

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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.

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

- A This return/report is for: [] a multiemployer plan [] a multiple-employer plan... [X] a single-employer plan [] a DFE... B This return/report is: [] the first return/report [] the final return/report... C If the plan is a collectively-bargained plan... D Check box if filing under: [X] Form 5558 [] automatic extension... E If this is a retroactively adopted plan...

Part II Basic Plan Information—enter all requested information

1a Name of plan: FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
1b Three-digit plan number (PN): 561
1c Effective date of plan: 01/01/2007
2a Plan sponsor's name: FMR LLC
2b Employer Identification Number (EIN): 04-3532603
2c Plan Sponsor's telephone number: 617-563-1746
2d Business code: 523900

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.

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes rows for employer/plan sponsor and DFE.

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor FMR LLC EMPLOYEE RETIREMENT COMMITTEE 245 SUMMER STREET V1B BOSTON, MA 02210		3b Administrator's EIN 04-3532603	
		3c Administrator's telephone number 617-563-1746	
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	69345
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).			
6a(1) Total number of active participants at the beginning of the plan year		6a(1)	67102
6a(2) Total number of active participants at the end of the plan year		6a(2)	69196
b Retired or separated participants receiving benefits.....		6b	0
c Other retired or separated participants entitled to future benefits		6c	5180
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	74376
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	
f Total. Add lines 6d and 6e		6f	
g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)		6g(1)	
g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g(2)	
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h	
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:

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:
4A

9a Plan funding arrangement (check all that apply)		9b Plan benefit arrangement (check all that apply)	
(1) <input type="checkbox"/> Insurance	(1) <input type="checkbox"/> Insurance	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(3) <input checked="" type="checkbox"/> Trust	(3) <input checked="" type="checkbox"/> Trust	(4) <input checked="" type="checkbox"/> General assets of the sponsor
(3) <input checked="" type="checkbox"/> Trust	(4) <input checked="" type="checkbox"/> General assets of the sponsor	(4) <input checked="" type="checkbox"/> 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		b General Schedules	
(1) <input type="checkbox"/> R (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> H (Financial Information)	(2) <input type="checkbox"/> I (Financial Information – Small Plan)	(3) <input type="checkbox"/> A (Insurance Information) – Number Attached <u>0</u>
(2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(4) <input checked="" type="checkbox"/> C (Service Provider Information)	(5) <input type="checkbox"/> D (DFE/Participating Plan Information)	(6) <input type="checkbox"/> G (Financial Transaction Schedules)
(3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary			
(4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____			
(5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)			

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 2024 Form M-1 annual report. If the plan was not required to file the 2024 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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Service Provider 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.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
--	--	---

For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

A Name of plan FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN	B Three-digit plan number (PN) ▶	561
C Plan sponsor's name as shown on line 2a of Form 5500 FMR LLC	D Employer Identification Number (EIN) 04-3532603	

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)..... 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

FID INST ASSET MGMT

20-2159373

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

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

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

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

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

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

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

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

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

(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)

(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?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

(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?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

(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?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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
(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.	
(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 H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
--	--	--

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN	B Three-digit plan number (PN) ▶ 561
C Plan sponsor's name as shown on line 2a of Form 5500 FMR LLC	D Employer Identification Number (EIN) 04-3532603

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.

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a	1254315	298590
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	2122807	4155895
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	6281714	9521387
(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)	260940105	273939593
(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)		
(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)		
(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)	623242127	665684125
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	664296	43369

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(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	894505364	953642959
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	7309188	12376895
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	7309188	12376895
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	887196176	941266064

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)	335751	
(B) Participants.....	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		335751
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	39161	
(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)		
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		39161
(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)	25508294	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		25508294
(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)		
(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)		

		(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)		
(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)		59157311
c Other income	2c		882136
d Total income. Add all income amounts in column (b) and enter total	2d		85922653

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	19987030	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)	11865735	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		31852765
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		0
j Total expenses. Add all expense amounts in column (b) and enter total	2j		31852765

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		54069888
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

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) 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) 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: PRICEWATERHOUSE COOPERS

(2) EIN: 13-4008324

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) This form is filed for a CCT, PSA, DCG 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. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

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.)		X	
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.)		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.)		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.)		X	
e Was this plan covered by a fidelity bond?	X		100000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		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?		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?		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.)	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.)		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?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
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.			

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)

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 _____.

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN

FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULE TO
ACCOMPANY 2024 FORM 5500
ANNUAL REPORT OF EMPLOYEE BENEFIT PLAN
UNDER ERISA OF 1974

Financial Statements are as of December 31, 2024 and 2023 and for the year ended December 31, 2024
and the Supplemental Schedule Required by ERISA as of December 31, 2024

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
INDEX TO FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULE

	<u>Page(s)</u>
Report of Independent Auditors	2 - 5
Financial Statements:	
Statements of Benefit Obligations and Net Assets Available for Benefits, December 31, 2024 and 2023	6
Statement of Changes in Benefit Obligations and Net Assets Available for Benefits, for the year ended December 31, 2024	7
Notes to the Financial Statements	8 - 13
Supplemental Schedule Required by ERISA*:	
Schedule of Assets (Held at End of Year), Form 5500, Schedule H, Part IV, Line 4i, December 31, 2024	14 - 31

*Certain supplemental schedules required by the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.



Report of Independent Auditors

To the Administrator of Fidelity Retiree Health Account Plan

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

We have performed an audit of the accompanying financial statements of Fidelity Retiree Health Reimbursement 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 statements of benefit obligations and net assets available for benefits as of December 31, 2024 and 2023, and the related statement of changes in benefit obligations and net assets available for benefits for the year ended December 31, 2024, including the related notes (collectively referred to as the "financial statements").

Management, having determined it is permissible in the circumstances, has elected to have the audit of the Plan's 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 certifications from a qualified institution as of December 31, 2024 and 2023 and for the year ended December 31, 2024, stating that the certified investment information, as described in Note E to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audit and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report

- the amounts and disclosures in the accompanying 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 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).



Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (US GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the 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 audit. 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 Financial Statements

Management is responsible for the preparation and fair presentation of the 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 the financial statements 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 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 auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with US 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.

In performing an audit in accordance with US 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 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 Matter – Supplemental Schedule Required by ERISA

Schedule of Assets (Held at End of Year), Form 5500, Schedule H, Part IV, Line 4i as of December 31, 2024 (“supplemental schedule”), 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 the auditing procedures applied in the audit of the financial 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 US 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, is 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).

PricewaterhouseCoopers LLP

September 10, 2025

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
STATEMENTS OF BENEFIT OBLIGATIONS AND NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2024 and 2023

	December 31, 2024	December 31, 2023
Benefit Obligations:		
Current retirees	\$ 67,134,206	\$ 67,310,166
Other participants fully eligible for benefits	268,113,096	224,057,155
Participants not yet fully eligible for benefits	660,512,806	605,834,433
Total Benefit Obligations	995,760,108	897,201,754
Assets:		
Investments at fair value:		
Money market fund	9,521,387	6,281,714
Mutual funds	665,684,125	623,242,127
Common stock	273,939,593	260,940,105
Foreign currency holdings ¹	43,369	664,296
Total Investments	949,188,474	891,128,242
Cash	298,590	1,254,315
Accrued interest and dividend income	293,131	992,054
Reclaims receivable	1,902,101	872,533
Tax receivable	1,951,399	250,699
Pending sales of investments	9,264	7,521
Total Assets	953,642,959	894,505,364
Liabilities:		
Pending purchases of investments	10,295	9,229
Payable to FMR LLC	7,600,000	2,899,794
Tax reserve	4,766,600	4,400,165
Total Liabilities	12,376,895	7,309,188
Net assets available for benefits	941,266,064	887,196,176
(Deficit) surplus of net assets available for benefits over benefit obligations	\$ (54,494,044)	\$ (10,005,578)

1. Cost basis of the foreign currency holdings was \$43,585 and \$652,391 for 2024 and 2023, respectively.

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
STATEMENT OF CHANGES IN BENEFIT OBLIGATIONS AND
NET ASSETS AVAILABLE FOR BENEFITS
for the year ended December 31, 2024

	2024
Balance of benefit obligations at beginning of year	\$ 897,201,754
Increase in benefit obligations attributable to:	
Benefits earned and other actuarial gains and (losses)	75,713,504
Benefits paid to participants	(19,987,030)
Changes in actuarial assumptions	(3,970,879)
Decrease in discount period	46,802,759
Increase in benefit obligations	98,558,354
Balance of benefit obligations at end of year	995,760,108
Increase in net assets available for benefits:	
Additions:	
Contributions from FMR LLC	335,751
Interest and dividend income	25,547,455
Net appreciation on investments	59,157,311
Other	882,136
Total additions	85,922,653
Deductions:	
Benefits paid to participants	19,987,030
Provision for income taxes	11,865,735
Total deductions	31,852,765
Net increase in net assets available for benefits	54,069,888
Increase in (deficit) surplus of net assets available for benefits over benefit obligations	(44,488,466)
(Deficit) surplus of net assets available for benefits over benefit obligations:	
Beginning of year	(10,005,578)
End of year	\$ (54,494,044)

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2024 and 2023 and for the year ended December 31, 2024

A. Description of the Plan:

General

The Fidelity Retiree Health Reimbursement Plan (the “Plan”) was established on January 1, 2007 and is administered by the FMR LLC Retirement Committee (the “Plan Administrator” or the “Committee”), a related party to the Plan. See Note F for additional information. The Plan is a health reimbursement arrangement designed to reimburse eligible participants for eligible medical expenses incurred during retirement. Employees of FMR LLC and certain of its subsidiaries (the “Company” or “Employer”) who meet the eligibility requirements, as defined in the Plan documents and summary plan description, are eligible for participation in the Plan (“Eligible Plan Participants”).

On September 28, 2007, FMR LLC established the Fidelity Welfare Benefit Plans VEBA Trust (the “Trust”) to provide a funding vehicle for certain benefits related to welfare benefit plans sponsored by the Company. Payment of Plan benefits is administered by Acclaris, an unaffiliated third-party administrator (“TPA”). The recordkeeping functions related to the accumulation phase of balances of Eligible Plan Participants are administered by Fidelity Workplace Services LLC (“FWS”), a related party to the Plan. See Note F for additional information. The Plan, through the Trust (and in certain instances from the general assets of the Company), remits amounts to the TPA for payment of benefits. The Plan and Trust are subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”).

The disclosures herein are not intended to be an all-inclusive description or summary of the Plan’s provisions that may affect the benefits of Eligible Plan Participants. Eligible Plan Participants should consult a copy of the Plan documents and summary plan description in reference to specific guidelines regarding their individual circumstances.

Benefits

Eligible Plan Participants who are employed by the Company on the last business day of each Plan year, receive an annual Plan credit available to the Eligible Plan Participant for eligible medical expenses in retirement. The annual credit is subject to the availability of sufficient Company profits and cash flows. For the 2024 and 2023 Plan years, the annual Plan credit was \$3,000 for each full-time Eligible Plan Participant and \$1,500 for each part-time Eligible Plan Participant. Eligible Plan Participants who are eligible for only part of a Plan year receive a prorated amount. The Company determines in its sole discretion the amount, if any, of annual credits allocated to Eligible Plan Participants for a particular Plan year.

The notional balances of Eligible Plan Participants will accrue interest at the end of each calendar month equal to the one-year US treasury bill rate as published in the Wall Street Journal on the last business day in October of the previous year. The rate was 4.3% at October 31, 2024 and 5.5% at October 31, 2023. Interest ceases to accrue on an employee’s termination date. The Plan Administrator has the ability to modify the amount of the interest that accrues to the notional balances of Eligible Plan Participants from time to time without amending the Plan.

Access to Benefits

An Eligible Plan Participant can access their accrued credits for reimbursement of qualifying medical expenses on or after the later of their termination date or attainment of age 55, provided that the Eligible Plan Participant has at least 10 years of credited service at termination.

Contributions and Forfeitures

The Company is not required to fund the Plan and will make funding determinations to the Trust on a year-by-year basis. The Company’s contribution to the Trust has been based on an estimate of the statutory deduction limit. In 2024, the Company made no contributions to the Trust. Amounts contributed to the notional balances of Eligible Plan Participants need not be placed in the Trust.

Without 10 years of credited service, a terminated employee’s notional balance (including interest earned thereon) is forfeited. If an employee rejoins the Company as an Eligible Plan Participant, the employee’s previously forfeited notional balance is restored.

