Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2025

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

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

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
FIDELITY RETIREE HEALTH ACCOUNT PLAN

1b Three-digit plan number (PN) ▶ 561

1c Effective date of plan 01/01/2007

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

245 SUMMER STREET V1B
BOSTON, MA 02210

2b Employer Identification Number (EIN)
04-3532603

2c Plan Sponsor's telephone number
617-563-1746

2d Business code (see instructions)
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.

SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2026	MEGAN BOURQUE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

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 FMR LLC

c Plan Name FIDELITY RETIREE HEALTH REIMBURSEMENT PLAN

4b EIN 04-3532603

4d PN 561

5	Total number of participants at the beginning of the plan year	**5**	74376
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	69052
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	71948
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	4924
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	76872
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 Characteristic Codes in the instructions:

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

4A

9a Plan funding arrangement (check all that apply)

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

9b Plan benefit arrangement (check all that apply)

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

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

a Pension Schedules

- (1) ☐ **R** (Retirement Plan Information)
- (2) ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3) ☐ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- (4) ☐ **DCG** (Individual Plan Information) – Number Attached _____
- (5) ☐ **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2025 Form M-1 annual report. If the plan was not required to file the 2025 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2025** **This Form is Open to Public Inspection.**

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
FIDELITY RETIREE HEALTH ACCOUNT 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).. . . . . [X] Yes [ ] No

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

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

FID INV INST OPS CO

04-2647786

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

FID INST ASSET MGMT

20-2159373

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

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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 ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(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 ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(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 ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(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

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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)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
FIDELITY RETIREE HEALTH ACCOUNT 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.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	298590	4451294
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	4155895	13426430
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	9521387	9950132
(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)	273939593	306683080
(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)	665684125	717416514
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	43369	109257

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
1e Buildings and other property used in plan operation	1e		
1f Total assets (add all amounts in lines 1a through 1e)	1f	953642959	1052036707
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j	12376895	9058483
1k Total liabilities (add all amounts in lines 1g through1j)	1k	12376895	9058483
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	941266064	1042978224

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)	199119	
(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)		199119
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	32242	
(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)		32242
(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)	33816378	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		33816378
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(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)		100293435
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		134341174
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	21819569	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)	10809445	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		32629014
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		32629014
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		101712160
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) [X] Unmodified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

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

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

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

(1) Name: 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.)	**4a**		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.)	**4b**		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		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?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [X] 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 ACCOUNT PLAN

FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULE TO
ACCOMPANY 2025 FORM 5500
ANNUAL REPORT OF EMPLOYEE BENEFIT PLAN
UNDER ERISA OF 1974

Financial Statements are as of December 31, 2025 and 2024 and for the year ended December 31, 2025
and the Supplemental Schedule Required by ERISA as of December 31, 2025

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

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*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 Account 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 plan benefits as of December 31, 2025 and 2024, and the related statement of changes in benefit obligations and net assets available for plan benefits for the year ended December 31, 2025, 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, 2025 and 2024 and for the year ended December 31, 2025, 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).

PricewaterhouseCoopers LLP, 101 Seaport Boulevard, Suite 500
Boston, Massachusetts 02210

www.pwc.com/us (617) 530 5000

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, 2025 (“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).



Boston, Massachusetts
October 14, 2026

FIDELITY RETIREE HEALTH ACCOUNT PLAN
STATEMENTS OF BENEFIT OBLIGATIONS AND NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2025 and 2024

	December 31, 2025	December 31, 2024
Benefit Obligations:		
Current retirees	$ 86,482,065	$ 67,134,206
Other participants fully eligible for benefits	302,246,634	268,113,096
Participants not yet fully eligible for benefits	721,924,405	660,512,806
Total Benefit Obligations	1,110,653,104	995,760,108
Assets:		
Investments at fair value:		
Money market fund	9,950,132	9,521,387
Mutual funds	717,416,514	665,684,125
Common stock	306,683,080	273,939,593
Foreign currency holdings[1]	109,257	43,369
Total Investments	1,034,158,983	949,188,474
Cash	4,451,294	298,590
Accrued interest and dividend income	341,195	293,131
Reclaims receivable	2,566,314	1,902,101
Tax receivable	5,520,312	1,951,399
Pending sales of investments	4,998,609	9,264
Total Assets	1,052,036,707	953,642,959
Liabilities:		
Pending purchases of investments	9,058,483	10,295
Payable to FMR LLC	—	7,600,000
Tax reserve	—	4,766,600
Total Liabilities	9,058,483	12,376,895
Net assets available for benefits	1,042,978,224	941,266,064
(Deficit) surplus of net assets available for benefits over benefit obligations	$ (67,674,880)	$ (54,494,044)

1. Cost basis of the foreign currency holdings was $108,297 and $43,585 for 2025 and 2024, respectively.

The accompanying notes are an integral part of the financial statements.
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FIDELITY RETIREE HEALTH ACCOUNT PLAN
STATEMENT OF CHANGES IN BENEFIT OBLIGATIONS AND
NET ASSETS AVAILABLE FOR BENEFITS
for the year ended December 31, 2025

	2025
Balance of benefit obligations at beginning of year	$ 995,760,108
Increase in benefit obligations attributable to:	
Benefits earned and other actuarial gains and (losses)	84,535,502
Benefits paid to participants	(21,819,569)
Changes in actuarial assumptions	(4,673,828)
Decrease in discount period	56,850,891
Increase in benefit obligations	114,892,996
Balance of benefit obligations at end of year	1,110,653,104
Increase in net assets available for benefits:	
Additions:	
Contributions from FMR LLC	199,119
Interest and dividend income	33,848,620
Net appreciation on investments	100,293,435
Total additions	134,341,174
Deductions:	
Benefits paid to participants	21,819,569
Provision for income taxes	10,664,487
Other	144,958
Total deductions	32,629,014
Net increase in net assets available for benefits	101,712,160
Increase in (deficit) surplus of net assets available for benefits over benefit obligations	(13,180,836)
(Deficit) surplus of net assets available for benefits over benefit obligations:	
Beginning of year	(54,494,044)
End of year	$ (67,674,880)

The accompanying notes are an integral part of the financial statements.
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A. Description of the Plan:

General

The Fidelity Retiree Health Account 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. Effective May 9th, 2025, the Plan was amended to change the name of the Plan from Fidelity Retiree Health Reimbursement Plan to Fidelity Retiree Health Account Plan. 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 the Plan ("Eligible Employees").

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 the Plan. Payment of Plan benefits is administered by WEX, an unaffiliated third-party administrator ("TPA"). The recordkeeping functions related to the accumulation phase of balances of Eligible Employees 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 Employees. Eligible Employees should consult a copy of the Plan documents and summary plan description in reference to specific guidelines regarding their individual circumstances.

Benefits

Eligible Employees who are employed by the Company on the last business day of each Plan year, receive an annual Plan credit available to the Eligible Employee for eligible medical expenses in retirement. The annual credit is subject to the availability of sufficient Company profits and cash flows. For the 2025 and 2024 Plan years, the annual Plan credit was $3,000 for each full-time Eligible Employee and $1,500 for each part-time Eligible Employee. Eligible Employees 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 Employees for a particular Plan year.

The notional balances of Eligible Employees 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. 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 Employees from time to time without amending the Plan.

Access to Benefits

An Eligible Employee 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 Employee has at least 10 years of credited service at termination. At that time the Eligible Employee becomes a Plan participant ("Plan Participants").

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 2025, the Company made no contributions to the Trust. Amounts contributed to the notional balances of Eligible Employees 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 Employee, the employee's previously forfeited notional balance is restored.

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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 Employees and/or Plan Participants or their beneficiaries as soon as the Plan Administrator deems it to be in the best interests of the Eligible Employees and/or 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 Employees and/or 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 obligations to existing Eligible Employees and/or Plan Participants or their beneficiaries shall be applied to provide such Eligible Employees and/or 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 Employees and/or Plan Participants or 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 a 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.

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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 Employee 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 2025 and 2024 valuations were as follows :

	2025	2024
(a) Discount rate	5.75%	5.80%
(b) Retirement age	55 - 70+	55 - 70+

(c) Interest crediting rate:

For the years	2026	3.70 %	2025	4.30 %
	2027	3.40 %	2026	4.20 %
	2028	3.60 %	2027	4.30 %
	2029	3.90 %	2028-2029	4.50 %
	2030	4.10 %	2030-2034	4.70 %
	2031-2035	4.60 %	2035-2039	5.10 %
	2036-2040	5.60 %	2040-2044	5.60 %
	2041-2045	6.00 %	2045-2049	4.70 %
	2046-2050	5.20 %	2050+	4.30 %
	2051+	5.00 %		

(d) Withdrawal rates for 2025 and 2024

Years of Service	Age 25	Age 40	Age 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:

2025 & 2024 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 and 65.1 for active employees in 2025 and 2024 respectively.

Retirement eligible employees are assumed to commence payments immediately upon retirement. Terminated Eligible Employees 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 or older are assumed to commence paying retiree medical premiums or other retiree medical claims immediately upon retirement and 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.

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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 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 Section 213 and therefore, per IRC Section 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 IRC Section 501(c)(9). 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 2025 and 2024. The Plan's tax provision for 2025 was $10,664,487, with an effective tax rate of 17%.

There were tax receivables of $5,520,312 and $1,951,399 at December 31, 2025 and December 31, 2024, respectively.

Uncertain Tax Positions

As of December 31, 2025, the Plan’s 2022 through 2025 tax years remain subject to examination by the Internal Revenue Service. At December 31, 2024 the Plan's tax reserve was $4,766,600 (including $1,824,841 of interest) in connection with 2018 unrelated business income. This reserve was released in 2025 as the statute of limitations on the 2018 tax year has expired, resulting in a $4,766,600 tax benefit. The Plan classifies all interest and penalties as a provision for income taxes. The Plan has no uncertain tax positions at December 31, 2025.

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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, 2025 and 2024 and investment income (including net appreciation (depreciation), interest and dividend income and accrued interest and dividend income), for the year ended December 31, 2025. In addition, the Schedule of Assets (Held at End of Year) as of December 31, 2025 was certified by the custodian as complete and accurate.

