



FIDELITY ACCOUNT NANDESH ZUTSHI - INDIVIDUAL TOD

► Account Number: Z04-546672

Envelope # BNKDKCBBBCNSN

NANDESH ZUTSHI
784 CREEKWATER TER APT 302
LAKE MARY FL 32746-6731

Your Account Value: \$99,209.30

Change Since January 1: ▲ \$45,418.73

Total Including Other Holdings¹: \$114,072.92

Beginning Account Value as of Jan 1, 2022 \$53,790.57

Additions 46,640.00

Subtractions -5.97

Transaction Costs, Fees & Charges -5.40

Change in Investment Value * -1,215.30

Ending Account Value as of Dec 31, 2022 ** \$99,209.30

Other Holdings¹

Stock Plans \$14,863.62

Total Including Other Holdings \$114,072.92

Contact Information

| | |
|---------------------------|----------------|
| Online | Fidelity.com |
| FAST®-Automated Telephone | (800) 544-5555 |
| Customer Service | (800) 544-6666 |
| Stock Plan Services | (800) 544-9354 |
| Sun 5pm - Sat 12am ET | |

FOR YOUR INFORMATION

This statement is not a replacement for your tax forms and may not reflect all adjustments necessary for your tax reporting purposes. Refer to your IRS tax forms including your Form(s) 1099 and Form(s) 5498, which will be mailed to you under separate cover.

¹ Other Holdings, including Assets Held Away, are provided for informational purposes only and may not be custodied at Fidelity Investments and may not reflect accurate values. See individual account listing for additional details.

* 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

Accounts Included in This Report

| Page | Account Type/Name | Account Number | Beginning Value | Ending Value |
|----------------------------|--|----------------|--------------------|--------------------|
| GENERAL INVESTMENTS | | | | |
| 3 | FIDELITY ACCOUNT NANDESH ZUTSHI - INDIVIDUAL TOD | Z04-546672 | \$53,790.57 | \$99,209.30 |
| | Ending Account Value | | \$53,790.57 | \$99,209.30 |

Other Holdings¹

| Page | Account Type/Name | Beginning Value | Ending Value |
|---|---|--------------------|-------------------------|
| STOCK PLAN | | | |
| <i>Items shown under "Stock Plans" represent your interests under your company's stock plans, for which Fidelity Stock Plan Services LLC provides administrative and record keeping services. Items shown under "Stock Plans" are not assets held in your Fidelity brokerage account, and therefore are not carried by NFS and are not covered by SIPC. Fidelity Stock Plan Services LLC provides this statement to you as part of administrative and recordkeeping services it provides to the company. See the Participant Agreement for details.</i> | | | |
| 8 | STOCK OPTIONS - UNITEDHEALTH STOCK OPTNS | \$0.00 | \$2,454.32 ^v |
| 9 | EMPLOYEE STOCK PURCHASE - UNITEDHEALTH CONTRIBUTION | 6,304.74 | 6,504.69 ^v |
| 10 | RESTRICTED STOCK UNITS - UNITEDHEALTH RSU | 0.00 | 5,904.61 ^v |
| | Total Including Other Holdings | \$60,095.31 | \$114,072.92 |

¹ Other Holdings, including Assets Held Away, are provided for informational purposes only and may not be custodied at Fidelity Investments and may not reflect accurate values. See individual account listing for additional details.

^v Stock Plan values are an estimate of current value. See the Stock Plan Section below for a complete description of the values shown. Values may be unvested and may not reflect withdrawable assets. This information is included on your statement solely as a service to you. It is derived from information provided by your company and Fidelity is not responsible for its accuracy.

