



FIDELITY HEALTH SAVINGS ACCOUNT LUIS A DE LA CRUZ HEALTH SAVINGS ACCOUNT FIDELITY PERSONAL TRUST CO - CUSTODIAN

► **Account Number: 235-144184**

Envelope # BPZXS WB BBJBRW

LUIS A DE LA CRUZ
8215 SW 72ND AVE APT 805
MIAMI FL 33143-7789

Your Account Value: \$66,134.26

Change from Last Period: ▲ \$4,099.43

	This Period	Year-to-Date
Beginning Account Value	\$62,034.83	\$60,206.62
Additions	775.00	1,550.00
Change in Investment Value *	3,324.43	4,377.64
Ending Account Value **	\$66,134.26	\$66,134.26
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$66,134.26	

Contact Information

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

* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.

** Excludes unpriced securities.





Account Summary

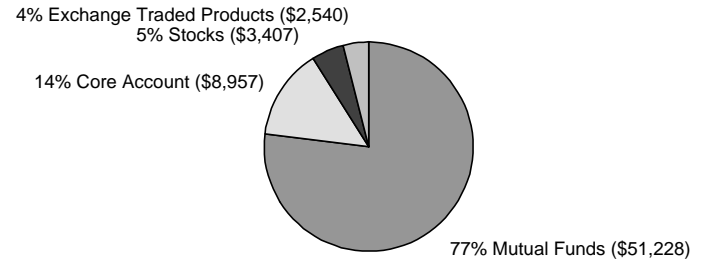
Account # 235-144184
LUIS A DE LA CRUZ - HEALTH SAVINGS ACCOUNT

Account Value: **\$66,134.26**

Account Holdings

Change in Account Value **▲ \$4,099.43**

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Ending Account Value Incl. AI	\$66,134.26	



Total Account Trades Mar 2023 - Feb 2024: 0

* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.

Top Holdings

Description	Value	Percent of Account
Fidelity 500 Index Fund	\$26,842	41%
Fidelity Contrafund: Class K	10,289	16
Jpmorgan Divers Mid Cap Growth Class I	8,090	12
Total	\$45,221	69%

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

Income Summary

	This Period	Year-to-Date
Tax-free	\$47.72	\$77.57
Total	\$47.72	\$77.57

Contributions and Distributions

	This Period	Year-to-Date
2024 Partic.	\$775.00	\$1,550.00

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Holdings

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LUIS A DE LA CRUZ - HEALTH SAVINGS ACCOUNT

Core Account

Description	Beginning Market Value Feb 1, 2024	Quantity Feb 29, 2024	Price Per Unit Feb 29, 2024	Ending Market Value Feb 29, 2024	Total Cost Basis	Unrealized Gain/Loss Feb 29, 2024	EAI (\$) / EY (%)
FDIC INSURED DEPOSIT AT WELLS FARGO HSA ^q NOT COVERED BY SIPC (QPISQ) -- Interest rate: 2.69% ^h	\$591.14	625.630	\$1.0000	\$625.63	not applicable	not applicable	-
FDIC INSURED DEPOSIT AT CITIBANK HSA ^q NOT COVERED BY SIPC (QPCIQ) -- Interest rate: 2.69% ^h	6,381.17	6,381.170	1.0000	6,381.17	not applicable	not applicable	-
FDIC INSURED DEPOSIT AT UMB BANK HSA ^q NOT COVERED BY SIPC (QUMCQ) -- Interest rate: 2.69% ^h	14.24	14.240	1.0000	14.24	not applicable	not applicable	-
FDIC INSURED DEPOSIT AT FIRST HORIZON HSA ^q NOT COVERED BY SIPC (QHFCQ) -- Interest rate: 2.69% ^h	319.23	319.230	1.0000	319.23	not applicable	not applicable	-
FDIC INSURED DEPOSIT AT JP MORGAN HSA ^q NOT COVERED BY SIPC (QHZHQ) -- Interest rate: 2.69% ^h	1,617.45	1,617.450	1.0000	1,617.45	not applicable	not applicable	-
Total Core Account (14% of account holdings)	\$8,923.23			\$8,957.72			-