The Trust's total investments of $1,034,158,983 at December 31, 2025 and $949,188,474 at December 31, 2024 were invested as follows:

	December 31, 2025	December 31, 2024
Fidelity Mutual Funds	69.4 %	70.1 %
Common Stock Via Separate Accounts	29.6 %	28.9 %
Fidelity Investments Money Market Treasury Portfolio Institutional Class Fund	1.0 %	1.0 %
Foreign Currency Holdings	Rounds to < 0.0%	Rounds to < 0.0%

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.

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F. Related Party Transactions, continued:

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 who serves as the Chairperson of the Committee pursuant to the terms of the Committee's Charter. The Committee has the power to make various administrative determinations as provided for under the Plan's documents .

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. A 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, 2025 and 2024.

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 $9,950,132 and $9,521,387, in 2025 and 2024 respectively, the mutual funds and common stock totaling $1,024,099,594 and $939,623,718, in 2025 and 2024, respectively, and the foreign currency holdings totaling $109,257 and $43,369, in 2025 and 2024 respectively, are all classified as Level 1.

H. Subsequent Events:

The Plan evaluated subsequent events through October 14, 2026, the date these financial statements were available to be issued, and noted no items requiring adjustment to the financial statements or additional disclosures.

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FIDELITY RETIREE HEALTH ACCOUNT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2025

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Money Market Funds [1]		
	Fidelity Investments Money Market Treasury Portfolio Institutional Class Fund	$ 9,950,132	$ 9,950,132
	Fidelity Mutual Funds [1]		
	Fidelity Advisor Focused Emerging Markets Fund	32,526,604	44,216,992
	Fidelity Contrafund Class K	53,136,726	124,880,251
	Fidelity Advisor Limited Term Municipal Income Fund Class Z	155,938,248	158,063,073
	Fidelity Advisor Intermediate Municipal Income Fund Class Z	239,762,145	240,074,740
	Fidelity Advisor Emerging Markets Fund Class Z	28,232,529	44,341,722
	Fidelity Value Discovery Fund Class K	38,326,986	52,789,022
	Fidelity Large Cap Stock Fund	26,454,809	53,050,714
	Total Mutual Funds	574,378,047	717,416,514
	Common Stock - Fidelity RHRP Geode Tax Sensitive Global Min Vol Equity [1]		
	3I Group Plc	4,504	21,992
	Abb Ltd	75,551	345,780
	Accelleron Indu Ltd	2,736	17,950
	Acs Actividades Const Y S	55,645	195,543
	Actividades De Const Y Se	11,216	23,435
	Aena Sme Sa	257,747	404,223
	Aeon Co Ltd	373,336	991,496
	Aeon Co Ltd Unsponsrd Adr	155,051	363,851
	Agea Spon Adr	32,457	48,444
	Ageas	341,776	559,756
	Aia Group Ltd	963	2,053
	Air Liquide Adr	236,627	465,519
	Ajinomoto Co Inc	80,332	122,820
	Ajinomoto Inc Unsponsored	89,566	159,004
	Alcon Inc	36,507	69,503
	Alimentation Couche-Tard	157,914	356,690
	Altagas Ltd	53,012	119,155
	American Water Wrks Compa	3,550	9,527
	Amrize Ltd	12,229	43,785
	Anheuser-Busch Inbev Spn	255,529	262,948
	Argenx Se Sponsored Adr	54,723	126,143
	Aristocrat Leisure Ltd	4,160	11,531
	Ashtead Group Plc	61,710	203,819
	Assa Abloy Ab Ser B	11,745	25,417
	Assicurazioni Gen-Unspon	15,881	31,604
	Astellas Pharma Inc	574,868	609,300

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FIDELITY RETIREE HEALTH ACCOUNT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2025

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Astrazeneca Plc	472,195	1,246,341
	Astrazeneca Plc Spons Adr	44,647	139,458
	Auckland Intl Airport Ltd	73,579	109,042
	Auckland Intl Arpt Ltd Sp	5,543	7,817
	Aviva Plc	234,847	396,165
	Aviva Plc - Spon Adr	90,843	213,826
	Azrieli Group	45,677	140,824
	Bae Sys Plc	237,041	526,814
	Bae Sys Plc Spon Adr	501,995	1,016,107
	Bandai Namco Hldgs Inc	28,706	47,942
	Bank Hapoalim Bm Spon Adr	16,255	44,368
	Bank Hapoalim Ltd (Reg)	164,852	745,738
	Bank Leumi Le-Israel Bm	89,473	445,199
	Bank Of Montreal	460,939	1,300,885
	Bankinter Sa Adr	76,293	155,786
	Barclays Plc Ord	7,010	41,740
	Barrick Mining Corp	33,995	191,533
	Beiersdorf Ag	37,830	51,413
	Beiersdorf Ag- Unspon Adr	423,165	493,106
	Bendigo And Adelaide Bank	62,650	115,691
	Biomerieux	65,342	98,644
	Bkw Ag	264,189	410,104
	Bmw Ag	34,660	77,496
	Bmw Ag (Bayer Mtr Wks)Nvt	34,251	89,788
	Bnp Paribas	149,262	497,888
	Boc Hong Kong Hlgds Spons	60,144	112,948
	Bridgestone Corp Unspon A	274,563	434,328
	British American Tob Plc	401,407	413,722
	Brookfield Asset Management	8,801	35,150
	Brookfield Corp Cl A	39,940	185,036
	Brother Indu	53,646	81,717
	Bt Group Plc	75,045	144,197
	Canadian Imp Bk Of Commerce	498,172	1,584,225
	Canadian Natl Railway Co	483,097	646,479
	Canadian Pacific Kansas C	352,790	584,990
	Canadian Tire Ltd A Phys	15,878	20,762
	Canadian Util Ltd Non Vtg	13,351	19,294
	Canon Inc	14,809	20,704
	Canon Inc Adr	199,481	306,286
	Capcom Co Ltd	12,330	23,308
	Ccl Indu Inc B Non Vtg	11,867	28,741

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Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Central Japan Railway Co	845,348	877,700
	Central Japan Ry Unspon A	30,432	32,024
	Cgi Inc Cl A Sub Vtg	453,319	772,274
	Check Point Software Tech	340,853	541,279
	Chiba Bank Ltd	38,169	62,492
	Christian Dior Se	1,516	5,599
	Chubu Electric Power Co I	459,120	771,458
	Chugai Pharmaceutical Co	131,423	263,619
	Chugai Pharmaceutical Co	38,864	199,971
	Cie Financiere Richemont	140,976	586,677
	Ck Infrastructure Hldgs L	973,961	1,520,912
	Clp Hldgs Ltd	1,239,706	1,529,238
	Clp Hldgs Ltd Spon Adr	18,024	22,615
	Cnh Indu Nv	28,045	40,156
	Coca Cola Hbc Ag	108,807	292,552
	Coca Cola Hbc Ag Unsons A	7,155	10,931
	Cochlear Ltd	15,170	39,487
	Coles Group Ltd	4,659	7,469
	Coloplast As Cl B	127,708	171,942
	Computershare Ltd	85,183	333,525
	Constellation Software In	312,559	467,950
	Constellation Software In	—	—
	Csl Limited	19,330	33,528
	Daifuku Co Ltd	17,244	28,806
	Daiichi Sankyo Co Ltd	69,844	173,128
	Daiichi Sankyo Co-Spon Ad	21,018	37,021
	Daiwa House Ind Ltd Adr	136,701	166,749
	Daiwa Securities Group In	60,199	147,864
	Danone Spon Adr	517,661	676,139
	Dassault Aviation Sa	126,360	230,065
	Dassault Syses Sa	71,983	137,282
	Dbs Group Hldgs Ltd	602,627	2,324,729
	Dbs Group Hldgs Spon Adr	21,363	44,781
	Dcc Plc	59,930	82,132
	Demant A/S	5,144	8,025
	Denso Corp	105,270	198,386
	Deutsche Boerse Ag Adr	7,627	9,806
	Deutsche Telekom Ag Spon	685,582	972,465
	Dollarama Inc	32,920	243,469
	Dollarama Inc	350,992	606,014
	Dsv A/S	187,392	727,247

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FIDELITY RETIREE HEALTH ACCOUNT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2025

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	E.On Ag Spon Adr	34,208	40,077
	E.On Se	220,193	303,543
	East Japan Railway Co	410,303	643,647
	East Japan Railway Co Adr	81,591	106,663
	Eiffage Sa (Form Fougerol	59,246	123,131
	Elbit Sys Ltd	366,058	684,345
	Element Fleet Management	73,858	109,359
	Elisa Corp Cl A	121,144	151,196
	Emera Inc	409,582	635,916
	Emera Inc	59,234	83,757
	Empire Co Ltd Non-Vtg Cl	55,316	91,200
	Enbridge Inc	1,179,833	1,315,134
	Endesa Sa	40,419	96,794
	Eneos Hldgs Inc	354,451	753,359
	Eni Spa Spon Adr	340,849	487,870
	Entain Plc	16,421	37,035
	Equinor Asa	661,122	685,936
	Equinor Asa Spons Adr	7,645	7,325
	Erste Group Bank Ag Adr	3,499	7,952
	Fairfax Finl Hldgs Ltd Su	351,543	707,874
	Ferrari Nv	274,411	417,982
	Ferrovial Se	106,571	231,722
	Fortis Inc	1,013,283	1,634,643
	Franco-Nevada Corp	241,944	1,151,265
	Fresenius Se & Co Kgaa	205,084	276,294
	Fresenius Se & Co Kgaa Sp	15,918	30,136
	Fujifilm Hldgs Corp Adr	91,602	125,212
	Fujitsu Ltd Unsponsrd Adr	221,621	381,231
	Galp Energia Sgps Sa	293,906	320,739
	Geberit Ag Unsp Adr	63,048	109,472
	Geni	360,079	1,113,103
	Genmab As Sp Adr	61,002	128,159
	Givaudan Ag	527,155	981,015
	Givaudan Sa Unspon Adr	124,826	219,233
	Goodman Group Stapled Uni	64,353	188,324
	Great West Lifeco Inc	84,753	252,594
	Gsk Plc	952,147	1,149,960
	Haleon Plc Spons Adr	188,554	281,382
	Hang Seng Bank Ltd	999,019	1,007,857
	Hang Seng Bank Ltd Spon A	60,755	106,348
	Hannover Rueckversicherun	151,123	398,243