Total Account Trades Jan 2022 - Dec 2022: 0



Account Summary

Account # Z04-546672
NANDESH ZUTSHI - INDIVIDUAL - TOD

Account Value: **\$99,209.30**

Change Since January 1 **▲ \$45,418.73**

| | |
|--|--------------------|
| Beginning Account Value as of Jan 1, 2022 | \$53,790.57 |
| Additions | 46,640.00 |
| Deposits | 46,640.00 |
| Subtractions | -5.97 |
| Transaction Costs, Fees & Charges | -5.40 |
| Taxes Withheld | -0.57 |
| Change in Investment Value * | -1,215.30 |
| Ending Account Value as of Dec 31, 2022 | \$99,209.30 |

| | |
|--------------------------------|--------------|
| Other Holdings ¹ | |
| Stock Plans | \$14,863.62 |
| Total Including Other Holdings | \$114,072.92 |

Total Account Trades Jan 2022 - Dec 2022: 0

¹ Other Holdings, including Assets Held Away, are provided for informational purposes only and may not be custodied at Fidelity Investments and may not reflect accurate values. See individual account listing for additional details.

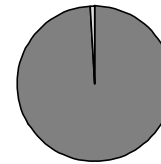
* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.

Account Holdings

Jan 1, 2022

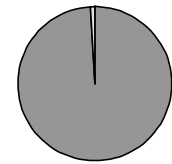
Dec 31, 2022

1% Core Account



99% Stocks

1% Core Account



99% Stocks

| Holding Type | Value | % of | Value | % of |
|--------------|-----------------|-----------------|-----------------|------------------|
| | Jan 1 | Portfolio Jan 1 | Dec 31 | Portfolio Dec 31 |
| Stocks | \$53,193 | 99% | \$98,315 | 99% |
| Core Account | 597 | 1 | 894 | 1 |
| Total | \$53,790 | 100% | \$99,209 | 100% |

Income Summary

| | Dec 31, 2022 |
|--------------------------|-----------------|
| Taxable | \$598.58 |
| Ordinary Dividends | |
| Dividends | 598.58 |
| Return of Capital | 15.00 |
| Total | \$613.58 |



Account # Z04-546672
NANDESH ZUTSHI - INDIVIDUAL - TOD

Core Account and Credit Balance Cash Flow

| | |
|---|---------------------|
| Beginning Balance as of Jan 1, 2022 | \$597.07 |
| Investment Activity | |
| Securities Bought | -\$61,891.96 |
| Dividends, Interest & Other Income ^D | 598.58 |
| Other Activity In | 14,886.42 |
| Other Activity Out | 70.00 |
| Total Investment Activity | -\$46,336.96 |
| Cash Management Activity | |
| Deposits | 46,640.00 |
| Taxes Withheld | -0.57 |
| Fees & Charges | -5.40 |
| Total Cash Management Activity | \$46,634.03 |
| Ending Balance as of Dec 31, 2022 | \$894.14 |

^D Includes dividend reinvestments.

Holdings

Core Account

| Description | Quantity | Price Per Unit | Total Market Value | Total Cost Basis | Unrealized Gain/Loss | Income Earned |
|---|----------|----------------|--------------------|------------------|----------------------|---------------|
| FIDELITY GOVERNMENT MONEY MARKET (SPAXX) -- 7-day yield: 3.84% | 894.140 | \$1.0000 | \$894.14 | not applicable | not applicable | \$9.83 |
| Total Core Account (1% of account holdings) | | | \$894.14 | | | \$9.83 |