Mutual Funds

Description	Beginning Market Value Feb 1, 2024	Quantity Feb 29, 2024	Price Per Unit Feb 29, 2024	Ending Market Value Feb 29, 2024	Total Cost Basis	Unrealized Gain/Loss Feb 29, 2024	EAI (\$) / EY (%)
Stock Funds							
FIDELITY 500 INDEX FUND(FXAIX)	\$25,033.70	151.439	\$177.2500	\$26,842.56	\$20,887.53	\$5,955.03	\$363.61 1.350%
FIDELITY CONTRAFUND: CLASS K (FCNKX)	9,258.81	556.166	18.5000	10,289.07	8,571.94	1,717.13	57.29 0.560
FIDELITY BLUE CHIP GROWTH(FBGRX)	2,136.99	11.982	194.7600	2,333.61	1,459.97	873.64	-
JPMORGAN DIVERS MID CAP GROWTH CLASS I (HLGEX)	7,387.52	161.386	50.1300	8,090.28	7,220.32	869.96	-
T ROWE PRICE LARGE CAP GROWTH INVESTOR (TRGOX)	3,452.36	50.703	72.4400	3,672.92	2,794.76	878.16	-

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Holdings

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LUIS A DE LA CRUZ - HEALTH SAVINGS ACCOUNT

Mutual Funds (continued)

Description	Beginning Market Value Feb 1, 2024	Quantity Feb 29, 2024	Price Per Unit Feb 29, 2024	Ending Market Value Feb 29, 2024	Total Cost Basis	Unrealized Gain/Loss Feb 29, 2024	EAI (\$) / EY (%)
Stock Funds (continued)							
Total Stock Funds (77% of account holdings)	\$47,269.38			\$51,228.44	\$40,934.52	\$10,293.92	\$420.90
Total Mutual Funds (77% of account holdings)	\$47,269.38			\$51,228.44	\$40,934.52	\$10,293.92	\$420.90

Exchange Traded Products

Includes exchange-traded funds (ETFs), exchange-traded notes (ETNs), and other exchange-traded vehicles.

Description	Beginning Market Value Feb 1, 2024	Quantity Feb 29, 2024	Price Per Unit Feb 29, 2024	Ending Market Value Feb 29, 2024	Total Cost Basis	Unrealized Gain/Loss Feb 29, 2024	EAI (\$) / EY (%)
Equity ETPs							
SPDR S&P500 ETF TRUST TRUST UNIT DEPOSITARY RECEIPT (SPY)	\$2,414.40	5.000	\$508.0800	\$2,540.40	\$1,779.25	\$761.15	\$33.17 1.310%
Total Equity ETPs(4% of account holdings)	\$2,414.40			2,540.40	1,779.25	761.15	33.17
Total Exchange Traded Products (4% of account holdings)	\$2,414.40			\$2,540.40	\$1,779.25	\$761.15	\$33.17

Stocks

Description	Beginning Market Value Feb 1, 2024	Quantity Feb 29, 2024	Price Per Unit Feb 29, 2024	Ending Market Value Feb 29, 2024	Total Cost Basis	Unrealized Gain/Loss Feb 29, 2024	EAI (\$) / EY (%)
Common Stock							
APPLE INC (AAPL)	\$1,844.00	10.000	\$180.7500	\$1,807.50	\$1,334.60	\$472.90	\$9.60 0.530%
NUVEEN GLOBAL HIGH INCOME FUND COM OF BEN INT USD0.01 (JGH)	1,583.82	126.000	12.7000	1,600.20	1,564.88	35.32	156.49 9.780
Total Common Stock (5% of account holdings)	\$3,427.82			\$3,407.70	\$2,899.48	\$508.22	\$166.09

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Holdings

Account # 235-144184
LUIS A DE LA CRUZ - HEALTH SAVINGS ACCOUNT

Stocks (continued)

Description	Beginning Market Value Feb 1, 2024	Quantity Feb 29, 2024	Price Per Unit Feb 29, 2024	Ending Market Value Feb 29, 2024	Total Cost Basis	Unrealized Gain/Loss Feb 29, 2024	EAI (\$) / EY (%)
Total Stocks (5% of account holdings)	\$3,427.82			\$3,407.70	\$2,899.48	\$508.22	\$166.09
Total Holdings				\$66,134.26	\$45,613.25	\$11,563.29	\$620.16

EAI **Estimated Annual Income (EAI) & Estimated Yield (EY)**- EAI is an estimate of annual income for a specific security position over the next rolling 12 months. EAI may be negative on short & EY positions. EY is calculated by dividing the current EAI for a security position by its statement closing date market value. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. Actual income and yield might be lower or higher than the estimated amounts. **For calculation details, refer to the "Additional Information and Endnotes" section.**

All positions held in cash account unless indicated otherwise.

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

h The stated Interest Rate is the interest rate effective for Cash Balances in your FDIC-Insured Deposit Sweep on the last day of the statement period.

q Customers are responsible for monitoring their total assets at the Program Bank to determine the extent of available FDIC insurance. Subject to the terms of the customer agreement, customers are reminded that funds are swept to a Program Bank the business day following the date that funds are credited to your account and until swept to a Program Bank, funds are covered by SIPC. For additional information, please see the FDIC-Insured Deposit Sweep Disclosures on Fidelity.com.