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Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Heineken Hldgs Nv	4,457	4,767
	Helvetia Baloise Hldgs Ag	279,575	544,327
	Henkel Ag & Co Kgaa Ord	44,009	49,347
	Henkel Ag & Co Kgaa Pref	241,040	284,725
	Henkel Ag & Co Kgaa Spon	27,400	31,507
	Hermes Intl Sa	518,251	2,119,708
	Hermes Intl Unsponsored A	240,078	971,664
	Hikari Tsushin Inc	57,696	139,651
	Hikma Pharmaceuticals Plc	137,406	168,065
	Hkt Tr And Hkt Ltd(Staple	763,148	813,407
	Holcim Ltd	13,419	78,143
	Hong Kong & China Gas Co	383,419	471,074
	Hong Kong & China Gas Spo	7,836	10,553
	Hongkong Land Hldgs Ltd	141,252	309,275
	Hongkong Land Hldgs-Unsp	7,308	12,515
	Hoya Corp	31,613	60,483
	Hoya Corp Sponsored Adr	23,772	62,025
	Hsbc Hldgs Plc	140,299	347,520
	Hydro One Limited	137,526	177,847
	Ia Fin Corp Inc	10,486	23,458
	Iberdrola Sa	—	716
	Iberdrola Sa Sponsored Ad	132,782	315,014
	Ica Gruppen Ab (Cvr) Rt	1,555	—
	Icl Group Ltd	20,873	35,444
	Idemitsu Kosan Co Ltd	699,165	940,267
	Igm Fin Inc	79,210	135,375
	Ihi Corporation	21,318	246,189
	Iida Group Hldgs Co Ltd	11,493	16,066
	Imperial Brands Plc	44,135	86,061
	Imperial Brands Plc Spon	33,718	61,335
	Inditex Sa	469,069	877,756
	Inditex Sa Unspn Adr	34,731	75,768
	Inpex Corp	115,775	169,685
	Intact Finl Corp	405,690	891,554
	Intl Cons Airlns Adr	16,315	45,369
	Isracard Ltd	—	5
	Itochu Corp	306,493	699,773
	Itochu Corp Adr	50,283	187,146
	Japan Airlines Co Ltd Uns	71,940	83,692
	Japan Post Bank Co Ltd	303,275	647,300
	Japan Post Hldgs Co Ltd	237,567	347,718

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FIDELITY RETIREE HEALTH ACCOUNT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2025

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Japan Post Insurance Co L	18,578	36,098
	Japan Tobacco Inc	978,748	1,548,264
	Japan Tobacco Inc Unspon	83,764	148,956
	Jde Peets Bv Adr	14,195	26,102
	Jeronimo Martins & Filho	252,204	244,238
	Jeronimo Martins-Unspon A	33,299	41,634
	Jfe Hldgs Inc	15,289	30,605
	Kajima Corp	19,925	85,677
	Kajima Corp Unspon Adr	6,409	21,353
	Kansai Electric Power Co	57,052	117,547
	Kao Corp	723,361	695,489
	Kao Corporation	127,498	125,381
	Kddi Corp	37,377	50,145
	Kddi Corp Unspon Adr	640,200	753,913
	Kerry Group Plc Cl A	47,786	60,316
	Kerry Group Plc Spons Adr	129,367	150,588
	Kesko Oyj Ser B	160,455	217,403
	Kesko Oyj Unspon Adr	8,183	9,756
	Keyence Corp	54,207	144,740
	Keyera Corp	255,161	308,879
	Kikkoman Corp	142,208	181,563
	Kingfisher Plc	83,317	211,565
	Kirin Hldgs Co Ltd	565,070	674,540
	Kirin Hldgs Co Ltd Spon A	24,719	28,795
	Kobe Bussan Co Ltd	21,867	21,776
	Komatsu Ltd	102,826	217,058
	Kone Oyj B	9,890	15,515
	Kone Oyj Unsponsored Adr	125,084	221,356
	Koninklijke Ahold Delhaiz	526,219	850,893
	Kononklijke Ahold Delhaiz	507,640	757,641
	Kpn (Kon) Nv	2,114,884	2,972,855
	Kuehne & Nagel Inter'L Ag	70,295	112,075
	Kyowa Kirin Co Ltd	76,631	77,436
	Legal & Gen Group Plc Ord	96,687	162,315
	Lindt & Spruengli Ag (Reg	62,568	146,951
	Lindt & Spruengli Ag Part	609,393	1,521,727
	Loblaw Cos Ltd Dtc Eligib	114,985	457,684
	Loblaw Cos Ltd Dtc Eligib	118,688	149,827
	Logitech Intl Sa Reg	93,591	212,163
	L'Oreal Co Unspon Adr	179,064	349,538
	L'Oreal Sa Ord	8,506	14,648

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Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Lottery Corp/The	86,443	206,302
	Lotus Bakeries	7,339	9,225
	Lufthansa Sponsored Adr	1,943	3,066
	Lvmh Moet Hennessy Adr	116,047	293,325
	M&G Plc	25,816	74,732
	Magnum Ice Cream Co Bv/Th	39,402	51,814
	Marks & Spencer Grp Plc S	16,416	21,188
	Marui Grp C0 Ltd Unsponsr	10,789	14,559
	Mcdonalds Hldgs Co(Japan)	49,633	93,827
	Medibank Private Limited	30,900	45,686
	Mediobanca Spa	20,205	43,662
	Meiji Hldgs Co Ltd	700,221	794,270
	Mercedes-Benz Group Ag	31,341	78,289
	Merck Kgaa	22,583	40,054
	Meridian Energy Ltd	175,175	270,572
	Metro Inc	300,876	481,412
	Mitsubishi Estate Unspon	52,814	97,399
	Mitsubishi Ufj Finl Grp I	6,402	15,915
	Mitsui Fudosan Co	9,335	20,460
	Mizrahi Tefahot Bank Ltd	247,042	1,287,309
	Mizuho Fin Group Adr	135,626	433,425
	Mizuho Fin Group Inc	504,849	1,477,400
	Monotaro Co Ltd - Unsp Ad	9,383	12,998
	Ms&Ad Insurance Grp Unspo	32,172	43,674
	Mtr Corporation Ltd	699,391	848,125
	Mtu Aero Engines Ag Adr	99,923	153,196
	National Bank Of Canada D	320,611	1,129,987
	National Grid Plc	384,796	562,205
	National Grid Plc Spon Ad	32,689	49,349
	Naturgy Energy Group Sa	178,116	323,985
	Nestle Sa (Reg)	359,029	494,051
	Nestle Sa Reg Adr	256,867	324,591
	Newmont Corp	42,874	206,190
	Next Plc	114,220	319,749
	Nice Ltd Spon Adr	14,225	26,790
	Nippon Building Fund Inc	563,804	543,721
	Nippon Yusen Kabushiki Ka	5,809	50,419
	Nippon Yusen Kabushiki Ka	7,148	58,353
	Nisshin Seifun Group Inc	102,204	122,702
	Nissin Food Hldgs Co Ltd	146,644	172,861
	Nitori Hldgs Co Ltd	30,455	35,017

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FIDELITY RETIREE HEALTH ACCOUNT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2025

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Nitto Denko Corp Adr	53,412	117,577
	Nokia Corp Spon Adr	19,409	34,453
	Nomura Hldgs Inc	4,468	11,628
	Nomura Hldgs Inc Spons Ad	91,817	237,395
	Nomura Research Inst Unsp	265,565	374,913
	Novartis Ag (Reg)	805,564	1,491,036
	Novartis Ag Spon Adr	595,733	1,207,465
	Novonesis (Novozymes) B	54,559	93,807
	Novo-Nordisk As Cl B	26,656	57,418
	Novo-Nordisk As Cl B Adr	116,958	312,607
	Ntt Inc	311,190	417,808
	Ntt Inc Spon Adr	418,886	517,658
	Obayashi Corp	120,471	392,347
	Obic Co Ltd	332,412	323,650
	Obic Co Ltd Unspon Adr	87,066	81,338
	Omv Ag Sponsored Adr New	13,435	19,530
	Onex Corp Sub-Vtg	192,175	396,820
	Ono Pharmaceutical Co-Un	29,375	38,179
	Oracle Corporation Japan	169,348	269,459
	Orange	601,322	1,032,610
	Orange Spon Adr	714,909	1,193,185
	Oriental Land Co Ltd	74,907	129,529
	Orion Oyj (New) B	344,531	494,363
	Orkla Asa Spon Adr	74,159	107,375
	Osaka Gas Co Ltd	754,818	1,722,874
	Otsuka Corporation	375,642	437,426
	Otsuka Hldgs Co Ltd	1,135,424	2,101,560
	Otsuka Hldgs Co Ltd Unsp	5,732	9,151
	Oversea-Chinese Bkg Corp	82,463	153,203
	Oversea-Chinese Bkg Corp	912,551	1,603,275
	Ovintiv Inc	30,409	476,041
	Pan Pacific Intl Hldgs Lt	207,423	431,510
	Pan Pacific Intl Hldgs Lt	7,519	12,849
	Panasonic Hldgs Corp	45,021	82,676
	Pearson Plc Spons Adr	165,835	209,631
	Pembina Pipeline Corp	692,202	763,484
	Power Assets Hldgs Ltd	722,150	949,555
	Power Assets Hldgs Ltd Ad	313,338	400,175
	Power Corp Of Canada Sub	149,027	525,851
	Qiagen Nv	517,662	631,968
	Quebecor Inc Cl B Sub Vtg	153,960	257,467

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FIDELITY RETIREE HEALTH ACCOUNT PLAN
Schedule of Assets (Held at End of Year)
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December 31, 2025