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Holdings

Account # Z04-546672
NANDESH ZUTSHI - INDIVIDUAL - TOD

Stocks

| Description | Quantity | Price Per Unit | Total Market Value | Total Cost Basis | Unrealized Gain/Loss | Income Earned |
|--|-----------|----------------|--------------------|------------------|----------------------|---------------|
| Common Stock | | | | | | |
| PAYSAFE LTD COM USD0.001(POST REV SPLT) (PSFE) | 3.000 | \$13.8900 | \$41.67 | \$108.46 | -\$66.79 | - |
| AB INTL GROUP CORP COM(ABQQ) | 1,250.000 | 0.0006 | 0.75 | 100.00 | -99.25 | - |
| ADVERUM BIOTECHNOLOGIES INC COM (ADVM) | 75.000 | 0.5795 | 43.46 | 224.76 | -181.30 | - |
| ALLAKOS INC COM(ALLK) | 50.000 | 8.4200 | 421.00 | 353.52 | 67.48 | - |
| ALPHABET INC CAP STK CL A(GOOG) | 155.000 | 88.2300 | 13,675.65 | 17,651.74 | -3,976.09 | - |
| AMAZON.COM INC (AMZN) | 157.000 | 84.0000 | 13,188.00 | 17,388.14 | -4,200.14 | - |
| APPLE INC (AAPL) | 21.000 | 129.9300 | 2,728.53 | 2,766.41 | -37.88 | 18.20 |
| ARCTURUS THERAPEUTICS HLDGS COM (ARCT) | 5.000 | 16.9600 | 84.80 | 153.50 | -68.70 | - |
| ARTIFICIAL INTELLIGENCE TECHNO COM NEW (AITX) | 4,583.000 | 0.0057 | 26.12 | 209.40 | -183.28 | - |
| ATEA PHARMACEUTICALS INC COM (AVIR) | 126.000 | 4.8100 | 606.06 | 1,485.94 | -879.88 | - |
| ATHIRA PHARMA INC COM(ATHA) | 50.000 | 3.1700 | 158.50 | 319.28 | -160.78 | - |
| BALLARD PWR SYS INC NEW COM ISIN #CA0585861085 SEDOL #2072717 (BLDP) | 30.000 | 4.7900 | 143.70 | 612.61 | -468.91 | - |
| BRIDGEBIO PHARMA INC COM(BBIO) | 19.000 | 7.6200 | 144.78 | 207.86 | -63.08 | - |
| CBD LIFE SCIENCES INC COM(CBDL) | 1,000.000 | - | unavailable | 0.60 | unavailable | - |
| CHECKPOINT THERAPEUTICS INC COM NEW (CKPT) | 5.000 | 5.1100 | 25.55 | 82.34 | -56.79 | - |
| QUINCE THERAPEUTICS INC COM (QNCX) | 50.000 | 0.6374 | 31.87 | 519.30 | -487.43 | - |
| CUE BIOPHARMA INC COM(CUE) | 30.000 | 2.8500 | 85.50 | 169.33 | -83.83 | - |
| CYMABAY THERAPEUTICS INC COM (CBAY) | 100.000 | 6.2700 | 627.00 | 397.50 | 229.50 | - |
| DECIPHERA PHARMACEUTICALS INC COM (DCPH) | 50.000 | 16.3900 | 819.50 | 466.21 | 353.29 | - |
| DISNEY WALT CO COM (DIS) | 20.000 | 86.8800 | 1,737.60 | 2,815.34 | -1,077.74 | - |
| EHEALTH INC (EHTH) | 15.000 | 4.8400 | 72.60 | 454.94 | -382.34 | - |
| EVOFEM BIOSCIENCES INC COM NEW (EVFM) | 75.000 | 0.0640 | 4.80 | 158.58 | -153.78 | - |

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Holdings

Account # Z04-546672
NANDESH ZUTSHI - INDIVIDUAL - TOD

Stocks (continued)