Activity

Securities Bought & Sold

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Transaction Cost	Amount
02/14	FIDELITY CONTRAFUND: CLASS K+ HSA ALLOCATION	316071703	You Bought	4.342	\$17.85000	-	-\$77.50
02/14	FIDELITY 500 INDEX FUND+ HSA ALLOCATION	315911750	You Bought	1.351	172.09000	-	-232.50
02/14	JPMORGAN DIVERS MID CAP GROWTH CLASS I+ HSA ALLOCATION	4812C1710	You Bought	1.609	48.16000	-	-77.50

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Activity

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LUIS A DE LA CRUZ - HEALTH SAVINGS ACCOUNT

Securities Bought & Sold (continued)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Transaction Cost	Amount
02/28	FIDELITY CONTRAFUND: CLASS K+ HSA ALLOCATION	316071703	You Bought	4.205	18.43000	-	-77.50
02/28	FIDELITY 500 INDEX FUND+ HSA ALLOCATION	315911750	You Bought	1.317	176.57000	-	-232.50
02/28	JPMORGAN DIVERS MID CAP GROWTH CLASS I+ HSA ALLOCATION	4812C1710	You Bought	1.552	49.92000	-	-77.50
Total Securities Bought						-	-\$775.00
Net Securities Bought & Sold						-	-\$775.00

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
02/01	NUVEEN GLOBAL HIGH INCOME FUND COM OF BEN INT USD0.01	67075G103	Dividend Received	-	-	\$13.04
02/15	APPLE INC	037833100	Dividend Received	-	-	2.40
02/16	FIDELITY CONTRAFUND: CLASS K	316071703	Reinvestment	0.731	18.09000	-13.23
02/16	FIDELITY CONTRAFUND: CLASS K	316071703	Dividend Received	-	-	8.27
02/16	FIDELITY CONTRAFUND: CLASS K	316071703	Long-Term Cap Gain	-	-	4.96
02/29	FDIC INSURED DEPOSIT	FDIC90986	Interest Earned	-	-	0.68
02/29	FDIC INSURED DEPOSIT	FDIC91034	Interest Earned	-	-	0.03
02/29	FDIC INSURED DEPOSIT	FDIC91109	Interest Earned	-	-	3.45
02/29	FDIC INSURED DEPOSIT	FDIC99318	Interest Earned	-	-	1.29
02/29	FDIC INSURED DEPOSIT	FDIC99359	Interest Earned	-	-	13.60
Total Dividends, Interest & Other Income						\$34.49

Contributions

Date	Reference	Description	Amount
02/13		Participant Cur Yr	\$387.50
02/27		Participant Cur Yr	387.50

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Activity

Account # 235-144184
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Contributions (continued)

Date	Reference	Description	Amount
Total Contributions			\$775.00

Core Fund Activity

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

Settlement Account

Date	Type	Transaction	Description	Quantity	Price	Amount	Balance
02/01	CASH	You Bought	FDIC INSURED DEPOSIT AT WELLS FARGO HSA NOT COVERED BY SIPC MORNING TRADE @ 1	13.040	\$1.0000	\$13.04	\$8,936.27
02/13	CASH	You Bought	FDIC INSURED DEPOSIT AT WELLS FARGO HSA NOT COVERED BY SIPC @ 1	387.500	1.0000	387.50	9,323.77
02/14	CASH	You Sold	FDIC INSURED DEPOSIT AT WELLS FARGO HSA NOT COVERED BY SIPC MORNING TRADE @ 1	-387.500	1.0000	-387.50	8,936.27
02/15	CASH	You Bought	FDIC INSURED DEPOSIT AT WELLS FARGO HSA NOT COVERED BY SIPC MORNING TRADE @ 1	2.400	1.0000	2.40	8,938.67
02/27	CASH	You Bought	FDIC INSURED DEPOSIT AT WELLS FARGO HSA NOT COVERED BY SIPC @ 1	387.500	1.0000	387.50	9,326.17
02/28	CASH	You Sold	FDIC INSURED DEPOSIT AT WELLS FARGO HSA NOT COVERED BY SIPC MORNING TRADE @ 1	-387.500	1.0000	-387.50	8,938.67
02/29	CASH	You Bought	FDIC INSURED DEPOSIT AT WELLS FARGO HSA NOT COVERED BY SIPC @ 1	19.050	1.0000	19.05	8,957.72
Total Core Fund Activity						\$34.49	

+ Prospectus sent under separate cover.