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Rea Group Ltd	5,917	14,564
	Reckitt Benckiser-Spon Ad	98,236	103,759
	Recordati Spa	482,020	685,329
	Recruit Hldgs Co Ltd	41,814	180,735
	Redeia Corp Sa	559,536	625,969
	Relx Plc	92,764	149,439
	Relx Plc Spons Adr	60,120	80,840
	Repsol Sa	204,548	313,683
	Repsol Ypf Sa Spon Adr	93,963	147,124
	Restaurant Brands Intl In	10,837	24,634
	Rheinmetall Ag Ord	6,028	38,524
	Rio Tinto Plc	17,269	34,823
	Roche Hldgs Ag (Genussche	535,869	1,037,097
	Roche Hldgs Ltd Spon Adr	346,204	609,042
	Royal Bank Of Canada	918,847	2,847,353
	Royal Kpn Nv Spon Adr	257,803	391,824
	Rwe Ag Spon Adr	54,564	140,898
	Sage Group Plc Unspon Adr	76,088	140,554
	Sainsbury (J) Plc	306,155	544,801
	Sainsbury (J) Plc Spon Ad	10,949	18,115
	Sampo Oyj A Shs Unspon Ad	494,525	1,097,893
	Sandoz Group Ag	43,990	157,360
	Sandoz Group Ag Spon Adr	33,063	127,429
	Sanofi	361,837	456,996
	Sbi Hldgs Inc	17,891	56,020
	Schindler Hldgs Ag (Reg)	54,777	124,385
	Schindler Hldgs Ag Part C	418,574	849,893
	Schneider Electric Se	139,319	474,814
	Scsk Corp	629,287	639,455
	Secom Co Ltd	1,121,869	1,170,529
	Secom Ltd Adr	65,852	66,632
	Seek Ltd	92,164	151,962
	Sekisui Chemical Co Ltd	19,783	30,280
	Sekisui House Ltd Spon Ad	117,864	165,704
	Seven & I Hldgs Unsp Adr	30,529	42,423
	Severn Trent Plc	270,633	407,372
	Sg Hldgs Co Ltd	153,090	139,104
	Shell Plc	108,436	325,793
	Shell Plc Spons Adr	400,611	395,396
	Shimizu Corp	16,292	56,218
	Shin Etsu Ch Co Ltd Unsp	77,105	118,761

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Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Shionogi & Co Ltd	671,881	692,838
	Shizuoka Fin Group	263,900	616,384
	Siemens Ag (Regd)	96,678	367,331
	Singapore Airlines Ltd (L	98,516	185,468
	Singapore Airlines Unspon	5,070	6,180
	Singapore Exchange Ltd	343,041	720,411
	Singapore Exchange Ltd Un	98,529	193,447
	Singapore Tech Engineering	648,912	1,793,524
	Singapore Tech Engineering	5,050	11,377
	Singapore Telecom Ltd (Si	143,866	298,401
	Singapore Telecom Ltd Spo	171,739	309,236
	Snam Spa	130,481	230,781
	Snam Spa-Unsponsor Adr	154,156	239,211
	Softbank Corp	621,114	785,068
	Softbank Corpo	128,341	146,465
	Sonic Healthcare Ltd	555	634
	Sonova Hldg Ag	208,382	462,517
	South Bow Corp	14,944	27,305
	Sse Plc	4,888	9,575
	Sse Plc Adr	342	623
	Straumann Holdg Ag (Regd)	4,695	5,900
	Sumitomo Corp Spon Adr	51,870	141,972
	Sun Life Fin Inc	94,438	183,456
	Suntory Beverage & Food L	42,640	40,909
	Svenska Cellulosa Ab Cl B	4,115	10,347
	Swedish Match Ab Escrow L	—	—
	Swedish Orphan Biovitrum	13,499	23,496
	Swire Pacific Ltd Cl A	118,691	145,014
	Swiss Life Hldgs Ag Unspr	13,651	21,557
	Swiss Prime Site Ag	658,120	1,275,706
	Swiss Re Ltd	499,542	1,312,064
	Swisscom Adr	183,814	263,209
	Swisscom Ag (Reg)	2,052,317	3,071,125
	T&D Hldgs Inc Unsp Adr	7,300	10,220
	Takeda Pharmaceutical Co	744,177	898,228
	Takeda Pharmaceutical Spo	247,827	295,384
	Tc Energy Corp	153,686	273,455
	Technopro Hldgs Inc	7,361	11,505
	Telecom Italia Spa Adr	17,586	45,067
	Telenor Asa Spon Adr	49,727	66,505
	Telia Co Ab Unspn Adr	14,750	25,053

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FIDELITY RETIREE HEALTH ACCOUNT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2025

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Terna Spa	24,041	61,426
	Terna Spa Unspon Adr	38,811	62,416
	Terumo Corp	3,807	5,797
	Tesco Plc	460,093	1,174,487
	Tesco Plc Spon Adr	404,824	919,127
	Teva Pharmaceutical Ind A	55,359	230,985
	Thales	77,951	310,300
	Thk Co Ltd Adr	10,189	15,698
	Thomson Reuters Corp	724,591	2,263,086
	Tis Inc	255,892	295,337
	Tmx Group Ltd	125,478	195,350
	Tokio Marine Hldgs Inc Ad	332,416	903,384
	Tokyo Gas Co Ltd	295,226	673,423
	Tokyo Gas Co Ltd Unspon A	3,260	7,645
	Tokyu Corp	304,018	307,259
	Topicus.Com Inc	228	5,651
	Totalenergies Se	59,691	65,682
	Toyota Indu Corp	32,499	90,909
	Trisura Group Ltd	135	1,250
	Tryg As	121,277	191,763
	Ucb Sa	353,911	1,426,409
	Ucb Sa - Unspon Adr	41,196	153,736
	Unilever Plc Spons Adr	754,584	950,393
	United Overseas Bank (Loc)	727,154	990,103
	United Utilities Group Ad	32,282	51,198
	Uol Group Limited-Sp Adr	7,172	12,907
	Uss Co Ltd	480,208	668,648
	Waste Connections Inc	93,080	214,465
	Wesfarmers Limited Unsp A	250,527	588,633
	Wesfarmers Ltd	194,838	402,781
	West Japan Railway Co	68,570	69,848
	West Japan Railway Co Uns	130,989	143,778
	Weston George Ltd	21,635	31,823
	Wh Group Ltd	196,186	383,589
	Wharf Hldgs Ltd	132,841	120,115
	Wheaton Precious Metals C	16,002	159,062
	Wsp Global Inc	106,075	414,819
	Yokohama Fin Group Inc	165,500	353,433
	Zurich Insurance Group Ag	452,872	1,208,007
	Zurich Insurance Group Sp	183,992	469,975
	Total Fidelity RHRP Geode Tax Sensitive Global Min Vol Equity	$ 87,317,988	$ 156,976,593

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FIDELITY RETIREE HEALTH ACCOUNT PLAN
Schedule of Assets (Held at End of Year)
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Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Common Stock - Fidelity RHRP FIAM Global Low Volatility Equity[1]		
	Abbott Lab	1,075,162	1,160,436
	Aia Group Ltd	219,583	277,192
	Aib Group Plc	309,562	631,109
	Air Liquide Sa	645,515	880,290
	Ajinomoto Co Inc	278,578	283,758
	Alphabet Inc Cl A	1,283,102	1,533,700
	Ameren Corp	1,051,295	1,161,372
	American Finl Group Inc O	357,159	341,700
	American Tower Corp	655,149	526,710
	Amphenol Corporation Cl A	364,598	583,399
	Arch Capital Group Ltd	921,176	970,519
	Argenx Se	755,903	1,593,789
	Arthur J Gallaghar And Co	931,708	1,053,793
	Asahi Group Hldgs Ltd	307,129	245,967
	Astrazeneca Plc	429,947	1,041,313
	Autodesk Inc	817,540	799,227
	Autozone Inc	1,042,609	993,710
	Avery Dennison Corp	471,155	491,076
	Boston Scientific Corp	495,796	1,315,163
	Brown & Brown Inc	947,679	887,220
	Bunge Global Sa	316,861	289,510
	Caixabank Sa	287,846	989,497
	Cellnex Telecom Sau	564,454	452,267
	Cencora Inc	757,015	1,552,299
	Centerpoint Energy Inc	871,550	939,062
	Cheniere Energy Inc	381,368	473,340
	Chevron Corp	1,118,311	1,112,593
	Chubb Ltd	887,026	1,238,492
	Cigna Group (The)	967,719	1,042,021
	Cintas Corp	591,191	564,210
	Cisco Sys Inc	883,858	1,486,602
	Ck Asset Hldgs Ltd	556,917	470,908
	Clorox Co	638,704	453,735
	Coca Cola Co	1,104,035	1,541,306
	Comcast Corp Cl A	1,084,070	932,957
	Compass Group Plc	848,096	780,674
	Conocophillips	358,217	355,718
	Constellation Brands Inc	1,113,621	690,352
	Constellation Software In	1,345,499	1,022,254

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FIDELITY RETIREE HEALTH ACCOUNT PLAN
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Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Corteva Inc	405,729	428,992
	Csx Corp	405,930	402,375
	Cvs Health Corp	711,397	769,792
	Cyber-Ark Software Ltd	325,442	312,242
	Danaher Corp	378,098	366,272
	Danone Sa	998,721	1,378,653
	Dassault Syses Sa	571,682	437,062
	Deutsche Telekom Ag (Regd	934,473	1,551,415
	Dollarama Inc	493,058	508,161
	Duke Energy Corp New	1,086,843	1,131,194
	Dynatrace Inc	619,491	541,750
	E.On Se	414,179	433,957
	Ecolab Inc	766,129	819,062
	Edwards Lifesciences Corp	494,869	485,925
	Eli Lilly & Co	128,928	1,073,605
	Enel (Ente Naz Energ Elet	305,034	304,622
	Entergy Corp	573,361	863,111
	Everest Group Ltd	451,446	401,790
	Evergy Inc	1,049,700	1,166,074
	Eversource Energy	770,702	766,687
	Exelon Corp	1,131,542	1,121,571
	Expand Energy Corp	920,707	1,026,348
	Exxon Mobil Corp	991,611	1,090,641
	First Solar Inc	329,787	391,845
	Franco-Nevada Corp	655,882	663,314
	Fujifilm Hldgs Corp	949,610	983,346
	Fujitsu Ltd	481,738	1,024,268
	Gen Digital Inc	630,974	704,602
	Gen Dynamics Corporation	905,372	1,223,759
	Gilead Sciences Inc	1,132,006	1,817,411
	Givaudan Ag	385,870	357,455
	Godaddy Inc Cl A	992,550	900,573
	Gsk Plc	991,037	1,164,077
	Hartford Insurance Group	461,527	652,759
	Hca Healthcare Inc	822,082	1,073,778
	Heico Corp	336,493	355,949
	Hkt Tr And Hkt Ltd(Staple	770,385	945,035
	Hologic Inc	662,146	700,206
	Hulic Co Ltd	279,071	320,703
	Iberdrola Sa	643,689	731,292
	Imperial Oil Ltd	275,146	328,297