| Description | Quantity | Price Per Unit | Total Market Value | Total Cost Basis | Unrealized Gain/Loss | Income Earned |
|--|-----------|----------------|--------------------|------------------|----------------------|---------------|
| Common Stock (continued) | | | | | | |
| META PLATFORMS INC CLASS A COMMON STOCK (META) | 10.000 | 120.3400 | 1,203.40 | 2,227.27 | -1,023.87 | - |
| FREQUENCY THERAPEUTICS INC COM (FREQ) | 125.000 | 3.8500 | 481.25 | 689.15 | -207.90 | - |
| FUELCELL ENERGY INC COM (FCEL) | 50.000 | 2.7800 | 139.00 | 827.99 | -688.99 | - |
| HEALTH DISCOVERY CORP COM (HDVY) | 909.000 | - | unavailable | 199.98 | unavailable | - |
| HYZON MOTORS INC COM CL A (HYZN) | 15.000 | 1.5500 | 23.25 | 91.29 | -68.04 | - |
| IOVANCE BIOTHERAPEUTICS INC COM (IOVA) | 15.000 | 6.3900 | 95.85 | 104.98 | -9.13 | - |
| KYN CAP GROUP INC COM (KYNC) | 3,000.000 | 0.0004 | 1.20 | 52.80 | -51.60 | - |
| LIFESTANCE HEALTH GROUP INC COM (LFST) | 10.000 | 4.9400 | 49.40 | 124.09 | -74.69 | - |
| MEI PHARMA INC COM USD0.00000002 (MEIP) | 275.000 | 0.2436 | 66.99 | 287.70 | -220.71 | - |
| MATTERPORT INC COM CL A (MTTR) | 20.000 | 2.8000 | 56.00 | 183.56 | -127.56 | - |
| MICROSOFT CORP (MSFT) | 18.000 | 239.8200 | 4,316.76 | 3,997.55 | 319.21 | 32.70 |
| MICRON TECHNOLOGY INC (MU) | 7.000 | 49.9800 | 349.86 | 518.53 | -168.67 | 3.02 |
| NIO INC SPON ADS EACH REP 1 ORD SHS CLASS A (NIO) | 20.000 | 9.7500 | 195.00 | 439.86 | -244.86 | - |
| NETFLIX INC (NFLX) | 2.000 | 294.8800 | 589.76 | 448.59 | 141.17 | - |
| NET SAVINGS LINK INC (NSAV) | 1,500.000 | 0.0025 | 3.75 | 71.70 | -67.95 | - |
| NUCANA PLC SPON ADR EACH REP 1 ORD SHS (NCNA) | 20.000 | 0.6600 | 13.20 | 60.45 | -47.25 | - |
| NVIDIA CORPORATION COM (NVDA) | 7.000 | 146.1400 | 1,022.98 | 1,250.44 | -227.46 | 0.76 |
| OCUGEN INC COM (OCGN) | 210.000 | 1.3000 | 273.00 | 1,680.41 | -1,407.41 | - |
| OPTEC INTL INC COM (OPTI) | 833.000 | 0.0007 | 0.58 | 49.77 | -49.19 | - |
| PALANTIR TECHNOLOGIES INC CL A (PLTR) | 30.000 | 6.4200 | 192.60 | 606.21 | -413.61 | - |
| PAYPAL HLDGS INC COM (PYPL) | 3.000 | 71.2200 | 213.66 | 369.57 | -155.91 | - |
| PLUG POWER INC (PLUG) | 15.000 | 12.3700 | 185.55 | 389.07 | -203.52 | - |
| QUANTUMSCAPE CORP COM CL A (QS) | 18.000 | 5.6700 | 102.06 | 729.54 | -627.48 | - |
| REVANCE THERAPEUTICS INC (RVNC) | 20.000 | 18.4600 | 369.20 | 277.91 | 91.29 | - |
| ROLLS ROYCE HOLDINGS SPON ADR EACH REP 1 ORD SHS (RYCEY) | 250.000 | 1.1210 | 280.25 | 326.68 | -46.43 | - |
| SALESFORCE INC COM (CRM) | 20.000 | 132.5900 | 2,651.80 | 4,379.05 | -1,727.25 | - |

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Holdings

Account # Z04-546672
NANDESH ZUTSHI - INDIVIDUAL - TOD

Stocks (continued)

