BETHESDA	MD	20814	0.40%
USA MUTUALS VICE FD INVESTOR	615 E. MICHIGAN STREET		MILWAUKEE	WI	53202	0.40%
USAA EXTENDED MARKETINDEX RETAIL	4900 TIEDEMAN RD.	4TH FLOOR	BROOKLYN	OH	44114	0.15%
USAA HIGH INCOME FUND RETAIL	9800 FREDERICKSBURG RD.		SAN ANTONIO	TX	78288	0.10%
USAA INCOME FUND RETAIL	9800 FREDERICKSBURG RD.		SAN ANTONIO	TX	78288	0.10%
USAA NASDAQ 100 INDEX RETAIL	9800 FREDERICKSBURG RD.		SAN ANTONIO	TX	78288	0.10%

Schedule C, Line 2(h) Formula Descriptions

United Airlines 401(k) Savings Plan
EIN: 74-2099724, PN: 222
Plan Year Ending: December 31, 2021

Indirect compensation in the form of sub-transfer agency fees was paid to: Fidelity Investments Institutional Operations Company, EIN: 04-2647786

Payor Name	Street Address 1	Street Address 2	City	State	Zip	Compensation
USAA PRECIOUS METALS AND MINS RET	9800 FREDERICKSBURG RD.		SAN ANTONIO	TX	78288	0.10%
USAA PRECIOUS METALS& MINERALS CL A	4900 TIEDEMAN RD.	4TH FLOOR	BROOKLYN	OH	44114	0.40%
USAA SCIENCE & TECHNOLOGY CL A	4900 TIEDEMAN RD.	4TH FLOOR	BROOKLYN	OH	44114	0.40%
VALUE LINE ASSET ALLOCATION INV	7 TIMES SQUARE	21ST FLOOR	NEW YORK	NY	10036	0.40%
VALUE LINE CAPITAL APPRECIATION INV	7 TIMES SQUARE	21ST FLOOR	NEW YORK	NY	10036	0.40%
VALUE LINE LARGER CMPNIES FOC INV	7 TIMES SQUARE	SUITE 1606	NEW YORK	NY	10036	0.40%
VALUE LINE SMALL CAP OPPS INV FD	7 TIMES SQUARE	21ST FLOOR	NEW YORK	NY	10036	0.40%
VAN ECK INTL INVESTORS GOLD CL A	666 3RD AVENUE	9TH FLOOR	NEW YORK	NY	10017	0.38%
VIRTUS ALLIANGI INCOME & GROWTH A	101 MUNSON ST.	SUITE 3	GREENFIELD	MA	01301	0.40%
VIRTUS ALLIANGI INCOME & GROWTH I	101 MUNSON ST.	SUITE 3	GREENFIELD	MA	01301	0.10%
VIRTUS ALLIANZGI CONVERTIBLE A	101 MUNSON ST.	SUITE 3	GREENFIELD	MA	01301	0.40%
VIRTUS ALLIANZGI TECHNOLOGY C	101 MUNSON ST.	SUITE 3	GREENFIELD	MA	01301	0.10%
VIRTUS CEREDEX MID CAP VALUE EQ I	101 MUNSON ST.	SUITE 3	GREENFIELD	MA	01301	0.40%
VIRTUS FORT TREND FUND CL A	101 MUNSON ST.	SUITE 3	GREENFIELD	MA	01301	0.40%
VIRTUS KAR MID CAP GROWTH FUND CL A	101 MUNSON ST.	SUITE 3	GREENFIELD	MA	01301	0.40%
VIRTUS KAR MID CAP GROWTH FUND CL I	101 MUNSON ST.	SUITE 3	GREENFIELD	MA	01301	0.10%
VIRTUS KAR SMALL CAP GROWTH CL A	101 MUNSON ST.	SUITE 3	GREENFIELD	MA	01301	0.40%
VIRTUS KAR SMALL CAP GROWTH FD CL I	101 MUNSON ST.	SUITE 3	GREENFIELD	MA	01301	0.10%
VIRTUS NFJ DIVIDEND VALUE A	101 MUNSON ST.	SUITE 3	GREENFIELD	MA	01301	0.40%
VIRTUS NFJ MID CAP VALUE A	101 MUNSON ST.	SUITE 3	GREENFIELD	MA	01301	0.40%
VIRTUS ZEVENBERGEN INNOVATIVE GR	101 MUNSON ST.	SUITE 3	GREENFIELD	MA	01301	0.40%
VOYA CORPORATE LEADERS 100 CLASS A	7337 E. DOUBLETREE RANCH RD		SCOTTSDALE	AZ	85258	0.40%
VOYA INTERMEDIATE BOND CLASS I	7337 E. DOUBLETREE RANCH RD		SCOTTSDALE	AZ	85258	0.15%
WALDEN MIDCAP FUND	1 BEACON ST.	33RD FLOOR	BOSTON	MA	02108	0.40%