Estimated Cash Flow (Rolling as of February 29, 2024)

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Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
March 2024	--	--	\$13	--	\$91	--	\$104
April	--	--	13	8	--	--	21
May	--	--	15	--	--	--	15
June	--	--	13	--	91	--	104
July	--	--	13	8	--	--	21
August	--	--	15	--	29	--	44
September	--	--	13	--	91	--	104
October	--	--	13	8	--	--	21
November	--	--	15	--	--	--	15
December	--	--	13	--	91	--	104
January 2025	--	--	13	8	--	--	21
February	--	--	15	--	29	--	44
Total	--	--	\$164	\$32	\$422	--	\$618

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

Bond & CD Income includes interest payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Bond & CD Principal includes maturing principal payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

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

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

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

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

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

-- not available

Additional Information and Endnotes

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LUIS A DE LA CRUZ - HEALTH SAVINGS ACCOUNT

Estimated Annual Income (EAI) & Estimated Yield (EY) - EAI for fixed income is calculated using the coupon rate. For all other securities, EAI is calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. EY reflects only the income generated by an investment and not changes in its price which may fluctuate. Interest and dividend rates are subject to change at any time and may be affected by current and future economic, political and business conditions. EAI and EY are provided for informational purposes only and should not be used or relied on for making investment, trading or tax decisions. EAI and EY are based on data obtained from information providers believed to be reliable, but no assurance can be made as to accuracy, timeliness or completeness. **Please refer to the Help/Glossary on Fidelity.com for additional information regarding these calculations.**

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Income Summary Shows income by tax status for the statement and year-to-date periods. Except for interest income earned on, or distributed by, tax-exempt securities, Fidelity reports dividends and capital gains held in taxable accounts as taxable income. A portion of income reported as tax-exempt income may be subject to alternative minimum taxes and/or state and local taxes. In Traditional IRAs, Rollover IRAs, SEP-IRAs, SIMPLE IRAs and Keoghs, earnings are reported as tax-deferred income. In Roth IRAs and HSAs, earnings are reported as tax-exempt income as they may be federally tax-exempt if certain conditions are met.

Cost Basis, Gain/Loss, and Holding Period Information NFS is required to report certain cost basis and holding period information to the IRS on Form 1099-B. Unless otherwise specified, NFS applies the average cost method for open-end mutual funds and the first-in, first-out (FIFO) method for all other securities. Cost basis is adjusted for wash sales on securities with the same CUSIP held in the same account (unless your account receives mark-to-market reporting). Your statement may not reflect all adjustments required for tax purposes. Customers should consult their tax advisors for further information.

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

using the FIFO method if shares were purchased at different times or prices. **Statement Mailing** We deliver statements at least four times during the calendar year for any account with a balance.

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

Material Changes Please advise us of material changes in your investment objectives or financial situation related to your brokerage account(s).

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Additional Information About Your Brokerage Account, If Applicable

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SIPC Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with the SIPC up to \$500,000 (including cash claims limited to \$250,000). For details, including the SIPC brochure, please see www.sipc.org or call 1-202-371-8300. NFS has arranged for additional protection for cash and covered securities to supplement its SIPC coverage. Neither coverage protects against a decline in the market value of securities.

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FPWA Services Fidelity Go®, Fidelity Managed FidFoliosSM and Fidelity® Strategic Disciplines are advisory services offered by FPWA, a registered investment adviser. Fidelity® Strategic Disciplines includes the Breckinridge Intermediate Municipal Strategy, the Fidelity® Equity-Income Strategy, the Fidelity® Tax-Managed U.S. Equity Index Strategy, the Fidelity® U.S. Large Cap Equity Strategy, the Fidelity® International Equity Strategy, the Fidelity® Tax-Managed International Equity Index Strategy, the Fidelity® Intermediate Municipal Strategy and the Fidelity® Core Bond Strategy. Fidelity® Wealth Services are advisory services offered by FPWA or Fidelity Personal Trust Company, FSB (FPTC), a federal savings bank. Nondeposit investment products and trust services offered by FPTC and its affiliates are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency, are not obligations of any bank, and are subject to risk, including possible loss of principal. **These advisory services are provided for a fee.** FBS, NFS, FDC, FPWA and FPTC are direct or indirect subsidiaries of FMR LLC.

Miscellaneous Mutual fund shares, other securities held in your account, and insurance products are neither deposits nor obligations of, nor endorsed or guaranteed by, any bank or other depositing institution, nor are they federally insured by the FDIC or any other agency. If you request a reprint of your statement, the disclosure information may not be the same as the information originally provided. To confirm that an authorized, direct deposit has been made to your Fidelity Account or Fidelity Mutual Fund Account, call Fidelity at 1-800-544-5555.

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