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2024 and 2023 and for the year ended December 31, 2024

A. Description of the Plan, continued:

Termination

While the Company has not expressed any intent to terminate the Plan, the Company has the right to terminate the Plan subject to the provisions set forth in ERISA. Upon such termination, the Company, by written notice to the trustees and Plan Administrator, may direct either:

- a) Complete distribution of the assets in the Trust to the Eligible Plan Participants or their beneficiaries as soon as the Plan Administrator deems it to be in the best interests of the Eligible Plan Participants or their beneficiaries, except however, such distribution shall only be made (1) pursuant to the terms of a collective bargaining agreement, if any, or (2) on the basis of objective and reasonable standards which do not result in unequal payments to similarly situated Eligible Plan Participants or their beneficiaries or in disproportionate payments to officers, shareholders, or highly-compensated employees of an adopting employer; or
- b) That any assets remaining in the Trust after the satisfaction of all liabilities to existing Eligible Plan Participants or their beneficiaries shall be applied to provide such Eligible Plan Participants or their beneficiaries with the benefits set forth in the Plan; provided, however, that such benefits shall not be provided in disproportionate amounts to officers, shareholders, or highly-compensated employees of an adopting employer.

Upon termination of the Trust, neither the Company nor an adopting company shall receive, either directly or indirectly, a refund or other amounts of benefits, nor shall the Company or any adopting employer incur a residual liability beyond the end of the current plan year (other than the provision of benefits to Eligible Plan Participants and their beneficiaries by the Plan).

B. Summary of Significant Accounting Policies:

Basis of Presentation

The following is a summary of significant accounting policies which are in conformity with accounting principles generally accepted in the United States of America ("GAAP") and consistently followed by the Plan in the preparation of its financial statements. The Plan's financial statements are reported on the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in conformity with GAAP requires the Plan fiduciary to make estimates and assumptions that affect the reported amounts of assets, liabilities, benefit obligations, claims payable, and changes therein, and to disclose contingent assets and liabilities. Actual results could differ from those estimates included in the financial statements.

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value. Fair value is the price 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. See Note G for discussion of fair value measurements. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on an accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year. All dividends and capital gain distributions received on investments are reinvested in full.

Benefit Payments

Benefits paid to participants are recorded when paid by the Plan.

Benefit Obligations

The postretirement benefit obligation represents the actuarial present value of those estimated future benefits that are attributed to employee service rendered through December 31st of the applicable Plan year. Postretirement benefits include future benefits expected to be paid to or for (1) currently retired employees and their spouses, (2) active eligible employees and (3) eligible terminated participants and their spouses. Prior to an active employee's full eligibility date, the postretirement benefit obligation is the portion of the expected postretirement benefit obligation that is attributed to that employee's service rendered to the valuation date.

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2024 and 2023 and for the year ended December 31, 2024

B. Summary of Significant Accounting Policies, continued:

Benefit Obligations, continued

The actuarial present value of the expected postretirement benefit obligation is determined by an actuary and is the amount that results from applying actuarial assumptions to the notional Eligible Plan Participants accounts to estimate increases due to interest credits and to adjust such estimates for the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as those for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment.

The significant assumptions used in the 2024 and 2023 valuations were as follows :

	2024	2023
(a) Discount rate	5.80%	5.30%
(b) Retirement age	55 - 70+	55 - 70+
(c) Interest crediting rate:		
For the years		
2025	4.30 %	2024 5.50 %
2026	4.20 %	2025 3.80 %
2027	4.30 %	2026 3.50 %
2028-2029	4.50 %	2027 3.60 %
2030-2034	4.70 %	2028 3.70 %
2035-2039	5.10 %	2029-2033 3.70 %
2040-2044	5.60 %	2034-2038 4.20 %
2045-2049	4.70 %	2039-2043 5.40 %
2050+	4.30 %	2044-2048 3.80 %
		2049+ 2.90 %

(d) Withdrawal rates for 2024 and 2023

Years of Service	Age		
	25	40	55
<1	0.14	0.10	0.10
2	0.12	0.08	0.09
4	0.11	0.07	0.08
6+	0.07	0.04	0.12

(e) Mortality table:

2024 & 2023 Pri-2012 White Collar Mortality Table with MP-2021 Improvement Scale

(f) Retirement rates start at age 55 and continue to age 70+ with the average retirement age of 65.1 and 64.7 for active employees in 2024 and 2023 respectively.

Retirement eligible employees are assumed to commence payments immediately upon retirement. Terminated Eligible Plan Participants who are not retirement eligible are assumed to commence payments at age 60, or immediately if over 60. Eligible employees who retire before age 65 are assumed to deplete the account ratably over four years. Eligible employees who retire at age 65 are assumed to deplete the account ratably over six years.

The foregoing assumptions are based on the presumption that the Plan will continue. If the Plan were to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of the postretirement benefit obligation.

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2024 and 2023 and for the year ended December 31, 2024

C. Risks and Uncertainties:

The Plan invests in various investment options including mutual funds and other investments. These investments are exposed to various risks, such as interest rate, market, and credit. Due to the level of risk associated with certain investments and the level of uncertainty related to changes in the value of investments, it is at least reasonably possible that changes in valuation in the near term would materially affect the amounts reported in the statements of benefit obligations and net assets available for benefits.

The actuarial present value of benefit obligations is reported based on certain assumptions pertaining to discount rates, credited interest rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

Many factors affect Plan performance. Developments that disrupt global economies and financial markets, such as pandemics and epidemics, may magnify factors that affect performance. As a result, the Plan's performance may be affected based on changes in market conditions and interest rates and in response to other economic, political, or financial developments. Certain Plan fiduciaries are monitoring and assessing the impact of these events and due to uncertainty, the Plan cannot estimate the full extent of the future impact on the assets held for the Plan benefits and the operations of the Plan.

D. Income Tax Status:

The Plan is intended to qualify as a Health Reimbursement Arrangement under Internal Revenue Code ("IRC") Section 105. The benefits under the Plan are defined under IRC 213 and therefore, per IRC 105(f), benefits received under the Plan are tax free and no income is imputed when the benefit accrues and no tax is due on the value of the benefit when the accounts are used to pay medical benefits.

The Trust, a Voluntary Employees' Beneficiary Association ("VEBA"), established to hold certain Plan assets, is tax exempt pursuant to Section 501(c)(9) of the IRC. The Trust is taxed on its unrelated business taxable income ("UBTI"). The definition of UBTI for VEBAs differs from UBTI for other tax exempt organizations. A VEBA generally must pay taxes on the lesser of (1) its investment income, or (2) the amount by which its assets set aside for benefit payments exceeds the statutory account limit.

The Plan's Federal tax rate was 37% for ordinary income and 20% for long term capital gains/qualified dividends in both 2024 and 2023. The Plan's tax provision for 2024 was \$11,865,735, with an effective tax rate of 28%.

There were tax receivables of \$1,951,399 and \$250,699 at December 31, 2024 and December 31, 2023, respectively.

Uncertain Tax Positions

As of December 31, 2024, the Plan's 2018, and 2021 through 2024 tax years remain subject to examination by the Internal Revenue Service. The Plan's tax reserve was \$4,766,600 (including \$1,824,841 of interest) at December 31, 2024, which is related to the 2018 unrelated business income tax calculations. The Plan classifies all interest and penalties as a provision for income taxes. It is expected that the full balance of the Plan's tax reserve will be removed within the next twelve months, should the position remain unchallenged before the statute of limitations expires.

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2024 and 2023 and for the year ended December 31, 2024

E. Investments:

The Fidelity Welfare Benefit Plans VEBA Trust Agreement, as amended and restated effective October 1, 2015, sponsored by FMR LLC ("the Plan Sponsor") establishes the terms of the Trust. The Trust provides a source of partial funding for the benefit obligations under the Plan. Fidelity Management Trust Company ("FMTC") provides custodial services to the Trust, and the FMR LLC Funded Benefits Investment Committee ("FBIC") is responsible for investment of the assets in the Trust. Assets in the Trust are invested in an asset allocation portfolio, managed by Fidelity Institutional Asset Management Trust Company ("FIAMTC"). Determination of the Plan's valuation policies includes the utilization of information provided by its investment advisors. The Fidelity money market fund and mutual funds within that portfolio are managed by Fidelity Management & Research Company LLC ("FMRC"). FMRC and other advisers may serve as a sub-advisers for the funds. The Geode separate account is sub-advised by Geode Capital Management, LLC ("GCM") and the FIAM separate account is managed by FIAM LLC ("FIAM"). FMTC, FIAMTC, FMRC, GCM, and FIAM are related parties to the Plan. See Note F for additional details.

FMTC, as custodian of the Trust assets, certifies the completeness and accuracy of the following information in accordance with 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. This information includes investments held at fair value, and pending purchases and sales of investments on December 31, 2024 and 2023 and investment income (including net appreciation (depreciation), interest and dividend income and accrued interest and dividend income), for the year ended December 31, 2024. In addition, the Schedule of Assets (Held at End of Year) as of December 31, 2024 was certified by the custodian as complete and accurate.

The Trust's investments of \$949,188,474 on December 31, 2024 were 1.0% invested in the Fidelity Investments Money Market Treasury Portfolio Institutional Class Fund, 70.1% invested in other Fidelity mutual funds, 28.9% invested in common stock via the separate accounts and 0.0% invested in interest-bearing foreign currency holdings. The Trust's investments of \$891,128,242 at December 31, 2023 were 0.7% invested in the Fidelity Investments Money Market Treasury Portfolio Institutional Class Fund, 69.9% invested in other Fidelity mutual funds, 29.3% invested in common stock via the separate accounts and 0.1% invested in interest-bearing foreign currency holdings.

F. Related Party Transactions:

The participating companies of the Plan are subsidiaries of FMR LLC; as such, the following are related party transactions:

1. FWS, a wholly-owned subsidiary of Fidelity Workplace Services Holdings LLC, which is a wholly-owned subsidiary of FMR LLC, and other subsidiaries provide actuarial, accounting, recordkeeping and other plan related services and are paid by the Plan Sponsor.
2. Certain individuals employed by FMR LLC or its subsidiaries serve as trustees of the Trust at no charge. FMTC, a wholly-owned subsidiary of FMTC Holdings LLC, which is a wholly-owned subsidiary of FMR LLC, provides custodial services to the Trust and no fees are paid from the Trust.
3. The FBIC is responsible for investment of the assets in the Trust in accordance with the investment objectives established for the VEBA by the Asset/Liability Committee of FMR LLC. The members of the FBIC are appointed by the Treasurer of FMR LLC who serves as the Chairperson of the FBIC pursuant to the terms of the FBIC Charter.
4. FIAMTC, a wholly-owned subsidiary of FIAM Holdings LLC, which is a wholly-owned subsidiary of FMR LLC, provides investment management services to the FBIC with respect to the Trust pursuant to ERISA Section 3(38). FIAMTC receives certain fees for investment management services.
5. Some of the funds in which the Trust assets are invested are managed by FMRC and other advisers may serve as a sub-advisers for the funds. FMRC and other subsidiaries of FMR LLC receive certain fees for investment management, fund accounting or other services provided.
6. The FIAM investment within the asset allocation portfolio is managed by FIAMTC.
7. The Plan is administered by the FMR LLC Retirement Committee and its delegates (the "Plan Administrator" or the "Committee"). The members of the Committee are appointed by the senior officer for Human Resources of FMR LLC. The Committee has the power to make various administrative determinations as provided for under the Plan's documents.

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2024 and 2023 and for the year ended December 31, 2024

G. Fair Value of Plan Assets:

Valuation Hierarchy

The Plan categorizes its investments based upon a three-level valuation hierarchy. The hierarchy gives the highest priority to quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable valuation inputs (Level 3). If the inputs used to measure an investment cross different levels of the hierarchy, categorization is based on the lowest level input that is significant to the fair value measurement. A Plan fiduciary's assessment of the significance of a particular input to the overall fair value measurement of an investment requires judgment, and considers factors specific to the investment. The Plan fiduciary seeks to maximize the use of observable inputs. The three levels are described below:

Level 1 Inputs

Unadjusted quoted prices for identical assets and liabilities in an active market.

Level 2 Inputs

Quoted prices for similar assets and liabilities in active markets, and inputs that are observable for the asset or liability, either directly or indirectly, for substantially the full term of the asset or liability.

Level 3 Inputs

Prices or valuation techniques that require inputs that are both unobservable in the market and significant to the overall fair value measurement. These inputs reflect management's judgment about the assumptions that a market participant would use in pricing the asset or liability, and are based on the best available information, some of which is internally developed.

Valuation Processes and Techniques

There are three main approaches to measuring fair value of assets and liabilities: the market approach, which uses observable prices and other relevant information that is generated by market transactions involving identical or comparable assets or liabilities; the income approach, which uses valuation techniques to convert future amounts to a single, discounted amount; and the cost approach, which reflects the amount that would be required currently to replace the service capacity of an asset. There have been no changes in the methodologies used at December 31, 2024 and 2023.

The Plan's investments consist of an asset allocation portfolio of mutual funds and shares in a money market fund. Mutual funds, including money market funds, are valued at the published net asset value of shares held by the Plan at year end. Equity securities, for which market quotations are readily available, are valued at the last reported sale price or official closing price as reported by a third-party pricing vendor on the primary market or exchange on which they are traded and are categorized as Level 1 in the hierarchy.