WASATCH CORE GROWTH	505 WAKARA WAY	SUITE 300	SALT LAKE CITY	UT	84108	0.40%
WASATCH EMERGING INDIA FUND	505 WAKARA WAY	SUITE 300	SALT LAKE CITY	UT	84108	0.40%
WASATCH EMERGING MARKETS SM CAP FD	505 WAKARA WAY	SUITE 300	SALT LAKE CITY	UT	84108	0.40%
WASATCH GLOBAL OPPORTUNITIES RETAIL	505 WAKARA WAY	SUITE 300	SALT LAKE CITY	UT	84108	0.40%
WASATCH GLOBAL VALUE FUND	505 WAKARA WAY	SUITE 300	SALT LAKE CITY	UT	84108	0.40%
WASATCH HOISINGTON US TREASURY	505 WAKARA WAY	SUITE 300	SALT LAKE CITY	UT	84108	0.25%
WASATCH MICROCAP	505 WAKARA WAY	SUITE 300	SALT LAKE CITY	UT	84108	0.40%
WASATCH SMALL CAP VALUE	505 WAKARA WAY	SUITE 300	SALT LAKE CITY	UT	84108	0.40%
WASATCH ULTRA GROWTH	505 WAKARA WAY	SUITE 300	SALT LAKE CITY	UT	84108	0.40%
WCM FOCUSED INTL GROWTH FUND INSTL	2220 E. ROUTE 66	SUITE 226	GLENDORA	CA	91740	0.40%
WEITZ CORE PLUS INCOME FD INVESTOR	1125 SOUTH 103RD STREET		OMAHA	NE	68124	0.40%
WEITZ PARTNERS III OPP FD INSTL	1125 SOUTH 103RD STREET		OMAHA	NE	68124	0.15%
WELLS FARGO ABSOLUTERETURN ADMIN	525 MARKET ST.	MAC #A0103-122	SAN FRANCISCO	CA	94105	0.40%
WELLS FARGO ENTERPRISE CLASS A	525 MARKET ST.	MAC #A0103-122	SAN FRANCISCO	CA	94105	0.40%
WELLS FARGO GROWTH CLASS A	525 MARKET ST.	MAC #A0103-122	SAN FRANCISCO	CA	94105	0.40%
WELLS FARGO PREMIER LG CO GR ADMIN	525 MARKET ST.	MAC #A0103-122	SAN FRANCISCO	CA	94105	0.10%
WELLS FARGO SHT TERM HIGH YLD BD I	525 MARKET ST.	MAC #A0103-122	SAN FRANCISCO	CA	94105	0.10%
WELLS FARGO SMALL CO VALUE CL A	525 MARKET ST.	MAC #A0103-122	SAN FRANCISCO	CA	94105	0.40%
WESTERN ASSET CORE BOND FUND CL I	620 8TH AVENUE	49TH FLOOR	NEW YORK	NY	10018	0.15%
WILLIAM BLAIR EMG LEADERS GR CL I	222 WEST ADAMS STREET	12TH FLOOR	CHICAGO	IL	60606	0.15%
WILLIAM BLAIR INTL LEADERS FD CL I	222 WEST ADAMS STREET	12TH FLOOR	CHICAGO	IL	60606	0.10%
WILLIAM BLAIR LARGE CAP GROWTH CL I	222 WEST ADAMS STREET	12TH FLOOR	CHICAGO	IL	60606	0.10%
WILLIAM BLAIR LARGE CAP GROWTH FD N	222 WEST ADAMS STREET	12TH FLOOR	CHICAGO	IL	60606	0.40%
WILLIAM BLAIR SMALL CAP GR CLASS N	222 WEST ADAMS STREET	12TH FLOOR	CHICAGO	IL	60606	0.40%
WORLD PRECIOUS MINERALS FUND	3 CANAL PLAZA	SUITE 600	PORTLAND	ME	04101	0.40%

SUPPLEMENTAL SCHEDULE

UNITED AIRLINES 401(k) SAVINGS PLAN

EIN: 74-2099724; Plan #: 222

FORM 5500, SCHEDULE H, PART IV, LINE 4(i)—
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF DECEMBER 31, 2021
(In thousands)

(a)	(b) Identity of Issue, Borrower, or Similar Party	(c) Description of Investment	(e) Current Value
*	Investments Held in the Master Trust		$ 8,989,237
*	UAHI	Common stock	128,378
*	Participants' loan balance	Participant loans earning interest from 3.25% to 9.75% maturing from 2022 through 2037	182,714
			$ 9,300,329

* Denotes party-in-interest investment.
Column (d), Cost, has been omitted as investments are participant directed.