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Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Intact Finl Corp	1,074,068	1,177,227
	Intercontinental Exchange	479,383	440,207
	Intl Bus Mach Corp	838,948	1,398,111
	Intuit Inc	1,106,295	1,099,617
	Invitation Homes Inc	408,421	391,839
	Itochu Corp	223,978	736,212
	Jm Smucker Co/The	473,966	371,385
	Johnson & Johnson	1,102,137	1,386,565
	Kao Corp	1,031,100	970,087
	Kenvue Inc	487,643	429,749
	Kerry Group Plc Cl A	482,066	450,903
	Keurig Dr Pepper Inc	1,196,962	1,120,652
	Keyence Corp	756,869	796,067
	Kimberly Clark Corp	1,830,176	1,795,842
	Kinder Morgan Inc	438,254	445,338
	Kobe Bussan Co Ltd	547,978	428,335
	Koninklijke Ahold Delhaiz	299,520	286,855
	Kpn (Kon) Nv	965,081	1,230,140
	Kroger Co	1,095,374	1,084,215
	Liberty Media Corp Libert	652,366	620,613
	Linde Plc	851,853	932,941
	Ly Corporation	466,533	378,048
	Mastercard Inc Cl A	1,006,678	1,254,223
	Mckesson Corp	1,094,770	1,148,406
	Merck & Co Inc New	1,002,761	1,285,014
	Microsoft Corp	4,277,976	5,073,657
	Mondelez Intl Inc	1,126,375	898,961
	Monster Beverage Corp	464,101	1,069,777
	Motorola Solutions Inc	894,164	1,206,691
	Nec Corp	273,597	468,490
	Neurocrine Biosciences In	158,896	226,928
	Nextera Energy	583,246	618,156
	Nintendo Co Ltd	352,090	444,051
	Nisource Inc	808,572	910,702
	Nokia Oyj	529,946	649,819
	Nomura Research Institute	1,345,563	1,317,401
	Northrop Grumman Corp	1,135,278	1,111,910
	Nvidia Corp	1,130,756	1,230,900
	Omnicom Group Inc	372,067	371,450
	Orange	1,575,658	1,850,681
	O'Reilly Automotive Inc	847,931	1,324,369

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FIDELITY RETIREE HEALTH ACCOUNT PLAN
Schedule of Assets (Held at End of Year)
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Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Osaka Gas Co Ltd	517,658	627,445
	Palo Alto Networks Inc	551,445	534,180
	Pan Pacific Intl Hldgs Lt	512,677	811,299
	Philip Morris Intl Inc	753,959	1,174,449
	Ppl Corporation	925,221	1,112,866
	Procter & Gamble Co	2,655,327	2,865,483
	Ptc Inc	536,591	643,706
	Quest Diagnostics Inc	1,092,225	1,110,592
	Republic Svcs Inc	1,015,063	932,492
	Rheinmetall Ag Ord	363,766	366,897
	Roche Hldgs Ag (Genussche	470,260	622,755
	Rogers Comm Inc Cl B Non	300,417	309,528
	Royalty Pharma Plc	483,831	692,390
	Salesforce Inc	1,171,642	1,165,604
	Sampo Oyj Ser A	1,053,059	1,274,013
	Sap Se	888,318	1,464,465
	Shell Plc	803,264	886,412
	Sherwin Williams Co	1,304,196	1,296,120
	Singapore Exchange Ltd	352,377	650,547
	Singapore Telecom Ltd (Si	1,046,950	1,557,354
	Stryker Corp	351,507	316,323
	Thermo Fisher Scientific	768,757	790,949
	Tis Inc	791,037	1,048,077
	Tjx Companies Inc New	1,069,202	1,290,324
	T-Mobile Us Inc	1,112,289	1,015,200
	Tokyo Gas Co Ltd	417,385	427,822
	Totalenergies Se	444,253	483,437
	Transdigm Group Inc	385,134	398,955
	Travelers Companies Inc	566,233	1,416,943
	Tryg As	404,055	453,080
	Tsuruha Hldgs Inc	1,505,931	1,513,963
	Tyler Tech Inc	1,137,834	907,900
	Ucb Sa	221,076	836,441
	Unicharm Corp	703,798	515,991
	Unilever Plc Ord	306,249	314,417
	Union Pacific Corp	638,136	647,696
	United Overseas Bank (Loc	291,590	540,874
	Ventas Inc Reit	495,272	487,494
	Verisk Analytics Inc	1,053,333	790,073
	Verizon Comm Inc	1,211,384	960,780
	Visa Inc Cl A	484,808	1,213,807

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FIDELITY RETIREE HEALTH ACCOUNT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
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Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Waste Connections Inc	705,251	1,394,112
	Welltower Inc	961,755	1,357,180
	Willis Towers Watson Plc	1,039,021	1,121,183
	Xcel Energy Inc	1,066,743	1,126,808
	Yokogawa Electric	402,717	400,281
	Yum Brands Inc	859,007	995,422
	Zoom Comm Inc Cl A	350,778	353,789
	Zozo Inc	375,048	349,454
	Zurich Insurance Group Ag	776,874	827,371
	Total Fidelity RHRP FIAM Global Low Volatility Equity	$ 128,155,239	$ 149,706,487
	Total Common Stock	$ 215,473,227	$ 306,683,080
	Foreign Currency Holdings		
	Australian Dollar	153	156
	Canadian Dollar	30,776	30,848
	Swiss Franc	330	369
	Danish Krona	94	94
	Euro Monetary Unit	55,976	56,010
	Great Britain Pound	1,470	1,474
	Hong Kong Dollar	90	91
	Israeli Shekel	891	938
	Japanese Yen	3,856	3,864
	Norwegian Krona	286	298
	New Zealand Dollar	130	133
	Swedish Krona	95	98
	Singapore Dollar	14,150	14,884
	Total Foreign Currency Holdings	$ 108,297	$ 109,257
	Total Investments	$ 799,909,703	$ 1,034,158,983

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

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FIDELITY RETIREE HEALTH ACCOUNT PLAN
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Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Money Market Funds [1]		
	Fidelity Investments Money Market Treasury Portfolio Institutional Class Fund	$ 9,950,132	$ 9,950,132
	Fidelity Mutual Funds [1]		
	Fidelity Advisor Focused Emerging Markets Fund	32,526,604	44,216,992
	Fidelity Contrafund Class K	53,136,726	124,880,251
	Fidelity Advisor Limited Term Municipal Income Fund Class Z	155,938,248	158,063,073
	Fidelity Advisor Intermediate Municipal Income Fund Class Z	239,762,145	240,074,740
	Fidelity Advisor Emerging Markets Fund Class Z	28,232,529	44,341,722
	Fidelity Value Discovery Fund Class K	38,326,986	52,789,022
	Fidelity Large Cap Stock Fund	26,454,809	53,050,714
	Total Mutual Funds	574,378,047	717,416,514
	Common Stock - Fidelity RHRP Geode Tax Sensitive Global Min Vol Equity [1]		
	3I Group Plc	4,504	21,992
	Abb Ltd	75,551	345,780
	Accelleron Indu Ltd	2,736	17,950
	Acs Actividades Const Y S	55,645	195,543
	Actividades De Const Y Se	11,216	23,435
	Aena Sme Sa	257,747	404,223
	Aeon Co Ltd	373,336	991,496
	Aeon Co Ltd Unsponsrd Adr	155,051	363,851
	Agea Spon Adr	32,457	48,444
	Ageas	341,776	559,756
	Aia Group Ltd	963	2,053
	Air Liquide Adr	236,627	465,519
	Ajinomoto Co Inc	80,332	122,820
	Ajinomoto Inc Unsponsored	89,566	159,004
	Alcon Inc	36,507	69,503
	Alimentation Couche-Tard	157,914	356,690
	Altagas Ltd	53,012	119,155
	American Water Wrks Compa	3,550	9,527
	Amrize Ltd	12,229	43,785
	Anheuser-Busch Inbev Spn	255,529	262,948
	Argenx Se Sponsored Adr	54,723	126,143
	Aristocrat Leisure Ltd	4,160	11,531
	Ashtead Group Plc	61,710	203,819
	Assa Abloy Ab Ser B	11,745	25,417
	Assicurazioni Gen-Unspon	15,881	31,604
	Astellas Pharma Inc	574,868	609,300

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Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Astrazeneca Plc	472,195	1,246,341
	Astrazeneca Plc Spons Adr	44,647	139,458
	Auckland Intl Airport Ltd	73,579	109,042
	Auckland Intl Arpt Ltd Sp	5,543	7,817
	Aviva Plc	234,847	396,165
	Aviva Plc - Spon Adr	90,843	213,826
	Azrieli Group	45,677	140,824
	Bae Sys Plc	237,041	526,814
	Bae Sys Plc Spon Adr	501,995	1,016,107
	Bandai Namco Hldgs Inc	28,706	47,942
	Bank Hapoalim Bm Spon Adr	16,255	44,368
	Bank Hapoalim Ltd (Reg)	164,852	745,738
	Bank Leumi Le-Israel Bm	89,473	445,199
	Bank Of Montreal	460,939	1,300,885
	Bankinter Sa Adr	76,293	155,786
	Barclays Plc Ord	7,010	41,740
	Barrick Mining Corp	33,995	191,533
	Beiersdorf Ag	37,830	51,413
	Beiersdorf Ag- Unspon Adr	423,165	493,106
	Bendigo And Adelaide Bank	62,650	115,691
	Biomerieux	65,342	98,644
	Bkw Ag	264,189	410,104
	Bmw Ag	34,660	77,496
	Bmw Ag (Bayer Mtr Wks)Nvt	34,251	89,788
	Bnp Paribas	149,262	497,888
	Boc Hong Kong Hlgds Spons	60,144	112,948
	Bridgestone Corp Unspon A	274,563	434,328
	British American Tob Plc	401,407	413,722
	Brookfield Asset Management	8,801	35,150
	Brookfield Corp Cl A	39,940	185,036
	Brother Indu	53,646	81,717
	Bt Group Plc	75,045	144,197
	Canadian Imp Bk Of Commerce	498,172	1,584,225
	Canadian Natl Railway Co	483,097	646,479
	Canadian Pacific Kansas C	352,790	584,990
	Canadian Tire Ltd A Phys	15,878	20,762
	Canadian Util Ltd Non Vtg	13,351	19,294
	Canon Inc	14,809	20,704
	Canon Inc Adr	199,481	306,286
	Capcom Co Ltd	12,330	23,308
	Ccl Indu Inc B Non Vtg	11,867	28,741