Fair Value Measurements

The money market fund totaling \$9,521,387 and \$6,281,714, in 2024 and 2023 respectively, the mutual funds and common stock totaling \$939,623,718 and \$884,182,232, in 2024 and 2023, respectively, and the foreign currency holdings totaling \$43,369 and \$664,296, in 2024 and 2023 respectively, are all classified as Level 1.

H. Subsequent Events:

The Plan evaluated subsequent events through September 10, 2025, the date these financial statements were available to be issued. Effective January 1, 2025 the Plan was amended to change the name of the Plan to Fidelity Retiree Health Account Plan and the TPA changed from Acclaris to WEX. There have been no other material subsequent events requiring adjustments to the financial statements or additional disclosures.

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
<u>Money Market Funds</u> ⁽¹⁾			
	Fidelity Investments Money Market Treasury Portfolio Institutional Class Fund	\$ 9,521,387	\$ 9,521,387
<u>Fidelity Mutual Funds</u> ⁽¹⁾			
	Fidelity Contrafund Class K	60,308,863	119,809,932
	Fidelity Advisor Limited Term Municipal Income Fund Class Z	153,677,568	152,553,715
	Fidelity Advisor Intermediate Municipal Income Fund Class Z	227,571,858	223,001,637
	Fidelity Advisor Emerging Markets Fund Class Z	61,057,483	73,148,331
	Fidelity Value Discovery Fund Class K	35,838,836	46,888,752
	Fidelity Large Cap Stock Fund	30,373,233	50,281,758
	Total Mutual Funds	568,827,841	665,684,125
<u>Common Stock - Fidelity RHRP Geode Tax Sensitive Global Min Vol Equity</u> ⁽¹⁾			
	3I Group Plc	4,504	22,309
	Abb Ltd	75,551	250,067
	Accelleron Indu Ltd	2,736	11,887
	Acs Actividades Const Y S	55,645	98,396
	Actividades De Const Y Se	11,216	11,608
	Aena Sme Sa	257,747	295,264
	Aeon Co Ltd	373,336	490,804
	Aeon Co Ltd Unsponsrd Adr	163,042	189,464
	Agea Spon Adr	32,457	33,389
	Ageas	341,776	386,951
	Aia Group Ltd	963	1,450
	Air Liquide Adr	236,627	399,707
	Ajinomoto Co Inc	309,670	459,261
	Ajinomoto Inc Un-sponsored	155,594	237,553
	Alcon Inc	36,507	73,718
	Alimentation Couche-Tard	177,407	387,122
	Alps Alpine Co Ltd Unspn	7,436	7,959
	Alstom Sa Unspn Adr	43,445	49,083
	Altagas Ltd	53,012	91,181
	Amadeus It Group Sa	181,047	183,404
	American Water Wrks Compa	3,550	9,088
	Andritz Ag Unsp Adr	7,179	5,315
	Anglo American Plc	124,569	226,993
	Argenx Se Sponsored Adr	302,986	442,185
	Aristocrat Leisure Ltd	4,160	12,566
	Asahi Kasei Corp Unspn A	30,885	31,044
	Ashtead Group Plc	61,710	184,792

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Assa Abloy Ab Ser B	11,745	19,259
	Assicurazioni Gen-Unspon	15,881	21,306
	Associated Brit Fds Unspo	9,398	9,978
	Associated British Foods	19,554	20,691
	Astellas Pharma Inc-Unspo	209,009	206,396
	Astrazeneca Plc	472,195	878,683
	Astrazeneca Plc Spons Adr	44,647	99,394
	Asx Ltd Unsp Adr	29,107	29,338
	Auckland Intl Airport Ltd	73,579	110,671
	Auckland Intl Arpt Ltd Sp	5,543	7,934
	Auto Trader Group Plc Uns	114,333	117,519
	Aviva Plc	234,847	252,028
	Aviva Plc - Spon Adr	90,843	134,952
	Azrieli Group	45,677	102,962
	Bae Sys Plc	237,041	327,849
	Bae Sys Plc Spon Adr	791,590	934,852
	Baloise Hldgs Ag	279,575	368,323
	Bandai Namco Hldgs Inc	28,706	43,231
	Bank Hapoalim Bm Spon Adr	16,255	21,368
	Bank Hapoalim Ltd (Reg)	164,852	399,104
	Bank Leumi Le-Israel Bm	89,473	240,819
	Bank Of Montreal	460,939	972,732
	Bankinter Sa Adr	76,293	73,477
	Banque Cantonale Vaudoise	165,922	162,851
	Barclays Plc Ord	7,010	21,840
	Barrick Gold Corp	33,995	68,169
	Beiersdorf Ag	38,316	60,755
	Beiersdorf Ag- Unspon Adr	627,463	766,006
	Bendigo And Adelaide Bank	62,650	133,616
	Bhp Group Limited	117,162	188,605
	Bhp Group Limited	51,896	78,163
	Biomerieux	65,342	81,587
	Bkw Ag	264,189	319,251
	Bmw Ag	34,660	57,922
	Bmw Ag (Bayer Mtr Wks)Nvt	34,251	62,621
	Bnp Paribas	149,262	321,683
	Boc Hong Kong Hlgds Spons	70,068	80,856
	Bridgestone Corp Unspon A	274,563	325,213
	Brookfield Asset Management	8,801	36,392
	Brookfield Corp Cl A	39,940	154,440
	Brookfield Renewable Corp	25,366	29,707

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Brother Indu	53,646	70,290
	Bt Group Plc	75,045	104,817
	Bunzl Plc Spons Adr	165,987	214,036
	Bureau Veritas Sa Adr	71,518	70,588
	Callebaut (Barry) Ag	130,789	145,931
	Caltex Australia Ltd Uns	28,337	29,520
	Canadian Imp Bk Of Commerce	498,172	1,105,513
	Canadian Natl Railway Co	1,646,161	1,835,605
	Canadian Pacific Kansas C	352,790	574,980
	Canadian Tire Ltd A Phys	126,927	135,006
	Canadian Util Ltd Non Vtg	13,351	14,997
	Canon Inc	167,292	239,444
	Canon Inc Adr	286,122	432,346
	Capcom Co Ltd	12,330	22,079
	Carrefour Sa Adr	42,679	42,142
	Ccl Indu Inc B Non Vtg	10,135	10,251
	Ccl Indu Inc B Non Vtg	11,867	23,408
	Central Japan Ry Unspn A	299,586	255,479
	Centrica Plc Sp Adr	8,599	7,928
	Cgi Inc Cl A Sub Vtg	604,230	1,084,782
	Check Point Software Tech	340,853	544,604
	Chiba Bank Ltd	144,498	164,714
	Christian Dior Se	1,516	5,014
	Chubu Electric Power Co I	459,120	527,125
	Chugai Pharmaceutical Co	131,423	220,469
	Chugai Pharmaceutical Co	38,864	169,031
	Cie Financiere Richemont	140,976	410,410
	Ck Infrastructure Hldgs L	973,961	1,528,024
	Clp Hldgs Ltd	1,239,706	1,437,724
	Clp Hldgs Ltd Spon Adr	140,922	144,958
	Cnh Indu Nv	85,206	146,015
	Coca Cola Hbc Ag	108,807	193,207
	Coca Cola Hbc Ag Unsons A	7,155	7,197
	Cochlear Ltd	15,170	40,729
	Coles Group Ltd	4,659	6,103
	Coloplast As Cl B	127,708	218,413
	Computershare Ltd	85,183	307,614
	Concordia Fin Group Ltd	165,500	236,951
	Constellation Software In	477,338	842,928
	Covestro Ag	10,103	9,875
	Csl Limited	31,107	64,659

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Csl Ltd Sponsored Adr	4,689	5,779
	Dai Nippon Print Co Ltd A	125	104
	Daifuku Co Ltd	17,244	18,964
	Dai-Ichi Life Hldgs Inc	267	291
	Daiichi Sankyo Co Ltd	69,844	224,038
	Daiichi Sankyo Co-Spon Ad	21,018	47,566
	Daiwa House Ind Ltd Adr	165,727	184,722
	Daiwa Securities Gr Spon	10,914	9,710
	Daiwa Securities Group In	60,199	112,563
	Danone Spon Adr	467,901	501,144
	Dassault Aviation Sa	126,360	146,053
	Dassault Syses Sa	71,983	170,035
	Davide Campari Milano Nv	29,574	28,952
	Dbs Group Hldgs Ltd	602,627	1,697,385
	Dbs Group Hldgs Spon Adr	21,363	32,650
	Dcc Plc	59,930	84,682
	Delivery Hero Se	15,903	21,276
	Demant A/S	5,144	8,698
	Denso Corp	105,270	202,668
	Dentsu Group Inc	20,413	26,650
	Descartes Sys Group Inc	264,034	262,870
	Deutsche Boerse Ag Adr	7,627	8,583
	Deutsche Telekom Ag Spon	685,582	887,709
	Diageo Plc Spon Adr	71,202	90,135
	Dollarama Inc	262,318	329,320
	Dollarama Inc	32,920	158,973
	Dsv A/S	187,392	607,845
	E.On Se	79,155	84,647
	East Japan Railway Co	345,273	376,586
	East Japan Railway Co Adr	101,956	94,066
	Eiffage Sa (Form Fougerol	59,246	75,120
	Element Fleet Management	73,858	84,607
	Elisa Corp Cl A	121,144	147,605
	Emera Inc	59,234	63,583
	Emera Inc	409,582	482,335
	Empire Co Ltd Non-Vtg Cl	62,319	86,648
	Enagas Sa Unspons Adr	8,669	7,790
	Enbridge Inc	229,913	308,721
	Endesa Sa	40,419	57,853
	Eneos Hldgs Inc	354,451	559,812
	Energias De Portugal Adr	237,123	234,560

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Eni Spa Spon Adr	628,263	629,280
	Enn Energy Hldgs Ltd Unsp	78,436	80,246
	Entain Plc	16,421	30,833
	Erste Group Bank Ag Adr	26,825	31,099
	Fairfax Finl Hldgs Ltd Su	351,543	515,601
	Ferrari Nv	274,411	476,738
	Ferrovial Se	105,264	148,792
	Firstsvcs Corp	132,721	163,642
	Fortis Inc	1,013,283	1,306,460
	Franco-Nevada Corp	258,027	696,738
	Fresenius Se & Co Kгаа Sp	15,918	18,401
	Fuji Electric Co Ltd	7,193	7,417
	Fujifilm Hldgs Corp	210,718	290,217
	Fujifilm Hldgs Corp Adr	151,308	200,567
	Fujitsu Ltd Unspnsrd Adr	276,892	295,078
	Galp Energia Sgps Sa Unsp	7,019	6,864
	Geberit Ag Unsp Adr	63,048	78,760
	Geni	360,079	748,393
	Genmab As Sp Adr	61,002	86,840
	Givaudan Ag	527,155	1,079,392
	Givaudan Sa Unspn Adr	124,826	241,466
	Goodman Group Stapled Uni	64,353	200,939
	Great West Lifeco Inc	84,753	169,826
	Grifols Sa Adr	42,085	40,563
	Gsk Plc	453,256	492,186
	Haleon Plc Spons Adr	341,577	417,986
	Hang Lung Properties Sp A	92,379	74,063
	Hang Seng Bank Ltd Spon A	68,602	73,041
	Hannover Rueckversicherun	151,123	318,319
	Heineken Hldgs Nv	4,457	3,895
	Heineken Hldgs Nv Adr	164,343	161,481
	Heineken Nv Spn Adr	259,183	256,647
	Henderson Land De Co Ltd	125,910	137,759
	Henderson Land Devmt Co L	42,749	48,618
	Henkel Ag & Co Kгаа Adr P	29,856	30,129
	Henkel Ag & Co Kгаа Ord	44,009	49,785
	Henkel Ag & Co Kгаа Pref	241,040	305,498
	Henkel Ag & Co Kгаа Spon	461,501	470,455
	Hermes Intl Sa	518,251	2,044,457
	Hermes Intl Un-sponsored A	240,078	936,520
	Hikari Tsushin Inc	57,696	109,568