| Description | Quantity | Price Per Unit | Total Market Value | Total Cost Basis | Unrealized Gain/Loss | Income Earned |
|--|----------|----------------|--------------------|---------------------|----------------------|-----------------|
| Common Stock (continued) | | | | | | |
| SEA LIMITED ADS EACH REP ONE CLASS A ORD SHS (SE) | 11.000 | 52.0300 | 572.33 | 2,420.91 | -1,848.58 | - |
| SESEN BIO INC COM (SESN) | 50.000 | 0.6095 | 30.47 | 79.00 | -48.53 | - |
| SNDL INC COM ISIN #CA83307B1013 (SNDL) | 30.000 | 2.0900 | 62.70 | 448.71 | -386.01 | - |
| TAIWAN SEMICONDUCTOR MANUFACTURING SPON ADS EACH REP 5 ORD TWD10 (TSM) | 3.000 | 74.4900 | 223.47 | 300.48 | -77.01 | 2.74 |
| UNITED MICR ELCTRNS ADR REP 5 ORD (UMC) | 30.000 | 6.5300 | 195.90 | 326.89 | -130.99 | 15.00 |
| UNITEDHEALTH GROUP INC (UNH) | 90.588 | 530.1800 | 48,028.10 | 32,979.30 | 15,048.80 | 523.44 |
| UNITY BIOTECHNOLOGY INC COM NEW (UBX) | 15.000 | 2.7400 | 41.10 | 116.31 | -75.21 | - |
| VIKING ENERGY GROUP INC COM NEW (VKIN) | 100.000 | 0.3250 | 32.50 | 78.25 | -45.75 | - |
| VIKING THERAPEUTICS INC COM USD0.00001 (VKTX) | 50.000 | 9.4000 | 470.00 | 326.75 | 143.25 | - |
| VISA INC (V) | 5.000 | 207.7600 | 1,038.80 | 1,017.28 | 21.52 | 7.89 |
| WORKHORSE GROUP INC COM NEW (WKHS) | 50.000 | 1.5200 | 76.00 | 505.74 | -429.74 | - |
| Total Common Stock (99% of account holdings) | | | \$98,315.16 | \$105,629.52 | -\$7,113.78 | \$603.75 |
| Total Stocks (99% of account holdings) | | | \$98,315.16 | \$105,629.52 | -\$7,113.78 | \$603.75 |
| Total Holdings | | | \$99,209.30 | \$105,629.52 | -\$7,113.78 | \$613.58 |

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.



Activity

Account # Z04-546672
NANDESH ZUTSHI - INDIVIDUAL - TOD

Trades Pending Settlement on December 31, 2022

| Trade Date | Settlement Date | Security Name | Symbol/ CUSIP | Description | Quantity | Price | Amount |
|--|-----------------|---------------|------------------|-------------|----------|-------------|------------------|
| 12/29 | 01/03 | APPLE INC | AAPL | Bought | 2.0000 | \$128.79140 | -\$257.58 |
| 12/29 | 01/03 | APPLE INC | AAPL | Bought | 2.0000 | 129.97500 | -259.95 |
| Total Trades Pending Settlement | | | | | | | -\$517.53 |

Stock Plans

Items shown under "Stock Plans" represent your interests under your company's stock plans, for which Fidelity Stock Plan Services LLC provides administrative and record keeping services. Items shown under "Stock Plans" are not assets held in your Fidelity brokerage account, and therefore are not carried by NFS and are not covered by SIPC. Fidelity Stock Plan Services LLC provides this statement to you as part of administrative and recordkeeping services it provides to the company. See the Participant Agreement for details.

Stock Options - UNITEDHEALTH STOCK OPTNS

Stock Options Summary

| | Number of Options January 1, 2022 | Price Per Share January 1, 2022 | Total Value 3 January 1, 2022 | Number of Options December 31, 2022 | Price Per Share December 31, 2022 | Total Value 3 December 31, 2022 |
|------------------------|--------------------------------------|------------------------------------|----------------------------------|--|--------------------------------------|------------------------------------|
| Total Invested Options | 0 | \$0.00000 | \$0.00 | 44 | \$530.18000 | \$2,454.32 |
| Total Options | 0 | \$0.00000 | \$0.00 | 44 | \$530.18000 | \$2,454.32 |

Grant Balances

| Grant Date | Expiration Date | Grant ID | Grant 4 Type | Grant Price | Total Options January 1, 2022 | Options Exercised | Options Granted | Options Cancelled | Total Options December 31, 2022 | Total Value 3 Of Options |
|-------------------------|-----------------|-----------|-----------------|-------------|----------------------------------|----------------------|--------------------|----------------------|------------------------------------|-----------------------------|
| 02/14/2022 ⁵ | 02/14/2032 | 2020NQ217 | NSO | \$474.40 | 0 | 0 | 44 | 0 | 44 | \$2,454.32 |
| Total | | | | | 0 | 0 | 44 | 0 | 44 | \$2,454.32 |