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Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Central Japan Railway Co	845,348	877,700
	Central Japan Ry Unspon A	30,432	32,024
	Cgi Inc Cl A Sub Vtg	453,319	772,274
	Check Point Software Tech	340,853	541,279
	Chiba Bank Ltd	38,169	62,492
	Christian Dior Se	1,516	5,599
	Chubu Electric Power Co I	459,120	771,458
	Chugai Pharmaceutical Co	131,423	263,619
	Chugai Pharmaceutical Co	38,864	199,971
	Cie Financiere Richemont	140,976	586,677
	Ck Infrastructure Hldgs L	973,961	1,520,912
	Clp Hldgs Ltd	1,239,706	1,529,238
	Clp Hldgs Ltd Spon Adr	18,024	22,615
	Cnh Indu Nv	28,045	40,156
	Coca Cola Hbc Ag	108,807	292,552
	Coca Cola Hbc Ag Unsons A	7,155	10,931
	Cochlear Ltd	15,170	39,487
	Coles Group Ltd	4,659	7,469
	Coloplast As Cl B	127,708	171,942
	Computershare Ltd	85,183	333,525
	Constellation Software In	312,559	467,950
	Constellation Software In	—	—
	Csl Limited	19,330	33,528
	Daifuku Co Ltd	17,244	28,806
	Daiichi Sankyo Co Ltd	69,844	173,128
	Daiichi Sankyo Co-Spon Ad	21,018	37,021
	Daiwa House Ind Ltd Adr	136,701	166,749
	Daiwa Securities Group In	60,199	147,864
	Danone Spon Adr	517,661	676,139
	Dassault Aviation Sa	126,360	230,065
	Dassault Syses Sa	71,983	137,282
	Dbs Group Hldgs Ltd	602,627	2,324,729
	Dbs Group Hldgs Spon Adr	21,363	44,781
	Dcc Plc	59,930	82,132
	Demant A/S	5,144	8,025
	Denso Corp	105,270	198,386
	Deutsche Boerse Ag Adr	7,627	9,806
	Deutsche Telekom Ag Spon	685,582	972,465
	Dollarama Inc	32,920	243,469
	Dollarama Inc	350,992	606,014
	Dsv A/S	187,392	727,247

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Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	E.On Ag Spon Adr	34,208	40,077
	E.On Se	220,193	303,543
	East Japan Railway Co	410,303	643,647
	East Japan Railway Co Adr	81,591	106,663
	Eiffage Sa (Form Fougerol	59,246	123,131
	Elbit Sys Ltd	366,058	684,345
	Element Fleet Management	73,858	109,359
	Elisa Corp Cl A	121,144	151,196
	Emera Inc	409,582	635,916
	Emera Inc	59,234	83,757
	Empire Co Ltd Non-Vtg Cl	55,316	91,200
	Enbridge Inc	1,179,833	1,315,134
	Endesa Sa	40,419	96,794
	Eneos Hldgs Inc	354,451	753,359
	Eni Spa Spon Adr	340,849	487,870
	Entain Plc	16,421	37,035
	Equinor Asa	661,122	685,936
	Equinor Asa Spons Adr	7,645	7,325
	Erste Group Bank Ag Adr	3,499	7,952
	Fairfax Finl Hldgs Ltd Su	351,543	707,874
	Ferrari Nv	274,411	417,982
	Ferrovial Se	106,571	231,722
	Fortis Inc	1,013,283	1,634,643
	Franco-Nevada Corp	241,944	1,151,265
	Fresenius Se & Co Kgaa	205,084	276,294
	Fresenius Se & Co Kgaa Sp	15,918	30,136
	Fujifilm Hldgs Corp Adr	91,602	125,212
	Fujitsu Ltd Unsponsrd Adr	221,621	381,231
	Galp Energia Sgps Sa	293,906	320,739
	Geberit Ag Unsp Adr	63,048	109,472
	Geni	360,079	1,113,103
	Genmab As Sp Adr	61,002	128,159
	Givaudan Ag	527,155	981,015
	Givaudan Sa Unspon Adr	124,826	219,233
	Goodman Group Stapled Uni	64,353	188,324
	Great West Lifeco Inc	84,753	252,594
	Gsk Plc	952,147	1,149,960
	Haleon Plc Spons Adr	188,554	281,382
	Hang Seng Bank Ltd	999,019	1,007,857
	Hang Seng Bank Ltd Spon A	60,755	106,348
	Hannover Rueckversicherun	151,123	398,243

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Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Heineken Hldgs Nv	4,457	4,767
	Helvetia Baloise Hldgs Ag	279,575	544,327
	Henkel Ag & Co Kgaa Ord	44,009	49,347
	Henkel Ag & Co Kgaa Pref	241,040	284,725
	Henkel Ag & Co Kgaa Spon	27,400	31,507
	Hermes Intl Sa	518,251	2,119,708
	Hermes Intl Unsponsored A	240,078	971,664
	Hikari Tsushin Inc	57,696	139,651
	Hikma Pharmaceuticals Plc	137,406	168,065
	Hkt Tr And Hkt Ltd(Staple	763,148	813,407
	Holcim Ltd	13,419	78,143
	Hong Kong & China Gas Co	383,419	471,074
	Hong Kong & China Gas Spo	7,836	10,553
	Hongkong Land Hldgs Ltd	141,252	309,275
	Hongkong Land Hldgs-Unsp	7,308	12,515
	Hoya Corp	31,613	60,483
	Hoya Corp Sponsored Adr	23,772	62,025
	Hsbc Hldgs Plc	140,299	347,520
	Hydro One Limited	137,526	177,847
	Ia Fin Corp Inc	10,486	23,458
	Iberdrola Sa	—	716
	Iberdrola Sa Sponsored Ad	132,782	315,014
	Ica Gruppen Ab (Cvr) Rt	1,555	—
	Icl Group Ltd	20,873	35,444
	Idemitsu Kosan Co Ltd	699,165	940,267
	Igm Fin Inc	79,210	135,375
	Ihi Corporation	21,318	246,189
	Iida Group Hldgs Co Ltd	11,493	16,066
	Imperial Brands Plc	44,135	86,061
	Imperial Brands Plc Spon	33,718	61,335
	Inditex Sa	469,069	877,756
	Inditex Sa Unspn Adr	34,731	75,768
	Inpex Corp	115,775	169,685
	Intact Finl Corp	405,690	891,554
	Intl Cons Airlns Adr	16,315	45,369
	Isracard Ltd	—	5
	Itochu Corp	306,493	699,773
	Itochu Corp Adr	50,283	187,146
	Japan Airlines Co Ltd Uns	71,940	83,692
	Japan Post Bank Co Ltd	303,275	647,300
	Japan Post Hldgs Co Ltd	237,567	347,718

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FIDELITY RETIREE HEALTH ACCOUNT PLAN
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Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Japan Post Insurance Co L	18,578	36,098
	Japan Tobacco Inc	978,748	1,548,264
	Japan Tobacco Inc Unspon	83,764	148,956
	Jde Peets Bv Adr	14,195	26,102
	Jeronimo Martins & Filho	252,204	244,238
	Jeronimo Martins-Unspon A	33,299	41,634
	Jfe Hldgs Inc	15,289	30,605
	Kajima Corp	19,925	85,677
	Kajima Corp Unspon Adr	6,409	21,353
	Kansai Electric Power Co	57,052	117,547
	Kao Corp	723,361	695,489
	Kao Corporation	127,498	125,381
	Kddi Corp	37,377	50,145
	Kddi Corp Unspon Adr	640,200	753,913
	Kerry Group Plc Cl A	47,786	60,316
	Kerry Group Plc Spons Adr	129,367	150,588
	Kesko Oyj Ser B	160,455	217,403
	Kesko Oyj Unspon Adr	8,183	9,756
	Keyence Corp	54,207	144,740
	Keyera Corp	255,161	308,879
	Kikkoman Corp	142,208	181,563
	Kingfisher Plc	83,317	211,565
	Kirin Hldgs Co Ltd	565,070	674,540
	Kirin Hldgs Co Ltd Spon A	24,719	28,795
	Kobe Bussan Co Ltd	21,867	21,776
	Komatsu Ltd	102,826	217,058
	Kone Oyj B	9,890	15,515
	Kone Oyj Unsponsored Adr	125,084	221,356
	Koninklijke Ahold Delhaiz	526,219	850,893
	Kononklijke Ahold Delhaiz	507,640	757,641
	Kpn (Kon) Nv	2,114,884	2,972,855
	Kuehne & Nagel Inter'L Ag	70,295	112,075
	Kyowa Kirin Co Ltd	76,631	77,436
	Legal & Gen Group Plc Ord	96,687	162,315
	Lindt & Spruengli Ag (Reg	62,568	146,951
	Lindt & Spruengli Ag Part	609,393	1,521,727
	Loblaw Cos Ltd Dtc Eligib	114,985	457,684
	Loblaw Cos Ltd Dtc Eligib	118,688	149,827
	Logitech Intl Sa Reg	93,591	212,163
	L'Oreal Co Unspon Adr	179,064	349,538
	L'Oreal Sa Ord	8,506	14,648