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Hikma Pharmaceuticals Plc	312,907	430,568
	Holcim Ltd	25,648	76,622
	Hong Kong & China Gas Co	383,419	418,176
	Hong Kong & China Gas Spo	7,836	7,780
	Hongkong Land Hldgs Ltd	141,252	198,025
	Hongkong Land Hldgs-Unsp	7,308	7,797
	Hoya Corp	31,613	50,373
	Hoya Corp Sponsored Adr	58,941	88,412
	Hsbc Hldgs Plc	140,299	215,932
	Hydro One Limited	104,624	106,778
	Ia Fin Corp Inc	10,486	16,695
	Iberdrola Sa	—	455
	Iberdrola Sa Sponsored Ad	85,332	155,109
	Ica Gruppen Ab (Cvr) Rt	1,555	—
	Icl Group Ltd	20,873	30,539
	Idemitsu Kosan Co Ltd	116,383	184,270
	Igm Fin Inc	79,210	95,912
	Ihi Corporation	21,318	118,351
	Iida Group Hldgs Co Ltd	11,493	15,129
	Imperial Brands Plc	44,135	65,424
	Imperial Brands Plc Spon	33,718	46,793
	Inditex Sa	469,069	681,670
	Inditex Sa Unspn Adr	34,731	58,571
	Intact Finl Corp	405,690	781,370
	Intl Cons Airlns Adr	16,315	31,083
	Isracard Ltd	—	4
	Itochu Corp	306,493	552,513
	Itochu Corp Adr	50,283	145,869
	Japan Airlines Co Ltd Uns	105,846	104,209
	Japan Exchange Group Inc	8,922	8,622
	Japan Post Bank Co Ltd	426,498	579,392
	Japan Post Hldgs Co Ltd	708,240	850,659
	Japan Post Insurance Co L	18,578	22,170
	Japan Tobacco Inc	437,054	583,431
	Japan Tobacco Inc Unspn	124,073	144,820
	Jardine Matheson Unspn A	56,536	54,238
	Jde Peets Bv Adr	43,165	42,259
	Jeronimo Martins-Unspn A	33,299	33,358
	Jfe Hldgs Inc	48,485	66,726
	Kajima Corp	19,925	42,113
	Kajima Corp Unspn Adr	6,409	9,154

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Kansai Electric Power Co	57,052	83,582
	Kao Corporation	110,567	114,815
	Kddi Corp	29,607	38,453
	Kddi Corp Unspn Adr	576,047	649,281
	Keisei Electric Railway C	69,388	67,614
	Keppel Corp Ltd Spons Adr	22,972	21,923
	Kerry Group Plc Cl A	47,786	63,558
	Kerry Group Plc Spons Adr	248,883	290,626
	Kesko Oyj Ser B	160,455	180,973
	Kesko Oyj Unspn Adr	8,183	8,160
	Keyence Corp	54,207	164,301
	Keyera Corp	304,246	343,333
	Kikkoman Corp	142,208	224,030
	Kingfisher Plc	83,317	156,275
	Kirin Hldgs Co Ltd Spon A	70,965	70,001
	Komatsu Ltd	102,827	188,000
	Kone Oyj B	9,890	10,613
	Kone Oyj Un-sponsored Adr	125,084	152,198
	Koninklijke Ahold Delhaiz	526,219	677,299
	Kononklijke Ahold Delhaiz	507,640	604,740
	Kose Corp	18,997	14,706
	Kpn (Kon) Nv	1,867,327	2,066,009
	Kuehne & Nagel Inter'L Ag	150,244	199,716
	Kurita Water Ind Ltd Unsp	7,687	6,074
	Kyowa Kirin Co Ltd	326,188	321,575
	Legal & Gen Group Plc Ord	96,687	132,273
	Lindt & Spruengli Ag (Reg	62,568	110,187
	Lindt & Spruengli Ag Part	609,393	1,153,964
	Lixil Group Corporation U	35,949	34,857
	Loblaw Cos Ltd Dtc Eligib	32,055	31,796
	Loblaw Cos Ltd Dtc Eligib	114,985	333,082
	Logitech Intl Sa Reg	93,591	170,412
	L'Oreal Co Unspn Adr	179,064	287,343
	L'Oreal Sa Ord	8,506	12,040
	Lottery Corp/The	86,443	183,182
	Lotus Bakeries	7,339	11,166
	Lufthansa Sponsored Adr	28,860	29,760
	Lvmh Moet Hennessy Adr	116,047	254,192
	M&G Plc	25,816	47,948
	Makita Corp Adr	5,967	6,200
	Marks & Spencer Grp Plc S	16,416	22,679

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Marui Grp C0 Ltd Unsponsr	10,789	12,096
	Mcdonalds Hldgs Co(Japan)	408,297	456,348
	Medibank Private Limited	30,900	33,526
	Mediobanca Spa	20,205	30,457
	Meiji Hldgs Co Ltd	572,717	553,352
	Mercedes-Benz Group Ag	31,341	61,803
	Merck Kгаа	22,583	40,286
	Merck Kгаа Spon Adr	134,370	133,645
	Meridian Energy Ltd	175,175	277,490
	Metro Inc	300,876	418,915
	Metso Corporation Adr	7,751	6,777
	Misumi Group Inc Adr	104,585	88,348
	Mitsubishi Estate Unspn	52,822	55,960
	Mitsubishi Ufj Finl Grp I	6,402	11,732
	Mitsui Fudosan Co	9,335	14,529
	Mitsui Osk Lines Ltd Unsp	59,511	64,616
	Mizrahi Tefahot Bank Ltd	247,042	799,076
	Mizuho Fin Group Adr	223,457	441,621
	Mizuho Fin Group Inc	822,427	1,553,188
	Monotaro Co Ltd - Unsp Ad	309,299	334,597
	Mowi Asa Spon Adr	44,679	42,394
	Ms&Ad Insurance Grp Unspo	32,172	40,579
	Mtu Aero Engines Ag Adr	99,923	121,775
	National Bank Of Canada D	320,611	817,348
	National Grid Plc	384,796	434,548
	National Grid Plc Spon Ad	32,689	37,910
	Naturgy Energy Group Sa	178,116	257,584
	Neste Oyj	3,667	4,710
	Nestle Sa (Reg)	359,029	410,064
	Nestle Sa Reg Adr	256,867	268,466
	Newmont Corp	42,874	76,859
	Next Plc	114,220	206,182
	Nice Ltd	24,186	39,300
	Nice Ltd Spon Adr	54,366	77,277
	Nippon Steel Corp	30,699	38,424
	Nippon Steel Corp Adr	5,847	8,376
	Nippon Teleg & Teleph Spo	904,087	996,328
	Nippon Telegraph & Teleph	311,190	416,728
	Nippon Yusen Kabushiki Ka	23,108	72,864
	Nippon Yusen Kabushiki Ka	7,148	60,322
	Nisshin Seifun Group Inc	102,204	117,068

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Nissin Food Hldgs Co Ltd	383,412	488,368
	Nitori Hldgs Co Ltd	149,857	225,025
	Nitto Denko Corp Adr	53,412	83,111
	Nokia Corp Spon Adr	26,194	30,350
	Nomura Hldgs Inc	4,468	8,286
	Nomura Hldgs Inc Spons Ad	248,863	339,456
	Nomura Research Inst Unsp	265,565	289,334
	Novartis Ag (Reg)	805,564	1,053,199
	Novartis Ag Spon Adr	595,733	852,241
	Novonosis (Novozymes) B	54,559	82,795
	Novo-Nordisk As Cl B	519,215	1,397,150
	Novo-Nordisk As Cl B Adr	428,365	1,255,892
	Obayashi Corp	120,471	250,077
	Obic Co Ltd	24,019	29,826
	Oji Paper Co Ltd Spon Adr	4,261	3,455
	Omron Corp Spon Adr	62,704	59,502
	Omv Ag Sponsored Adr New	25,611	24,997
	Onex Corp Sub-Vtg	192,175	376,292
	Ono Pharmaceutical Co-Un	210,471	197,911
	Open Text Corporation	3,363	3,905
	Oracle Corporation Japan	169,348	308,214
	Orange	601,322	617,119
	Orange Spon Adr	714,909	703,471
	Oriental Land Co Ltd	83,929	163,113
	Orion Oyj (New) B	32,939	36,825
	Orix Corp Spon Adr	139,595	137,037
	Orkla Asa Spon Adr	81,342	89,605
	Osaka Gas Co Ltd	754,818	1,092,898
	Otsuka Corporation	85,207	151,383
	Otsuka Hldgs Co Ltd	1,566,459	2,716,451
	Otsuka Hldgs Co Ltd Unsp	130,551	180,040
	Oversea-Chinese Bkg Corp	82,463	121,354
	Oversea-Chinese Bkg Corp	912,551	1,274,607
	Ovintiv Inc	30,409	491,954
	Pan Pacific Intl Hldgs Lt	34,489	42,700
	Pan Pacific Intl Hldgs Lt	207,423	397,737
	Panasonic Hldgs Corp	45,021	66,829
	Pearson Plc Spons Adr	333,017	457,872
	Pembina Pipeline Corp	547,233	602,655
	Power Assets Hldgs Ltd	641,974	851,384
	Power Assets Hldgs Ltd Ad	313,338	402,247

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Power Corp Of Canada Sub	149,027	308,162
	Qiagen Nv	517,662	634,757
	Quebecor Inc Cl B Sub Vtg	89,764	89,100
	Rea Group Ltd	5,917	17,184
	Recordati Spa	482,020	629,702
	Recruit Hldgs Co Ltd	41,814	226,661
	Redeia Corp Sa	559,536	600,118
	Redeia Corp Sa Adr	54,893	54,022
	Relx Plc	92,764	166,779
	Relx Plc Spons Adr	60,120	90,840
	Renesas Electronics Corp	6,430	11,706
	Restaurant Brands Intl In	10,837	23,529
	Rheinmetall Ag Ord	6,028	13,369
	Rightmove Plc-Unsp Adr	22,746	22,015
	Rio Tinto Plc	73,001	107,730
	Riocan Real Estate Inv Tr	16,881	17,691
	Roche Hldgs Ag (Genussche	535,869	704,663
	Roche Hldgs Ltd Spon Adr	504,593	587,519
	Royal Bank Of Canada	918,847	2,012,638
	Royal Kpn Nv Spon Adr	257,803	298,217
	Rwe Ag Spon Adr	54,564	77,863
	Sage Group Plc Unspn Adr	76,088	153,960
	Sainsbury (J) Plc	306,155	425,958
	Sainsbury (J) Plc Spon Ad	25,055	29,518
	Sampo Oyj A Shs Unspn Ad	633,209	868,094
	Sandoz Group Ag	43,990	88,261
	Sandoz Group Ag Spon Adr	33,063	70,916
	Sanofi	965,726	1,113,452
	Sanofi Spon Adr	333,342	384,924
	Sbi Hldgs Inc	17,891	32,900
	Schibsted As Unspr Adr	8,562	7,255
	Schindler Hldgs Ag (Reg)	54,777	95,449
	Schindler Hldgs Ag Part C	418,574	620,792
	Schneider Electric Se	139,319	429,202
	Secom Co Ltd	181,773	204,735
	Seek Ltd	92,164	137,588
	Seiko Epson Corp Adr	79,900	122,049
	Sekisui Chemical Co Ltd	19,783	31,059
	Sekisui House Ltd	5,622	7,211
	Sekisui House Ltd Spon Ad	117,864	177,508
	Seven & I Hldgs Unsp Adr	98,964	117,998

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Severn Trent Plc	270,633	340,225
	Severn Trent Pl-Spon Adr	47,911	49,196
	Sgs Soc Gen Surveil Hldg	65,932	68,646
	Shell Plc	108,436	273,425
	Shimizu Corp	16,292	26,269
	Shin Etsu Ch Co Ltd Unsp	77,105	126,576
	Shionogi & Co Ltd Unsp	83,144	80,860
	Shizuoka Fin Group	263,900	324,095
	Siemens Ag (Regd)	96,678	255,283
	Singapore Airlines Ltd (L	98,516	175,660
	Singapore Airlines Unsp	15,830	16,641
	Singapore Exchange Ltd	343,041	509,357
	Singapore Exchange Ltd Un	137,880	177,264
	Singapore Tech Engineering	5,050	6,036
	Singapore Tech Engineering	774,833	1,089,546
	Singapore Telecom Ltd (Si	143,866	190,125
	Singapore Telecom Ltd Spo	171,739	196,754
	Sino Land Co	44,707	44,472
	Skanska Ab	18,499	21,511
	Snam Spa	130,481	153,821
	Snam Spa-Unsponsor Adr	154,156	159,245
	Softbank Corp	495,394	609,297
	Softbank Corpo	96,296	105,785
	Sonic Healthcare Ltd	555	702
	Sonic Healthcare Ltd Sns	102,936	112,323
	Sonova Hldg Ag	208,382	577,549
	South Bow Corp	14,944	23,429
	Spark New Zealand Ltd Spo	93,584	95,876
	Sse Plc	4,888	6,546
	Sse Plc Adr	342	419
	Straumann Holdg Ag (Regd)	4,695	6,294
	Subsea 7 Sa Spon Adr	84,761	74,876
	Sumitomo Corp Spon Adr	58,557	96,163
	Sumitomo Metal Mining Co	70,914	84,960
	Sumitomo Mitsui Tr Group	45,804	47,113
	Sun Hung Kai Prop Lst Spo	123,891	123,078
	Sun Life Fin Inc	94,438	174,460
	Suntory Beverage & Food L	52,047	49,595
	Suntory Beverage & Food L	123,088	117,882
	Svenska Cellulosa Ab Cl B	4,115	9,864
	Swedish Orphan Biovitrum	13,499	18,647