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Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Lottery Corp/The	86,443	206,302
	Lotus Bakeries	7,339	9,225
	Lufthansa Sponsored Adr	1,943	3,066
	Lvmh Moet Hennessy Adr	116,047	293,325
	M&G Plc	25,816	74,732
	Magnum Ice Cream Co Bv/Th	39,402	51,814
	Marks & Spencer Grp Plc S	16,416	21,188
	Marui Grp C0 Ltd Unsponsr	10,789	14,559
	Mcdonalds Hldgs Co(Japan)	49,633	93,827
	Medibank Private Limited	30,900	45,686
	Mediobanca Spa	20,205	43,662
	Meiji Hldgs Co Ltd	700,221	794,270
	Mercedes-Benz Group Ag	31,341	78,289
	Merck Kgaa	22,583	40,054
	Meridian Energy Ltd	175,175	270,572
	Metro Inc	300,876	481,412
	Mitsubishi Estate Unspon	52,814	97,399
	Mitsubishi Ufj Finl Grp I	6,402	15,915
	Mitsui Fudosan Co	9,335	20,460
	Mizrahi Tefahot Bank Ltd	247,042	1,287,309
	Mizuho Fin Group Adr	135,626	433,425
	Mizuho Fin Group Inc	504,849	1,477,400
	Monotaro Co Ltd - Unsp Ad	9,383	12,998
	Ms&Ad Insurance Grp Unspo	32,172	43,674
	Mtr Corporation Ltd	699,391	848,125
	Mtu Aero Engines Ag Adr	99,923	153,196
	National Bank Of Canada D	320,611	1,129,987
	National Grid Plc	384,796	562,205
	National Grid Plc Spon Ad	32,689	49,349
	Naturgy Energy Group Sa	178,116	323,985
	Nestle Sa (Reg)	359,029	494,051
	Nestle Sa Reg Adr	256,867	324,591
	Newmont Corp	42,874	206,190
	Next Plc	114,220	319,749
	Nice Ltd Spon Adr	14,225	26,790
	Nippon Building Fund Inc	563,804	543,721
	Nippon Yusen Kabushiki Ka	5,809	50,419
	Nippon Yusen Kabushiki Ka	7,148	58,353
	Nisshin Seifun Group Inc	102,204	122,702
	Nissin Food Hldgs Co Ltd	146,644	172,861
	Nitori Hldgs Co Ltd	30,455	35,017

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Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Nitto Denko Corp Adr	53,412	117,577
	Nokia Corp Spon Adr	19,409	34,453
	Nomura Hldgs Inc	4,468	11,628
	Nomura Hldgs Inc Spons Ad	91,817	237,395
	Nomura Research Inst Unsp	265,565	374,913
	Novartis Ag (Reg)	805,564	1,491,036
	Novartis Ag Spon Adr	595,733	1,207,465
	Novonesis (Novozymes) B	54,559	93,807
	Novo-Nordisk As Cl B	26,656	57,418
	Novo-Nordisk As Cl B Adr	116,958	312,607
	Ntt Inc	311,190	417,808
	Ntt Inc Spon Adr	418,886	517,658
	Obayashi Corp	120,471	392,347
	Obic Co Ltd	332,412	323,650
	Obic Co Ltd Unspon Adr	87,066	81,338
	Omv Ag Sponsored Adr New	13,435	19,530
	Onex Corp Sub-Vtg	192,175	396,820
	Ono Pharmaceutical Co-Un	29,375	38,179
	Oracle Corporation Japan	169,348	269,459
	Orange	601,322	1,032,610
	Orange Spon Adr	714,909	1,193,185
	Oriental Land Co Ltd	74,907	129,529
	Orion Oyj (New) B	344,531	494,363
	Orkla Asa Spon Adr	74,159	107,375
	Osaka Gas Co Ltd	754,818	1,722,874
	Otsuka Corporation	375,642	437,426
	Otsuka Hldgs Co Ltd	1,135,424	2,101,560
	Otsuka Hldgs Co Ltd Unsp	5,732	9,151
	Oversea-Chinese Bkg Corp	82,463	153,203
	Oversea-Chinese Bkg Corp	912,551	1,603,275
	Ovintiv Inc	30,409	476,041
	Pan Pacific Intl Hldgs Lt	207,423	431,510
	Pan Pacific Intl Hldgs Lt	7,519	12,849
	Panasonic Hldgs Corp	45,021	82,676
	Pearson Plc Spons Adr	165,835	209,631
	Pembina Pipeline Corp	692,202	763,484
	Power Assets Hldgs Ltd	722,150	949,555
	Power Assets Hldgs Ltd Ad	313,338	400,175
	Power Corp Of Canada Sub	149,027	525,851
	Qiagen Nv	517,662	631,968
	Quebecor Inc Cl B Sub Vtg	153,960	257,467

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Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Rea Group Ltd	5,917	14,564
	Reckitt Benckiser-Spon Ad	98,236	103,759
	Recordati Spa	482,020	685,329
	Recruit Hldgs Co Ltd	41,814	180,735
	Redeia Corp Sa	559,536	625,969
	Relx Plc	92,764	149,439
	Relx Plc Spons Adr	60,120	80,840
	Repsol Sa	204,548	313,683
	Repsol Ypf Sa Spon Adr	93,963	147,124
	Restaurant Brands Intl In	10,837	24,634
	Rheinmetall Ag Ord	6,028	38,524
	Rio Tinto Plc	17,269	34,823
	Roche Hldgs Ag (Genussche	535,869	1,037,097
	Roche Hldgs Ltd Spon Adr	346,204	609,042
	Royal Bank Of Canada	918,847	2,847,353
	Royal Kpn Nv Spon Adr	257,803	391,824
	Rwe Ag Spon Adr	54,564	140,898
	Sage Group Plc Unspon Adr	76,088	140,554
	Sainsbury (J) Plc	306,155	544,801
	Sainsbury (J) Plc Spon Ad	10,949	18,115
	Sampo Oyj A Shs Unspon Ad	494,525	1,097,893
	Sandoz Group Ag	43,990	157,360
	Sandoz Group Ag Spon Adr	33,063	127,429
	Sanofi	361,837	456,996
	Sbi Hldgs Inc	17,891	56,020
	Schindler Hldgs Ag (Reg)	54,777	124,385
	Schindler Hldgs Ag Part C	418,574	849,893
	Schneider Electric Se	139,319	474,814
	Scsk Corp	629,287	639,455
	Secom Co Ltd	1,121,869	1,170,529
	Secom Ltd Adr	65,852	66,632
	Seek Ltd	92,164	151,962
	Sekisui Chemical Co Ltd	19,783	30,280
	Sekisui House Ltd Spon Ad	117,864	165,704
	Seven & I Hldgs Unsp Adr	30,529	42,423
	Severn Trent Plc	270,633	407,372
	Sg Hldgs Co Ltd	153,090	139,104
	Shell Plc	108,436	325,793
	Shell Plc Spons Adr	400,611	395,396
	Shimizu Corp	16,292	56,218
	Shin Etsu Ch Co Ltd Unsp	77,105	118,761

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Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Shionogi & Co Ltd	671,881	692,838
	Shizuoka Fin Group	263,900	616,384
	Siemens Ag (Regd)	96,678	367,331
	Singapore Airlines Ltd (L	98,516	185,468
	Singapore Airlines Unspon	5,070	6,180
	Singapore Exchange Ltd	343,041	720,411
	Singapore Exchange Ltd Un	98,529	193,447
	Singapore Tech Engineering	648,912	1,793,524
	Singapore Tech Engineering	5,050	11,377
	Singapore Telecom Ltd (Si	143,866	298,401
	Singapore Telecom Ltd Spo	171,739	309,236
	Snam Spa	130,481	230,781
	Snam Spa-Unsponsor Adr	154,156	239,211
	Softbank Corp	621,114	785,068
	Softbank Corpo	128,341	146,465
	Sonic Healthcare Ltd	555	634
	Sonova Hldg Ag	208,382	462,517
	South Bow Corp	14,944	27,305
	Sse Plc	4,888	9,575
	Sse Plc Adr	342	623
	Straumann Holdg Ag (Regd)	4,695	5,900
	Sumitomo Corp Spon Adr	51,870	141,972
	Sun Life Fin Inc	94,438	183,456
	Suntory Beverage & Food L	42,640	40,909
	Svenska Cellulosa Ab Cl B	4,115	10,347
	Swedish Match Ab Escrow L	—	—
	Swedish Orphan Biovitrum	13,499	23,496
	Swire Pacific Ltd Cl A	118,691	145,014
	Swiss Life Hldgs Ag Unspr	13,651	21,557
	Swiss Prime Site Ag	658,120	1,275,706
	Swiss Re Ltd	499,542	1,312,064
	Swisscom Adr	183,814	263,209
	Swisscom Ag (Reg)	2,052,317	3,071,125
	T&D Hldgs Inc Unsp Adr	7,300	10,220
	Takeda Pharmaceutical Co	744,177	898,228
	Takeda Pharmaceutical Spo	247,827	295,384
	Tc Energy Corp	153,686	273,455
	Technopro Hldgs Inc	7,361	11,505
	Telecom Italia Spa Adr	17,586	45,067
	Telenor Asa Spon Adr	49,727	66,505
	Telia Co Ab Unspn Adr	14,750	25,053

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FIDELITY RETIREE HEALTH ACCOUNT PLAN
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Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Terna Spa	24,041	61,426
	Terna Spa Unspon Adr	38,811	62,416
	Terumo Corp	3,807	5,797
	Tesco Plc	460,093	1,174,487
	Tesco Plc Spon Adr	404,824	919,127
	Teva Pharmaceutical Ind A	55,359	230,985
	Thales	77,951	310,300
	Thk Co Ltd Adr	10,189	15,698
	Thomson Reuters Corp	724,591	2,263,086
	Tis Inc	255,892	295,337
	Tmx Group Ltd	125,478	195,350
	Tokio Marine Hldgs Inc Ad	332,416	903,384
	Tokyo Gas Co Ltd	295,226	673,423
	Tokyo Gas Co Ltd Unspon A	3,260	7,645
	Tokyu Corp	304,018	307,259
	Topicus.Com Inc	228	5,651
	Totalenergies Se	59,691	65,682
	Toyota Indu Corp	32,499	90,909
	Trisura Group Ltd	135	1,250
	Tryg As	121,277	191,763
	Ucb Sa	353,911	1,426,409
	Ucb Sa - Unspon Adr	41,196	153,736
	Unilever Plc Spons Adr	754,584	950,393
	United Overseas Bank (Loc)	727,154	990,103
	United Utilities Group Ad	32,282	51,198
	Uol Group Limited-Sp Adr	7,172	12,907
	Uss Co Ltd	480,208	668,648
	Waste Connections Inc	93,080	214,465
	Wesfarmers Limited Unsp A	250,527	588,633
	Wesfarmers Ltd	194,838	402,781
	West Japan Railway Co	68,570	69,848
	West Japan Railway Co Uns	130,989	143,778
	Weston George Ltd	21,635	31,823
	Wh Group Ltd	196,186	383,589
	Wharf Hldgs Ltd	132,841	120,115
	Wheaton Precious Metals C	16,002	159,062
	Wsp Global Inc	106,075	414,819
	Yokohama Fin Group Inc	165,500	353,433
	Zurich Insurance Group Ag	452,872	1,208,007
	Zurich Insurance Group Sp	183,992	469,975
	Total Fidelity RHRP Geode Tax Sensitive Global Min Vol Equity	$ 87,317,988	$ 156,976,593