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Swire Pacific Cl A Spon A	24,120	26,712
	Swire Pacific Ltd Cl A	118,691	163,275
	Swiss Life Hldgs Ag Unspr	13,651	14,568
	Swiss Prime Site Ag	658,120	892,907
	Swiss Re Ltd	499,542	1,130,932
	Swisscom Adr	212,455	230,544
	Swisscom Ag (Reg)	1,286,652	1,588,184
	Symrise Ag	25,005	32,750
	Symrise Ag Adr	181,406	212,944
	T&D Hldgs Inc Unsp Adr	26,666	28,933
	Takeda Pharmaceutical Co	757,462	786,537
	Takeda Pharmaceutical Spo	786,455	762,915
	Tc Energy Corp	153,686	231,301
	Technopro Hldgs Inc	7,361	7,292
	Techtronic Ind Co Ltd Spo	22,986	32,083
	Telecom Italia Spa Adr	17,586	18,239
	Telefonica Sa Adr	149,431	146,232
	Telenor Asa Spon Adr	56,765	57,482
	Telia Co Ab Unspn Adr	27,655	28,987
	Telstra Group Ltd Spon Ad	31,682	31,149
	Telus Corporation	48,851	49,001
	Terna Spa	24,041	45,567
	Terna Spa Unspn Adr	38,811	46,044
	Terumo Corp	3,807	7,784
	Tesco Plc	460,093	909,327
	Tesco Plc Spon Adr	438,718	758,889
	Teva Pharmaceutical Ind A	195,346	342,634
	Tfi Intl Inc	49,834	61,736
	Thales	77,951	165,020
	Thk Co Ltd Adr	10,189	14,164
	Thomson Reuters Corp	746,093	2,825,977
	Tmx Group Ltd	125,478	159,536
	Tokio Marine Hldgs Inc Ad	332,416	879,933
	Tokyo Gas Co Ltd	295,226	472,147
	Tokyo Gas Co Ltd Unspn A	3,260	5,167
	Topicus.Com Inc	228	5,158
	Toray Indu Inc Adr	8,292	9,573
	Toyota Indu Corp	32,499	65,410
	Treasury Wine Estates Ltd	4,108	5,575
	Treasury Wine Estates-Adr	48,846	47,589

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Trend Micro Inc Spons Adr	34,230	39,658
	Trisura Group Ltd	135	1,091
	Tryg As	121,277	154,042
	Ucb Sa	474,063	1,314,395
	Ucb Sa - Unspn Adr	286,276	477,248
	Unicharm Corp	15,783	17,384
	Unilever Plc Spons Adr	1,022,380	1,151,237
	United O/S Bank Spon Adr	74,214	81,450
	United Overseas Bank (Loc)	727,154	965,679
	United Utilities Group Ad	97,457	105,293
	Uol Group Limited-Sp Adr	17,426	17,872
	Uss Co Ltd	480,208	533,840
	Vivendi Se Unspn Adr	29,927	27,419
	Waste Connections Inc	93,080	209,842
	Weir Group Plc	8,585	8,832
	Wesfarmers Limited Unsp A	250,527	481,052
	Wesfarmers Ltd	313,763	483,865
	West Japan Railway Co Uns	197,865	186,535
	Weston George Ltd	21,635	23,949
	Wh Group Ltd	230,354	298,982
	Wheaton Precious Metals C	16,002	76,157
	Whitbread Plc	6,798	6,956
	Wilmar Intl Ltd	76,127	77,633
	Wilmar Intl Unspn Adr	49,972	51,121
	Wolters Kluwer Nv	176,128	235,767
	Wolters Kluwer Nv Spons A	148,448	200,242
	Woolworths Group Ltd	397,982	419,501
	Wpp Plc New (Uk)	121,615	205,176
	Wsp Global Inc	106,075	403,166
	Yamaha Corp Spon Adr	6,809	7,047
	Z Hldgs Corp Unspn Adr	35,916	34,524
	Zurich Insurance Group Ag	452,872	943,961
	Zurich Insurance Group Sp	183,992	366,909
	Total Fidelity RHRP Geode Tax Sensitive Global Min Vol Equity	\$ 89,555,347	\$ 134,479,289
<u>Common Stock - Fidelity RHRP FIAM Global Low Volatility Equity⁽¹⁾</u>			
	Abbott Lab	1,102,789	1,074,545
	Abbvie Inc	872,860	1,070,998

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Aib Group Plc	793,075	822,111
	Air Liquide Sa	662,400	779,244
	Albertsons Cos Inc	1,009,934	959,610
	Alphabet Inc Cl A	869,404	1,122,170
	Ameren Corp	406,085	430,457
	American Electric Power C	743,592	695,691
	Ametek Inc New	481,860	548,531
	Amphenol Corporation Cl A	707,760	1,177,386
	Aon Plc	1,047,416	1,041,564
	Apple Inc	666,299	743,998
	Arch Capital Group Ltd	946,842	958,501
	Argenx Se	958,576	1,461,170
	Arista Networks Inc	323,284	543,808
	Arthur J Gallagher And Co	957,772	1,185,641
	Assurant Inc	897,725	1,215,994
	Astrazeneca Plc	821,523	1,270,912
	At&T Inc	1,031,410	1,300,918
	Bae Sys Plc	349,082	456,087
	Bank Of China Hong Kong L	548,879	569,465
	Becton Dickinson & Co	834,673	816,732
	Boston Scientific Corp	702,367	1,594,183
	Brown & Brown Inc	973,482	1,164,966
	Bunge Global Sa	316,861	252,720
	Caixabank Sa	862,261	1,253,175
	Canon Inc	932,933	1,144,706
	Cboe Global Markets Inc	709,169	1,498,132
	Cellnex Telecom Sau	580,949	456,359
	Cencora Inc	777,251	1,059,142
	Cf Indu Hldgs Inc	1,059,615	1,118,033
	Cgi Inc Cl A Sub Vtg	1,028,687	1,126,109
	Ch Robinson Worldwide Inc	329,185	330,624
	Cheniere Energy Inc	1,018,165	1,381,184
	Chubb Ltd	910,511	1,124,541
	Cigna Group (The)	889,420	951,855
	Cisco Sys Inc	907,468	1,171,923
	Ck Asset Hldgs Ltd	579,284	397,374
	Clorox Co	352,536	341,061
	Coca Cola Co	832,802	1,133,381
	Cognizant Tech Solutions	368,058	353,740
	Comcast Corp Cl A	421,976	379,053
	Constellation Brands Inc	909,915	817,037

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Constellation Software In	665,763	618,444
	Costco Wholesale Corp	1,049,803	1,007,897
	Crh Plc	235,291	281,353
	Crown Castle Inc	511,129	390,268
	Danaher Corp	378,098	367,280
	Danone Sa	1,025,128	1,057,215
	Deutsche Telekom Ag (Regd	959,533	1,465,073
	Dollarama Inc	686,293	952,181
	Dominos Pizza Inc	646,197	629,640
	Duke Energy Corp New	1,115,508	1,066,626
	Ecolab Inc	394,615	374,912
	Edison Intl	1,115,403	1,024,347
	Elevance Health Inc	890,969	638,566
	Eli Lilly & Co	170,958	1,022,128
	Elisa Corp Cl A	1,152,986	902,471
	Entergy Corp	1,069,796	1,286,210
	Erie Indemnity Co Cl A	378,923	371,007
	Everest Group Ltd	466,702	443,651
	Eversource Energy	1,127,975	953,338
	Exxon Mobil Corp	1,018,107	999,971
	Firstenergy Corp	914,765	994,142
	Fujifilm Hldgs Corp	974,509	993,657
	Fujitsu Ltd	911,844	1,224,756
	Galp Energia Sgps Sa	396,953	384,297
	Gartner Inc	359,770	387,576
	Gen Digital Inc	648,017	727,815
	Gen Dynamics Corporation	928,978	982,291
	Gilead Sciences Inc	1,164,492	1,402,916
	Godaddy Inc Cl A	1,018,123	1,469,420
	Gsk Plc	1,016,699	818,450
	Hartford Finl Svcs Group	996,562	1,103,846
	Heineken Nv	874,419	667,081
	Hitachi Ltd	727,881	989,248
	Hkt Tr And Hkt Ltd(Staple	500,629	537,031
	Hologic Inc	1,027,006	990,156
	Humana Inc	733,092	469,617
	Infrastrutture Wireless I	675,510	540,450
	Intact Finl Corp	1,101,854	1,056,060
	Intl Bus Mach Corp	1,114,956	1,357,450
	Itochu Corp	229,751	596,266
	Jm Smucker Co/The	949,054	824,248

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Kansai Electric Power Co	398,283	451,132
	Kao Corp	1,058,675	1,010,704
	Kenvue Inc	500,210	545,599
	Kerry Group Plc Cl A	495,786	488,664
	Keurig Dr Pepper Inc	879,825	919,531
	Kobe Bussan Co Ltd	567,015	400,483
	Kpn (Kon) Nv	990,248	983,263
	Kroger Co	1,123,625	1,088,470
	Leidos Hldgs Inc	257,995	396,885
	Liberty Media Corp Libert	468,128	463,300
	Linde Plc	874,751	939,495
	Lockheed Martin Corp	978,747	1,033,594
	Marathon Petroleum Corp	403,701	368,978
	Marsh & McLennan Cos Inc	388,711	1,312,694
	Mastercard Inc Cl A	1,032,841	1,186,362
	Mcdonalds Corp	943,792	1,026,500
	Mckesson Corp	1,014,462	1,038,376
	Merck & Co Inc New	1,037,560	1,245,689
	Microsoft Corp	636,247	1,293,162
	Mizuho Fin Group Inc	419,081	724,854
	Mondelez Intl Inc	1,070,780	937,761
	Monster Beverage Corp	827,716	1,220,023
	Motorola Solutions Inc	917,327	1,492,541
	Nextera Energy	681,992	587,858
	Nintendo Co Ltd	586,728	644,114
	Nisource Inc	447,558	487,879
	Nissin Food Hldgs Co Ltd	930,626	957,906
	Northrop Grumman Corp	691,509	1,241,272
	Novo-Nordisk As Cl B	669,256	864,093
	Oracle Corp	298,072	468,592
	O'Reilly Automotive Inc	870,088	1,177,499
	Pan Pacific Intl Hldgs Lt	696,091	1,009,789
	Pg&E Corp	812,511	831,416
	Philip Morris Intl Inc	945,413	1,102,526
	Phillips 66	336,232	341,448
	Ppl Corporation	949,517	1,058,099
	Procter & Gamble Co	809,385	1,202,889
	Ptc Inc	899,252	1,138,155
	Public Svc Enterprise Grp	685,754	754,834
	Regeneron Pharmaceuticals	657,022	975,892
	Reliance Inc	271,423	245,565

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Roper Tech Inc	794,535	1,110,400
	Royalty Pharma Plc	496,338	468,899
	Salesforce Inc	396,192	401,196
	Sampo Oyj Ser A	1,081,256	878,247
	Sap Se	911,197	1,501,672
	Sempra	632,439	721,409
	Singapore Exchange Ltd	849,016	1,100,464
	Singapore Telecom Ltd (Si	627,684	600,596
	Sino Land Co	330,044	251,950
	Stryker Corp	351,507	324,045
	Sumitomo Mitsui Finl Grou	152,686	390,693
	Svcsnow Inc	1,166,345	1,113,126
	Telus Corporation	391,420	315,918
	Thermo Fisher Scientific	498,629	468,207
	Thomson Reuters Corp	371,129	353,267
	Tis Inc	813,814	760,819
	Totalenergies Se	940,479	761,141
	Travelers Companies Inc	589,877	1,207,100
	Tryg As	418,250	376,688
	Tyson Foods Inc Cl A	954,704	995,722
	Ucb Sa	612,774	1,487,205
	Union Pacific Corp	326,892	319,256
	United Overseas Bank (Loc	823,984	1,356,073
	United Therapeutics Corp	764,760	829,527
	Unitedhealth Group Inc	422,632	1,250,992
	Verisign Inc	1,022,337	1,179,672
	Verizon Comm Inc	1,248,544	967,638
	Visa Inc Cl A	508,969	1,121,942
	Walmart Inc	780,603	1,424,097
	Waste Connections Inc	732,622	1,399,235
	Welltower Inc	986,909	945,225
	Willis Towers Watson Plc	1,066,000	1,096,340
	Wolters Kluwer Nv	705,747	1,099,085
	Xcel Energy Inc	675,977	654,944
	Yum Brands Inc	882,276	905,446
	Total Fidelity RHRP FIAM Global Low Volatility Equity	\$ 118,672,678	\$ 139,460,304
	Total Common Stock	\$ 208,228,025	\$ 273,939,593

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
Foreign Currency Holdings			
	Australian Dollar	145	144
	Canadian Dollar	24,856	24,859
	Swiss Franc	325	322
	Danish Krona	119	117
	Euro Monetary Unit	436	434
	Great Britain Pound	1,446	1,446
	Hong Kong Dollar	91	91
	Israeli Shekel	606	627
	Japanese Yen	856	843
	Norwegian Krona	287	265
	New Zealand Dollar	139	130
	Swedish Krona	81	82
	Singapore Dollar	14,198	14,009
	Total Foreign Currency Holdings	\$ 43,585	\$ 43,369
	Total Investments	\$ 786,620,838	\$ 949,188,474

(1) Investments are a party in interest to the Plan

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
<u>Money Market Funds</u> ⁽¹⁾			
Fidelity Investments Money Market Treasury Portfolio Institutional Class Fund		\$ 9,521,387	\$ 9,521,387
<u>Fidelity Mutual Funds</u> ⁽¹⁾			
Fidelity Contrafund Class K		60,308,863	119,809,932
Fidelity Advisor Limited Term Municipal Income Fund Class Z		153,677,568	152,553,715
Fidelity Advisor Intermediate Municipal Income Fund Class Z		227,571,858	223,001,637
Fidelity Advisor Emerging Markets Fund Class Z		61,057,483	73,148,331
Fidelity Value Discovery Fund Class K		35,838,836	46,888,752
Fidelity Large Cap Stock Fund		30,373,233	50,281,758
Total Mutual Funds		568,827,841	665,684,125
<u>Common Stock - Fidelity RHRP Geode Tax Sensitive Global Min Vol Equity</u> ⁽¹⁾			
3I Group Plc		4,504	22,309
Abb Ltd		75,551	250,067
Accelleron Indu Ltd		2,736	11,887
Acs Actividades Const Y S		55,645	98,396
Actividades De Const Y Se		11,216	11,608
Aena Sme Sa		257,747	295,264
Aeon Co Ltd		373,336	490,804
Aeon Co Ltd Unsponsrd Adr		163,042	189,464
Agea Spon Adr		32,457	33,389
Ageas		341,776	386,951
Aia Group Ltd		963	1,450
Air Liquide Adr		236,627	399,707
Ajinomoto Co Inc		309,670	459,261
Ajinomoto Inc Un-sponsored		155,594	237,553
Alcon Inc		36,507	73,718
Alimentation Couche-Tard		177,407	387,122
Alps Alpine Co Ltd Unspn		7,436	7,959
Alstom Sa Unspn Adr		43,445	49,083
Altagas Ltd		53,012	91,181
Amadeus It Group Sa		181,047	183,404
American Water Wrks Compa		3,550	9,088
Andritz Ag Unsp Adr		7,179	5,315
Anglo American Plc		124,569	226,993
Argenx Se Sponsored Adr		302,986	442,185
Aristocrat Leisure Ltd		4,160	12,566
Asahi Kasei Corp Unspn A		30,885	31,044
Ashtead Group Plc		61,710	184,792

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Assa Abloy Ab Ser B	11,745	19,259
	Assicurazioni Gen-Unspon	15,881	21,306
	Associated Brit Fds Unspo	9,398	9,978
	Associated British Foods	19,554	20,691
	Astellas Pharma Inc-Unspo	209,009	206,396
	Astrazeneca Plc	472,195	878,683
	Astrazeneca Plc Spons Adr	44,647	99,394
	Asx Ltd Unsp Adr	29,107	29,338
	Auckland Intl Airport Ltd	73,579	110,671
	Auckland Intl Arpt Ltd Sp	5,543	7,934
	Auto Trader Group Plc Uns	114,333	117,519
	Aviva Plc	234,847	252,028
	Aviva Plc - Spon Adr	90,843	134,952
	Azrieli Group	45,677	102,962
	Bae Sys Plc	237,041	327,849
	Bae Sys Plc Spon Adr	791,590	934,852
	Baloise Hldgs Ag	279,575	368,323
	Bandai Namco Hldgs Inc	28,706	43,231
	Bank Hapoalim Bm Spon Adr	16,255	21,368
	Bank Hapoalim Ltd (Reg)	164,852	399,104
	Bank Leumi Le-Israel Bm	89,473	240,819
	Bank Of Montreal	460,939	972,732
	Bankinter Sa Adr	76,293	73,477
	Banque Cantonale Vaudoise	165,922	162,851
	Barclays Plc Ord	7,010	21,840
	Barrick Gold Corp	33,995	68,169
	Beiersdorf Ag	38,316	60,755
	Beiersdorf Ag- Unspon Adr	627,463	766,006
	Bendigo And Adelaide Bank	62,650	133,616
	Bhp Group Limited	117,162	188,605
	Bhp Group Limited	51,896	78,163
	Biomerieux	65,342	81,587
	Bkw Ag	264,189	319,251
	Bmw Ag	34,660	57,922
	Bmw Ag (Bayer Mtr Wks)Nvt	34,251	62,621
	Bnp Paribas	149,262	321,683
	Boc Hong Kong Hlgds Spons	70,068	80,856
	Bridgestone Corp Unspon A	274,563	325,213
	Brookfield Asset Management	8,801	36,392
	Brookfield Corp Cl A	39,940	154,440
	Brookfield Renewable Corp	25,366	29,707

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Brother Indu	53,646	70,290
	Bt Group Plc	75,045	104,817
	Bunzl Plc Spons Adr	165,987	214,036
	Bureau Veritas Sa Adr	71,518	70,588
	Callebaut (Barry) Ag	130,789	145,931
	Caltex Australia Ltd Uns	28,337	29,520
	Canadian Imp Bk Of Commerce	498,172	1,105,513
	Canadian Natl Railway Co	1,646,161	1,835,605
	Canadian Pacific Kansas C	352,790	574,980
	Canadian Tire Ltd A Phys	126,927	135,006
	Canadian Util Ltd Non Vtg	13,351	14,997
	Canon Inc	167,292	239,444
	Canon Inc Adr	286,122	432,346
	Capcom Co Ltd	12,330	22,079
	Carrefour Sa Adr	42,679	42,142
	Ccl Indu Inc B Non Vtg	10,135	10,251
	Ccl Indu Inc B Non Vtg	11,867	23,408
	Central Japan Ry Unspn A	299,586	255,479
	Centrica Plc Sp Adr	8,599	7,928
	Cgi Inc Cl A Sub Vtg	604,230	1,084,782
	Check Point Software Tech	340,853	544,604
	Chiba Bank Ltd	144,498	164,714
	Christian Dior Se	1,516	5,014
	Chubu Electric Power Co I	459,120	527,125
	Chugai Pharmaceutical Co	131,423	220,469
	Chugai Pharmaceutical Co	38,864	169,031
	Cie Financiere Richemont	140,976	410,410
	Ck Infrastructure Hldgs L	973,961	1,528,024
	Clp Hldgs Ltd	1,239,706	1,437,724
	Clp Hldgs Ltd Spon Adr	140,922	144,958
	Cnh Indu Nv	85,206	146,015
	Coca Cola Hbc Ag	108,807	193,207
	Coca Cola Hbc Ag Unsons A	7,155	7,197
	Cochlear Ltd	15,170	40,729
	Coles Group Ltd	4,659	6,103
	Coloplast As Cl B	127,708	218,413
	Computershare Ltd	85,183	307,614
	Concordia Fin Group Ltd	165,500	236,951
	Constellation Software In	477,338	842,928
	Covestro Ag	10,103	9,875
	Csl Limited	31,107	64,659

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Csl Ltd Sponsored Adr	4,689	5,779
	Dai Nippon Print Co Ltd A	125	104
	Daifuku Co Ltd	17,244	18,964
	Dai-Ichi Life Hldgs Inc	267	291
	Daiichi Sankyo Co Ltd	69,844	224,038
	Daiichi Sankyo Co-Spon Ad	21,018	47,566
	Daiwa House Ind Ltd Adr	165,727	184,722
	Daiwa Securities Gr Spon	10,914	9,710
	Daiwa Securities Group In	60,199	112,563
	Danone Spon Adr	467,901	501,144
	Dassault Aviation Sa	126,360	146,053
	Dassault Syses Sa	71,983	170,035
	Davide Campari Milano Nv	29,574	28,952
	Dbs Group Hldgs Ltd	602,627	1,697,385
	Dbs Group Hldgs Spon Adr	21,363	32,650
	Dcc Plc	59,930	84,682
	Delivery Hero Se	15,903	21,276
	Demant A/S	5,144	8,698
	Denso Corp	105,270	202,668
	Dentsu Group Inc	20,413	26,650
	Descartes Sys Group Inc	264,034	262,870
	Deutsche Boerse Ag Adr	7,627	8,583
	Deutsche Telekom Ag Spon	685,582	887,709
	Diageo Plc Spon Adr	71,202	90,135
	Dollarama Inc	262,318	329,320
	Dollarama Inc	32,920	158,973
	Dsv A/S	187,392	607,845
	E.On Se	79,155	84,647
	East Japan Railway Co	345,273	376,586
	East Japan Railway Co Adr	101,956	94,066
	Eiffage Sa (Form Fougerol	59,246	75,120
	Element Fleet Management	73,858	84,607
	Elisa Corp Cl A	121,144	147,605
	Emera Inc	59,234	63,583
	Emera Inc	409,582	482,335
	Empire Co Ltd Non-Vtg Cl	62,319	86,648
	Enagas Sa Unspns Adr	8,669	7,790
	Enbridge Inc	229,913	308,721
	Endesa Sa	40,419	57,853
	Eneos Hldgs Inc	354,451	559,812
	Energias De Portugal Adr	237,123	234,560

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Eni Spa Spon Adr	628,263	629,280
	Enn Energy Hldgs Ltd Unsp	78,436	80,246
	Entain Plc	16,421	30,833
	Erste Group Bank Ag Adr	26,825	31,099
	Fairfax Finl Hldgs Ltd Su	351,543	515,601
	Ferrari Nv	274,411	476,738
	Ferrovial Se	105,264	148,792
	Firstsvcs Corp	132,721	163,642
	Fortis Inc	1,013,283	1,306,460
	Franco-Nevada Corp	258,027	696,738
	Fresenius Se & Co Kгаа Sp	15,918	18,401
	Fuji Electric Co Ltd	7,193	7,417
	Fujifilm Hldgs Corp	210,718	290,217
	Fujifilm Hldgs Corp Adr	151,308	200,567
	Fujitsu Ltd Unspnsrd Adr	276,892	295,078
	Galp Energia Sgps Sa Unsp	7,019	6,864
	Geberit Ag Unsp Adr	63,048	78,760
	Geni	360,079	748,393
	Genmab As Sp Adr	61,002	86,840
	Givaudan Ag	527,155	1,079,392
	Givaudan Sa Unspn Adr	124,826	241,466
	Goodman Group Stapled Uni	64,353	200,939
	Great West Lifeco Inc	84,753	169,826
	Grifols Sa Adr	42,085	40,563
	Gsk Plc	453,256	492,186
	Haleon Plc Spons Adr	341,577	417,986
	Hang Lung Properties Sp A	92,379	74,063
	Hang Seng Bank Ltd Spon A	68,602	73,041
	Hannover Rueckversicherun	151,123	318,319
	Heineken Hldgs Nv	4,457	3,895
	Heineken Hldgs Nv Adr	164,343	161,481
	Heineken Nv Spn Adr	259,183	256,647
	Henderson Land De Co Ltd	125,910	137,759
	Henderson Land Devmt Co L	42,749	48,618
	Henkel Ag & Co Kгаа Adr P	29,856	30,129
	Henkel Ag & Co Kгаа Ord	44,009	49,785
	Henkel Ag & Co Kгаа Pref	241,040	305,498
	Henkel Ag & Co Kгаа Spon	461,501	470,455
	Hermes Intl Sa	518,251	2,044,457
	Hermes Intl Un-sponsored A	240,078	936,520
	Hikari Tsushin Inc	57,696	109,568

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Hikma Pharmaceuticals Plc	312,907	430,568
	Holcim Ltd	25,648	76,622
	Hong Kong & China Gas Co	383,419	418,176
	Hong Kong & China Gas Spo	7,836	7,780
	Hongkong Land Hldgs Ltd	141,252	198,025
	Hongkong Land Hldgs-Unsp	7,308	7,797
	Hoya Corp	31,613	50,373
	Hoya Corp Sponsored Adr	58,941	88,412
	Hsbc Hldgs Plc	140,299	215,932
	Hydro One Limited	104,624	106,778
	Ia Fin Corp Inc	10,486	16,695
	Iberdrola Sa	—	455
	Iberdrola Sa Sponsored Ad	85,332	155,109
	Ica Gruppen Ab (Cvr) Rt	1,555	—
	Icl Group Ltd	20,873	30,539
	Idemitsu Kosan Co Ltd	116,383	184,270
	Igm Fin Inc	79,210	95,912
	Ihi Corporation	21,318	118,351
	Iida Group Hldgs Co Ltd	11,493	15,129
	Imperial Brands Plc	44,135	65,424
	Imperial Brands Plc Spon	33,718	46,793
	Inditex Sa	469,069	681,670
	Inditex Sa Unspn Adr	34,731	58,571
	Intact Finl Corp	405,690	781,370
	Intl Cons Airlns Adr	16,315	31,083
	Isracard Ltd	—	4
	Itochu Corp	306,493	552,513
	Itochu Corp Adr	50,283	145,869
	Japan Airlines Co Ltd Uns	105,846	104,209
	Japan Exchange Group Inc	8,922	8,622
	Japan Post Bank Co Ltd	426,498	579,392
	Japan Post Hldgs Co Ltd	708,240	850,659
	Japan Post Insurance Co L	18,578	22,170
	Japan Tobacco Inc	437,054	583,431
	Japan Tobacco Inc Unspn	124,073	144,820
	Jardine Matheson Unspn A	56,536	54,238
	Jde Peets Bv Adr	43,165	42,259
	Jeronimo Martins-Unspn A	33,299	33,358
	Jfe Hldgs Inc	48,485	66,726
	Kajima Corp	19,925	42,113
	Kajima Corp Unspn Adr	6,409	9,154