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FIDELITY RETIREE HEALTH ACCOUNT PLAN
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Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Common Stock - Fidelity RHRP FIAM Global Low Volatility Equity[1]		
	Abbott Lab	1,075,162	1,160,436
	Aia Group Ltd	219,583	277,192
	Aib Group Plc	309,562	631,109
	Air Liquide Sa	645,515	880,290
	Ajinomoto Co Inc	278,578	283,758
	Alphabet Inc Cl A	1,283,102	1,533,700
	Ameren Corp	1,051,295	1,161,372
	American Finl Group Inc O	357,159	341,700
	American Tower Corp	655,149	526,710
	Amphenol Corporation Cl A	364,598	583,399
	Arch Capital Group Ltd	921,176	970,519
	Argenx Se	755,903	1,593,789
	Arthur J Gallaghar And Co	931,708	1,053,793
	Asahi Group Hldgs Ltd	307,129	245,967
	Astrazeneca Plc	429,947	1,041,313
	Autodesk Inc	817,540	799,227
	Autozone Inc	1,042,609	993,710
	Avery Dennison Corp	471,155	491,076
	Boston Scientific Corp	495,796	1,315,163
	Brown & Brown Inc	947,679	887,220
	Bunge Global Sa	316,861	289,510
	Caixabank Sa	287,846	989,497
	Cellnex Telecom Sau	564,454	452,267
	Cencora Inc	757,015	1,552,299
	Centerpoint Energy Inc	871,550	939,062
	Cheniere Energy Inc	381,368	473,340
	Chevron Corp	1,118,311	1,112,593
	Chubb Ltd	887,026	1,238,492
	Cigna Group (The)	967,719	1,042,021
	Cintas Corp	591,191	564,210
	Cisco Sys Inc	883,858	1,486,602
	Ck Asset Hldgs Ltd	556,917	470,908
	Clorox Co	638,704	453,735
	Coca Cola Co	1,104,035	1,541,306
	Comcast Corp Cl A	1,084,070	932,957
	Compass Group Plc	848,096	780,674
	Conocophillips	358,217	355,718
	Constellation Brands Inc	1,113,621	690,352
	Constellation Software In	1,345,499	1,022,254

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Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Corteva Inc	405,729	428,992
	Csx Corp	405,930	402,375
	Cvs Health Corp	711,397	769,792
	Cyber-Ark Software Ltd	325,442	312,242
	Danaher Corp	378,098	366,272
	Danone Sa	998,721	1,378,653
	Dassault Syses Sa	571,682	437,062
	Deutsche Telekom Ag (Regd	934,473	1,551,415
	Dollarama Inc	493,058	508,161
	Duke Energy Corp New	1,086,843	1,131,194
	Dynatrace Inc	619,491	541,750
	E.On Se	414,179	433,957
	Ecolab Inc	766,129	819,062
	Edwards Lifesciences Corp	494,869	485,925
	Eli Lilly & Co	128,928	1,073,605
	Enel (Ente Naz Energ Elet	305,034	304,622
	Entergy Corp	573,361	863,111
	Everest Group Ltd	451,446	401,790
	Evergy Inc	1,049,700	1,166,074
	Eversource Energy	770,702	766,687
	Exelon Corp	1,131,542	1,121,571
	Expand Energy Corp	920,707	1,026,348
	Exxon Mobil Corp	991,611	1,090,641
	First Solar Inc	329,787	391,845
	Franco-Nevada Corp	655,882	663,314
	Fujifilm Hldgs Corp	949,610	983,346
	Fujitsu Ltd	481,738	1,024,268
	Gen Digital Inc	630,974	704,602
	Gen Dynamics Corporation	905,372	1,223,759
	Gilead Sciences Inc	1,132,006	1,817,411
	Givaudan Ag	385,870	357,455
	Godaddy Inc Cl A	992,550	900,573
	Gsk Plc	991,037	1,164,077
	Hartford Insurance Group	461,527	652,759
	Hca Healthcare Inc	822,082	1,073,778
	Heico Corp	336,493	355,949
	Hkt Tr And Hkt Ltd(Staple	770,385	945,035
	Hologic Inc	662,146	700,206
	Hulic Co Ltd	279,071	320,703
	Iberdrola Sa	643,689	731,292
	Imperial Oil Ltd	275,146	328,297

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Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Intact Finl Corp	1,074,068	1,177,227
	Intercontinental Exchange	479,383	440,207
	Intl Bus Mach Corp	838,948	1,398,111
	Intuit Inc	1,106,295	1,099,617
	Invitation Homes Inc	408,421	391,839
	Itochu Corp	223,978	736,212
	Jm Smucker Co/The	473,966	371,385
	Johnson & Johnson	1,102,137	1,386,565
	Kao Corp	1,031,100	970,087
	Kenvue Inc	487,643	429,749
	Kerry Group Plc Cl A	482,066	450,903
	Keurig Dr Pepper Inc	1,196,962	1,120,652
	Keyence Corp	756,869	796,067
	Kimberly Clark Corp	1,830,176	1,795,842
	Kinder Morgan Inc	438,254	445,338
	Kobe Bussan Co Ltd	547,978	428,335
	Koninklijke Ahold Delhaiz	299,520	286,855
	Kpn (Kon) Nv	965,081	1,230,140
	Kroger Co	1,095,374	1,084,215
	Liberty Media Corp Libert	652,366	620,613
	Linde Plc	851,853	932,941
	Ly Corporation	466,533	378,048
	Mastercard Inc Cl A	1,006,678	1,254,223
	Mckesson Corp	1,094,770	1,148,406
	Merck & Co Inc New	1,002,761	1,285,014
	Microsoft Corp	4,277,976	5,073,657
	Mondelez Intl Inc	1,126,375	898,961
	Monster Beverage Corp	464,101	1,069,777
	Motorola Solutions Inc	894,164	1,206,691
	Nec Corp	273,597	468,490
	Neurocrine Biosciences In	158,896	226,928
	Nextera Energy	583,246	618,156
	Nintendo Co Ltd	352,090	444,051
	Nisource Inc	808,572	910,702
	Nokia Oyj	529,946	649,819
	Nomura Research Institute	1,345,563	1,317,401
	Northrop Grumman Corp	1,135,278	1,111,910
	Nvidia Corp	1,130,756	1,230,900
	Omnicom Group Inc	372,067	371,450
	Orange	1,575,658	1,850,681
	O'Reilly Automotive Inc	847,931	1,324,369

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FIDELITY RETIREE HEALTH ACCOUNT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2025

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Osaka Gas Co Ltd	517,658	627,445
	Palo Alto Networks Inc	551,445	534,180
	Pan Pacific Intl Hldgs Lt	512,677	811,299
	Philip Morris Intl Inc	753,959	1,174,449
	Ppl Corporation	925,221	1,112,866
	Procter & Gamble Co	2,655,327	2,865,483
	Ptc Inc	536,591	643,706
	Quest Diagnostics Inc	1,092,225	1,110,592
	Republic Svcs Inc	1,015,063	932,492
	Rheinmetall Ag Ord	363,766	366,897
	Roche Hldgs Ag (Genussche	470,260	622,755
	Rogers Comm Inc Cl B Non	300,417	309,528
	Royalty Pharma Plc	483,831	692,390
	Salesforce Inc	1,171,642	1,165,604
	Sampo Oyj Ser A	1,053,059	1,274,013
	Sap Se	888,318	1,464,465
	Shell Plc	803,264	886,412
	Sherwin Williams Co	1,304,196	1,296,120
	Singapore Exchange Ltd	352,377	650,547
	Singapore Telecom Ltd (Si	1,046,950	1,557,354
	Stryker Corp	351,507	316,323
	Thermo Fisher Scientific	768,757	790,949
	Tis Inc	791,037	1,048,077
	Tjx Companies Inc New	1,069,202	1,290,324
	T-Mobile Us Inc	1,112,289	1,015,200
	Tokyo Gas Co Ltd	417,385	427,822
	Totalenergies Se	444,253	483,437
	Transdigm Group Inc	385,134	398,955
	Travelers Companies Inc	566,233	1,416,943
	Tryg As	404,055	453,080
	Tsuruha Hldgs Inc	1,505,931	1,513,963
	Tyler Tech Inc	1,137,834	907,900
	Ucb Sa	221,076	836,441
	Unicharm Corp	703,798	515,991
	Unilever Plc Ord	306,249	314,417
	Union Pacific Corp	638,136	647,696
	United Overseas Bank (Loc	291,590	540,874
	Ventas Inc Reit	495,272	487,494
	Verisk Analytics Inc	1,053,333	790,073
	Verizon Comm Inc	1,211,384	960,780
	Visa Inc Cl A	484,808	1,213,807

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

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FIDELITY RETIREE HEALTH ACCOUNT PLAN
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
December 31, 2025

Identity of issue, borrower, lessor or similar party	Description of Investments	Cost	Current Value
	Waste Connections Inc	705,251	1,394,112
	Welltower Inc	961,755	1,357,180
	Willis Towers Watson Plc	1,039,021	1,121,183
	Xcel Energy Inc	1,066,743	1,126,808
	Yokogawa Electric	402,717	400,281
	Yum Brands Inc	859,007	995,422
	Zoom Comm Inc Cl A	350,778	353,789
	Zozo Inc	375,048	349,454
	Zurich Insurance Group Ag	776,874	827,371
	Total Fidelity RHRP FIAM Global Low Volatility Equity	$ 128,155,239	$ 149,706,487
	Total Common Stock	$ 215,473,227	$ 306,683,080
	Foreign Currency Holdings		
	Australian Dollar	153	156
	Canadian Dollar	30,776	30,848
	Swiss Franc	330	369
	Danish Krona	94	94
	Euro Monetary Unit	55,976	56,010
	Great Britain Pound	1,470	1,474
	Hong Kong Dollar	90	91
	Israeli Shekel	891	938
	Japanese Yen	3,856	3,864
	Norwegian Krona	286	298
	New Zealand Dollar	130	133
	Swedish Krona	95	98
	Singapore Dollar	14,150	14,884
	Total Foreign Currency Holdings	$ 108,297	$ 109,257
	Total Investments	$ 799,909,703	$ 1,034,158,983

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

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