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Kansai Electric Power Co	57,052	83,582
	Kao Corporation	110,567	114,815
	Kddi Corp	29,607	38,453
	Kddi Corp Unspn Adr	576,047	649,281
	Keisei Electric Railway C	69,388	67,614
	Keppel Corp Ltd Spons Adr	22,972	21,923
	Kerry Group Plc Cl A	47,786	63,558
	Kerry Group Plc Spons Adr	248,883	290,626
	Kesko Oyj Ser B	160,455	180,973
	Kesko Oyj Unspn Adr	8,183	8,160
	Keyence Corp	54,207	164,301
	Keyera Corp	304,246	343,333
	Kikkoman Corp	142,208	224,030
	Kingfisher Plc	83,317	156,275
	Kirin Hldgs Co Ltd Spon A	70,965	70,001
	Komatsu Ltd	102,827	188,000
	Kone Oyj B	9,890	10,613
	Kone Oyj Un-sponsored Adr	125,084	152,198
	Koninklijke Ahold Delhaiz	526,219	677,299
	Kononklijke Ahold Delhaiz	507,640	604,740
	Kose Corp	18,997	14,706
	Kpn (Kon) Nv	1,867,327	2,066,009
	Kuehne & Nagel Inter'L Ag	150,244	199,716
	Kurita Water Ind Ltd Unsp	7,687	6,074
	Kyowa Kirin Co Ltd	326,188	321,575
	Legal & Gen Group Plc Ord	96,687	132,273
	Lindt & Spruengli Ag (Reg	62,568	110,187
	Lindt & Spruengli Ag Part	609,393	1,153,964
	Lixil Group Corporation U	35,949	34,857
	Loblaw Cos Ltd Dtc Eligib	32,055	31,796
	Loblaw Cos Ltd Dtc Eligib	114,985	333,082
	Logitech Intl Sa Reg	93,591	170,412
	L'Oreal Co Unspn Adr	179,064	287,343
	L'Oreal Sa Ord	8,506	12,040
	Lottery Corp/The	86,443	183,182
	Lotus Bakeries	7,339	11,166
	Lufthansa Sponsored Adr	28,860	29,760
	Lvmh Moet Hennessy Adr	116,047	254,192
	M&G Plc	25,816	47,948
	Makita Corp Adr	5,967	6,200
	Marks & Spencer Grp Plc S	16,416	22,679

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Marui Grp C0 Ltd Unsponsr	10,789	12,096
	Mcdonalds Hldgs Co(Japan)	408,297	456,348
	Medibank Private Limited	30,900	33,526
	Mediobanca Spa	20,205	30,457
	Meiji Hldgs Co Ltd	572,717	553,352
	Mercedes-Benz Group Ag	31,341	61,803
	Merck Kгаа	22,583	40,286
	Merck Kгаа Spon Adr	134,370	133,645
	Meridian Energy Ltd	175,175	277,490
	Metro Inc	300,876	418,915
	Metso Corporation Adr	7,751	6,777
	Misumi Group Inc Adr	104,585	88,348
	Mitsubishi Estate Unspn	52,822	55,960
	Mitsubishi Ufj Finl Grp I	6,402	11,732
	Mitsui Fudosan Co	9,335	14,529
	Mitsui Osk Lines Ltd Unsp	59,511	64,616
	Mizrahi Tefahot Bank Ltd	247,042	799,076
	Mizuho Fin Group Adr	223,457	441,621
	Mizuho Fin Group Inc	822,427	1,553,188
	Monotaro Co Ltd - Unsp Ad	309,299	334,597
	Mowi Asa Spon Adr	44,679	42,394
	Ms&Ad Insurance Grp Unspo	32,172	40,579
	Mtu Aero Engines Ag Adr	99,923	121,775
	National Bank Of Canada D	320,611	817,348
	National Grid Plc	384,796	434,548
	National Grid Plc Spon Ad	32,689	37,910
	Naturgy Energy Group Sa	178,116	257,584
	Neste Oyj	3,667	4,710
	Nestle Sa (Reg)	359,029	410,064
	Nestle Sa Reg Adr	256,867	268,466
	Newmont Corp	42,874	76,859
	Next Plc	114,220	206,182
	Nice Ltd	24,186	39,300
	Nice Ltd Spon Adr	54,366	77,277
	Nippon Steel Corp	30,699	38,424
	Nippon Steel Corp Adr	5,847	8,376
	Nippon Teleg & Teleph Spo	904,087	996,328
	Nippon Telegraph & Teleph	311,190	416,728
	Nippon Yusen Kabushiki Ka	23,108	72,864
	Nippon Yusen Kabushiki Ka	7,148	60,322
	Nisshin Seifun Group Inc	102,204	117,068

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Nissin Food Hldgs Co Ltd	383,412	488,368
	Nitori Hldgs Co Ltd	149,857	225,025
	Nitto Denko Corp Adr	53,412	83,111
	Nokia Corp Spon Adr	26,194	30,350
	Nomura Hldgs Inc	4,468	8,286
	Nomura Hldgs Inc Spons Ad	248,863	339,456
	Nomura Research Inst Unsp	265,565	289,334
	Novartis Ag (Reg)	805,564	1,053,199
	Novartis Ag Spon Adr	595,733	852,241
	Novonosis (Novozymes) B	54,559	82,795
	Novo-Nordisk As Cl B	519,215	1,397,150
	Novo-Nordisk As Cl B Adr	428,365	1,255,892
	Obayashi Corp	120,471	250,077
	Obic Co Ltd	24,019	29,826
	Oji Paper Co Ltd Spon Adr	4,261	3,455
	Omron Corp Spon Adr	62,704	59,502
	Omv Ag Sponsored Adr New	25,611	24,997
	Onex Corp Sub-Vtg	192,175	376,292
	Ono Pharmaceutical Co-Un	210,471	197,911
	Open Text Corporation	3,363	3,905
	Oracle Corporation Japan	169,348	308,214
	Orange	601,322	617,119
	Orange Spon Adr	714,909	703,471
	Oriental Land Co Ltd	83,929	163,113
	Orion Oyj (New) B	32,939	36,825
	Orix Corp Spon Adr	139,595	137,037
	Orkla Asa Spon Adr	81,342	89,605
	Osaka Gas Co Ltd	754,818	1,092,898
	Otsuka Corporation	85,207	151,383
	Otsuka Hldgs Co Ltd	1,566,459	2,716,451
	Otsuka Hldgs Co Ltd Unsp	130,551	180,040
	Oversea-Chinese Bkg Corp	82,463	121,354
	Oversea-Chinese Bkg Corp	912,551	1,274,607
	Ovintiv Inc	30,409	491,954
	Pan Pacific Intl Hldgs Lt	34,489	42,700
	Pan Pacific Intl Hldgs Lt	207,423	397,737
	Panasonic Hldgs Corp	45,021	66,829
	Pearson Plc Spons Adr	333,017	457,872
	Pembina Pipeline Corp	547,233	602,655
	Power Assets Hldgs Ltd	641,974	851,384
	Power Assets Hldgs Ltd Ad	313,338	402,247

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Power Corp Of Canada Sub	149,027	308,162
	Qiagen Nv	517,662	634,757
	Quebecor Inc Cl B Sub Vtg	89,764	89,100
	Rea Group Ltd	5,917	17,184
	Recordati Spa	482,020	629,702
	Recruit Hldgs Co Ltd	41,814	226,661
	Redeia Corp Sa	559,536	600,118
	Redeia Corp Sa Adr	54,893	54,022
	Relx Plc	92,764	166,779
	Relx Plc Spons Adr	60,120	90,840
	Renesas Electronics Corp	6,430	11,706
	Restaurant Brands Intl In	10,837	23,529
	Rheinmetall Ag Ord	6,028	13,369
	Rightmove Plc-Unsp Adr	22,746	22,015
	Rio Tinto Plc	73,001	107,730
	Riocan Real Estate Inv Tr	16,881	17,691
	Roche Hldgs Ag (Genussche	535,869	704,663
	Roche Hldgs Ltd Spon Adr	504,593	587,519
	Royal Bank Of Canada	918,847	2,012,638
	Royal Kpn Nv Spon Adr	257,803	298,217
	Rwe Ag Spon Adr	54,564	77,863
	Sage Group Plc Unspn Adr	76,088	153,960
	Sainsbury (J) Plc	306,155	425,958
	Sainsbury (J) Plc Spon Ad	25,055	29,518
	Sampo Oyj A Shs Unspn Ad	633,209	868,094
	Sandoz Group Ag	43,990	88,261
	Sandoz Group Ag Spon Adr	33,063	70,916
	Sanofi	965,726	1,113,452
	Sanofi Spon Adr	333,342	384,924
	Sbi Hldgs Inc	17,891	32,900
	Schibsted As Unspr Adr	8,562	7,255
	Schindler Hldgs Ag (Reg)	54,777	95,449
	Schindler Hldgs Ag Part C	418,574	620,792
	Schneider Electric Se	139,319	429,202
	Secom Co Ltd	181,773	204,735
	Seek Ltd	92,164	137,588
	Seiko Epson Corp Adr	79,900	122,049
	Sekisui Chemical Co Ltd	19,783	31,059
	Sekisui House Ltd	5,622	7,211
	Sekisui House Ltd Spon Ad	117,864	177,508
	Seven & I Hldgs Unsp Adr	98,964	117,998

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Severn Trent Plc	270,633	340,225
	Severn Trent Pl-Spon Adr	47,911	49,196
	Sgs Soc Gen Surveil Hldg	65,932	68,646
	Shell Plc	108,436	273,425
	Shimizu Corp	16,292	26,269
	Shin Etsu Ch Co Ltd Unsp	77,105	126,576
	Shionogi & Co Ltd Unsp	83,144	80,860
	Shizuoka Fin Group	263,900	324,095
	Siemens Ag (Regd)	96,678	255,283
	Singapore Airlines Ltd (L	98,516	175,660
	Singapore Airlines Unsp	15,830	16,641
	Singapore Exchange Ltd	343,041	509,357
	Singapore Exchange Ltd Un	137,880	177,264
	Singapore Tech Engineering	5,050	6,036
	Singapore Tech Engineering	774,833	1,089,546
	Singapore Telecom Ltd (Si	143,866	190,125
	Singapore Telecom Ltd Spo	171,739	196,754
	Sino Land Co	44,707	44,472
	Skanska Ab	18,499	21,511
	Snam Spa	130,481	153,821
	Snam Spa-Unsponsor Adr	154,156	159,245
	Softbank Corp	495,394	609,297
	Softbank Corpo	96,296	105,785
	Sonic Healthcare Ltd	555	702
	Sonic Healthcare Ltd Sns	102,936	112,323
	Sonova Hldg Ag	208,382	577,549
	South Bow Corp	14,944	23,429
	Spark New Zealand Ltd Spo	93,584	95,876
	Sse Plc	4,888	6,546
	Sse Plc Adr	342	419
	Straumann Holdg Ag (Regd)	4,695	6,294
	Subsea 7 Sa Spon Adr	84,761	74,876
	Sumitomo Corp Spon Adr	58,557	96,163
	Sumitomo Metal Mining Co	70,914	84,960
	Sumitomo Mitsui Tr Group	45,804	47,113
	Sun Hung Kai Prop Lst Spo	123,891	123,078
	Sun Life Fin Inc	94,438	174,460
	Suntory Beverage & Food L	52,047	49,595
	Suntory Beverage & Food L	123,088	117,882
	Svenska Cellulosa Ab Cl B	4,115	9,864
	Swedish Orphan Biovitrum	13,499	18,647

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Swire Pacific Cl A Spon A	24,120	26,712
	Swire Pacific Ltd Cl A	118,691	163,275
	Swiss Life Hldgs Ag Unspr	13,651	14,568
	Swiss Prime Site Ag	658,120	892,907
	Swiss Re Ltd	499,542	1,130,932
	Swisscom Adr	212,455	230,544
	Swisscom Ag (Reg)	1,286,652	1,588,184
	Symrise Ag	25,005	32,750
	Symrise Ag Adr	181,406	212,944
	T&D Hldgs Inc Unsp Adr	26,666	28,933
	Takeda Pharmaceutical Co	757,462	786,537
	Takeda Pharmaceutical Spo	786,455	762,915
	Tc Energy Corp	153,686	231,301
	Technopro Hldgs Inc	7,361	7,292
	Techtronic Ind Co Ltd Spo	22,986	32,083
	Telecom Italia Spa Adr	17,586	18,239
	Telefonica Sa Adr	149,431	146,232
	Telenor Asa Spon Adr	56,765	57,482
	Telia Co Ab Unspn Adr	27,655	28,987
	Telstra Group Ltd Spon Ad	31,682	31,149
	Telus Corporation	48,851	49,001
	Terna Spa	24,041	45,567
	Terna Spa Unspn Adr	38,811	46,044
	Terumo Corp	3,807	7,784
	Tesco Plc	460,093	909,327
	Tesco Plc Spon Adr	438,718	758,889
	Teva Pharmaceutical Ind A	195,346	342,634
	Tfi Intl Inc	49,834	61,736
	Thales	77,951	165,020
	Thk Co Ltd Adr	10,189	14,164
	Thomson Reuters Corp	746,093	2,825,977
	Tmx Group Ltd	125,478	159,536
	Tokio Marine Hldgs Inc Ad	332,416	879,933
	Tokyo Gas Co Ltd	295,226	472,147
	Tokyo Gas Co Ltd Unspn A	3,260	5,167
	Topicus.Com Inc	228	5,158
	Toray Indu Inc Adr	8,292	9,573
	Toyota Indu Corp	32,499	65,410
	Treasury Wine Estates Ltd	4,108	5,575
	Treasury Wine Estates-Adr	48,846	47,589

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Trend Micro Inc Spons Adr	34,230	39,658
	Trisura Group Ltd	135	1,091
	Tryg As	121,277	154,042
	Ucb Sa	474,063	1,314,395
	Ucb Sa - Unspn Adr	286,276	477,248
	Unicharm Corp	15,783	17,384
	Unilever Plc Spons Adr	1,022,380	1,151,237
	United O/S Bank Spon Adr	74,214	81,450
	United Overseas Bank (Loc)	727,154	965,679
	United Utilities Group Ad	97,457	105,293
	Uol Group Limited-Sp Adr	17,426	17,872
	Uss Co Ltd	480,208	533,840
	Vivendi Se Unspn Adr	29,927	27,419
	Waste Connections Inc	93,080	209,842
	Weir Group Plc	8,585	8,832
	Wesfarmers Limited Unsp A	250,527	481,052
	Wesfarmers Ltd	313,763	483,865
	West Japan Railway Co Uns	197,865	186,535
	Weston George Ltd	21,635	23,949
	Wh Group Ltd	230,354	298,982
	Wheaton Precious Metals C	16,002	76,157
	Whitbread Plc	6,798	6,956
	Wilmar Intl Ltd	76,127	77,633
	Wilmar Intl Unspn Adr	49,972	51,121
	Wolters Kluwer Nv	176,128	235,767
	Wolters Kluwer Nv Spons A	148,448	200,242
	Woolworths Group Ltd	397,982	419,501
	Wpp Plc New (Uk)	121,615	205,176
	Wsp Global Inc	106,075	403,166
	Yamaha Corp Spon Adr	6,809	7,047
	Z Hldgs Corp Unspn Adr	35,916	34,524
	Zurich Insurance Group Ag	452,872	943,961
	Zurich Insurance Group Sp	183,992	366,909
	Total Fidelity RHRP Geode Tax Sensitive Global Min Vol Equity	\$ 89,555,347	\$ 134,479,289
<u>Common Stock - Fidelity RHRP FIAM Global Low Volatility Equity⁽¹⁾</u>			
	Abbott Lab	1,102,789	1,074,545
	Abbvie Inc	872,860	1,070,998

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Aib Group Plc	793,075	822,111
	Air Liquide Sa	662,400	779,244
	Albertsons Cos Inc	1,009,934	959,610
	Alphabet Inc Cl A	869,404	1,122,170
	Ameren Corp	406,085	430,457
	American Electric Power C	743,592	695,691
	Ametek Inc New	481,860	548,531
	Amphenol Corporation Cl A	707,760	1,177,386
	Aon Plc	1,047,416	1,041,564
	Apple Inc	666,299	743,998
	Arch Capital Group Ltd	946,842	958,501
	Argenx Se	958,576	1,461,170
	Arista Networks Inc	323,284	543,808
	Arthur J Gallagher And Co	957,772	1,185,641
	Assurant Inc	897,725	1,215,994
	Astrazeneca Plc	821,523	1,270,912
	At&T Inc	1,031,410	1,300,918
	Bae Sys Plc	349,082	456,087
	Bank Of China Hong Kong L	548,879	569,465
	Becton Dickinson & Co	834,673	816,732
	Boston Scientific Corp	702,367	1,594,183
	Brown & Brown Inc	973,482	1,164,966
	Bunge Global Sa	316,861	252,720
	Caixabank Sa	862,261	1,253,175
	Canon Inc	932,933	1,144,706
	Cboe Global Markets Inc	709,169	1,498,132
	Cellnex Telecom Sau	580,949	456,359
	Cencora Inc	777,251	1,059,142
	Cf Indu Hldgs Inc	1,059,615	1,118,033
	Cgi Inc Cl A Sub Vtg	1,028,687	1,126,109
	Ch Robinson Worldwide Inc	329,185	330,624
	Cheniere Energy Inc	1,018,165	1,381,184
	Chubb Ltd	910,511	1,124,541
	Cigna Group (The)	889,420	951,855
	Cisco Sys Inc	907,468	1,171,923
	Ck Asset Hldgs Ltd	579,284	397,374
	Clorox Co	352,536	341,061
	Coca Cola Co	832,802	1,133,381
	Cognizant Tech Solutions	368,058	353,740
	Comcast Corp Cl A	421,976	379,053
	Constellation Brands Inc	909,915	817,037

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Constellation Software In	665,763	618,444
	Costco Wholesale Corp	1,049,803	1,007,897
	Crh Plc	235,291	281,353
	Crown Castle Inc	511,129	390,268
	Danaher Corp	378,098	367,280
	Danone Sa	1,025,128	1,057,215
	Deutsche Telekom Ag (Regd	959,533	1,465,073
	Dollarama Inc	686,293	952,181
	Dominos Pizza Inc	646,197	629,640
	Duke Energy Corp New	1,115,508	1,066,626
	Ecolab Inc	394,615	374,912
	Edison Intl	1,115,403	1,024,347
	Elevance Health Inc	890,969	638,566
	Eli Lilly & Co	170,958	1,022,128
	Elisa Corp Cl A	1,152,986	902,471
	Entergy Corp	1,069,796	1,286,210
	Erie Indemnity Co Cl A	378,923	371,007
	Everest Group Ltd	466,702	443,651
	Eversource Energy	1,127,975	953,338
	Exxon Mobil Corp	1,018,107	999,971
	Firstenergy Corp	914,765	994,142
	Fujifilm Hldgs Corp	974,509	993,657
	Fujitsu Ltd	911,844	1,224,756
	Galp Energia Sgps Sa	396,953	384,297
	Gartner Inc	359,770	387,576
	Gen Digital Inc	648,017	727,815
	Gen Dynamics Corporation	928,978	982,291
	Gilead Sciences Inc	1,164,492	1,402,916
	Godaddy Inc Cl A	1,018,123	1,469,420
	Gsk Plc	1,016,699	818,450
	Hartford Finl Svcs Group	996,562	1,103,846
	Heineken Nv	874,419	667,081
	Hitachi Ltd	727,881	989,248
	Hkt Tr And Hkt Ltd(Staple	500,629	537,031
	Hologic Inc	1,027,006	990,156
	Humana Inc	733,092	469,617
	Infrastrutture Wireless I	675,510	540,450
	Intact Finl Corp	1,101,854	1,056,060
	Intl Bus Mach Corp	1,114,956	1,357,450
	Itochu Corp	229,751	596,266
	Jm Smucker Co/The	949,054	824,248

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Kansai Electric Power Co	398,283	451,132
	Kao Corp	1,058,675	1,010,704
	Kenvue Inc	500,210	545,599
	Kerry Group Plc Cl A	495,786	488,664
	Keurig Dr Pepper Inc	879,825	919,531
	Kobe Bussan Co Ltd	567,015	400,483
	Kpn (Kon) Nv	990,248	983,263
	Kroger Co	1,123,625	1,088,470
	Leidos Hldgs Inc	257,995	396,885
	Liberty Media Corp Libert	468,128	463,300
	Linde Plc	874,751	939,495
	Lockheed Martin Corp	978,747	1,033,594
	Marathon Petroleum Corp	403,701	368,978
	Marsh & McLennan Cos Inc	388,711	1,312,694
	Mastercard Inc Cl A	1,032,841	1,186,362
	Mcdonalds Corp	943,792	1,026,500
	Mckesson Corp	1,014,462	1,038,376
	Merck & Co Inc New	1,037,560	1,245,689
	Microsoft Corp	636,247	1,293,162
	Mizuho Fin Group Inc	419,081	724,854
	Mondelez Intl Inc	1,070,780	937,761
	Monster Beverage Corp	827,716	1,220,023
	Motorola Solutions Inc	917,327	1,492,541
	Nextera Energy	681,992	587,858
	Nintendo Co Ltd	586,728	644,114
	Nisource Inc	447,558	487,879
	Nissin Food Hldgs Co Ltd	930,626	957,906
	Northrop Grumman Corp	691,509	1,241,272
	Novo-Nordisk As Cl B	669,256	864,093
	Oracle Corp	298,072	468,592
	O'Reilly Automotive Inc	870,088	1,177,499
	Pan Pacific Intl Hldgs Lt	696,091	1,009,789
	Pg&E Corp	812,511	831,416
	Philip Morris Intl Inc	945,413	1,102,526
	Phillips 66	336,232	341,448
	Ppl Corporation	949,517	1,058,099
	Procter & Gamble Co	809,385	1,202,889
	Ptc Inc	899,252	1,138,155
	Public Svc Enterprise Grp	685,754	754,834
	Regeneron Pharmaceuticals	657,022	975,892
	Reliance Inc	271,423	245,565

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Roper Tech Inc	794,535	1,110,400
	Royalty Pharma Plc	496,338	468,899
	Salesforce Inc	396,192	401,196
	Sampo Oyj Ser A	1,081,256	878,247
	Sap Se	911,197	1,501,672
	Sempra	632,439	721,409
	Singapore Exchange Ltd	849,016	1,100,464
	Singapore Telecom Ltd (Si	627,684	600,596
	Sino Land Co	330,044	251,950
	Stryker Corp	351,507	324,045
	Sumitomo Mitsui Finl Grou	152,686	390,693
	Svcsnow Inc	1,166,345	1,113,126
	Telus Corporation	391,420	315,918
	Thermo Fisher Scientific	498,629	468,207
	Thomson Reuters Corp	371,129	353,267
	Tis Inc	813,814	760,819
	Totalenergies Se	940,479	761,141
	Travelers Companies Inc	589,877	1,207,100
	Tryg As	418,250	376,688
	Tyson Foods Inc Cl A	954,704	995,722
	Ucb Sa	612,774	1,487,205
	Union Pacific Corp	326,892	319,256
	United Overseas Bank (Loc	823,984	1,356,073
	United Therapeutics Corp	764,760	829,527
	Unitedhealth Group Inc	422,632	1,250,992
	Verisign Inc	1,022,337	1,179,672
	Verizon Comm Inc	1,248,544	967,638
	Visa Inc Cl A	508,969	1,121,942
	Walmart Inc	780,603	1,424,097
	Waste Connections Inc	732,622	1,399,235
	Welltower Inc	986,909	945,225
	Willis Towers Watson Plc	1,066,000	1,096,340
	Wolters Kluwer Nv	705,747	1,099,085
	Xcel Energy Inc	675,977	654,944
	Yum Brands Inc	882,276	905,446
	Total Fidelity RHRP FIAM Global Low Volatility Equity	\$ 118,672,678	\$ 139,460,304
	Total Common Stock	\$ 208,228,025	\$ 273,939,593

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian

FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2024

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
Foreign Currency Holdings			
	Australian Dollar	145	144
	Canadian Dollar	24,856	24,859
	Swiss Franc	325	322
	Danish Krona	119	117
	Euro Monetary Unit	436	434
	Great Britain Pound	1,446	1,446
	Hong Kong Dollar	91	91
	Israeli Shekel	606	627
	Japanese Yen	856	843
	Norwegian Krona	287	265
	New Zealand Dollar	139	130
	Swedish Krona	81	82
	Singapore Dollar	14,198	14,009
	Total Foreign Currency Holdings	\$ 43,585	\$ 43,369
	Total Investments	\$ 786,620,838	\$ 949,188,474

(1) Investments are a party in interest to the Plan

The above information is certified as complete and accurate by
Fidelity Management Trust Company, the Custodian