Grant Transaction Details

| Transaction Date | Grant Date | Grant ID | Grant 4 Type | Transaction Type | Quantity | Fair Market Value Per Share |
|------------------|------------|-----------|-----------------|------------------|----------|--------------------------------|
| 02/25/2022 | 02/14/2022 | 2020NQ217 | NSO | Grant | 44.00 | \$0.00 |

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Stock Plans

Account # Z04-546672
NANDESH ZUTSHI - INDIVIDUAL - TOD

Stock Options - UNITEDHEALTH STOCK OPTNS (continued)

- 3 Stock Options values are calculated using the previous price per share minus the grant price from Grant Balance Section multiplied by the number of Options or zero, whichever is greater. Fair Market Value is determined under your Plan rules and Option grant. Actual values of exercises may vary.
- 4 NSO = Non-Qualified Stock Option
- 5 A new Option granted to you from your company during your statement period.

Employee Stock Purchase - UNITEDHEALTH CONTRIBUTION

Employee Stock Purchase Contribution Summary

| Offering Period | Plan Type | Payroll Deduction | Employee Contributions (less withdrawals And adjustments) | Total Withdrawals | Total Adjustments |
|---------------------------------------|--------------------------|-------------------|---|-------------------|-------------------|
| 07/02/2022-01/01/2023 | Section 423 Qualified | 10.000% | \$6,504.69 | \$0.00 | \$0.00 |
| Future Offering Periods | | 10.000% | | | |
| Total for all Offering Periods | | | \$6,504.697 | \$0.00 8 | \$0.0011 |

Employee Stock Purchase Summary

| Offering Period | Description | Purchase Date | Purchase Price | Purchase Date Fair Market Value | Shares Purchased | Gain from Purchase |
|---------------------------------------|-------------------|---------------|----------------|------------------------------------|---------------------|-----------------------|
| 01/02/2022-07/01/2022 | Employee Purchase | 07/01/2022 | \$465.66000 | \$517.400 | 18.167 | \$940.00 |
| Total for all Offering Periods | | | | | 18.167 | \$940.00 |

- 7 Employee Contribution balance reflects accumulated cash amount of payroll deductions in Employee Stock Purchase.
- 8 Total withdrawal values include cumulative withdrawals taken during the offering period.
- 11 Adjustment reflects a correction to or change in the outstanding contribution balance.



Stock Plans

Account # Z04-546672
NANDESH ZUTSHI - INDIVIDUAL - TOD

Restricted Stock Units - UNITEDHEALTH RSU

Restricted Stock Units Summary

| | Unvested Units January 1, 2022 | Price Per Share January 1, 2022 | Total Value 9 January 1, 2022 | Unvested Units December 31, 2022 | Price Per Share December 31, 2022 | Total Value 9 December 31, 2022 |
|----------------------|-----------------------------------|------------------------------------|----------------------------------|-------------------------------------|--------------------------------------|------------------------------------|
| Total Unvested Units | 0 | \$0.00000 | \$0.00 | 11 | \$530.18000 | \$5,904.61 |

Unit Balances

| Grant Date | Grant ID | Unvested Units January 1, 2022 | Units 12 Vested | Units Granted | Units 10 Cancelled | Unvested Units December 31, 2022 | Value of 9 Unvested Units |
|-------------------------|------------|-----------------------------------|--------------------|------------------|-----------------------|-------------------------------------|---------------------------------|
| 02/14/2022 ⁵ | 2020RSU329 | 0.00 | 0.00 | 11.14 | 0.00 | 11.13 | \$5,904.61 |
| Total | | 0.00 | 0.00 | 11.14 | 0.00 | 11.13 | \$5,904.61 |

Grant Transaction Details

| Transaction Date | Grant Date | Grant ID | Grant 4 Type | Transaction Type | Quantity | Fair Market Value Per Share |
|------------------|------------|------------|-----------------|------------------------------------|----------|--------------------------------|
| 02/25/2022 | 02/14/2022 | 2020RSU329 | RSU | Grant | 11.00 | \$0.00 |
| 03/22/2022 | 02/14/2022 | 2020RSU329 | RSU | Grant DIVIDEND EQUIVALENT 16 | 0.03 | 0.00 |
| 06/28/2022 | 02/14/2022 | 2020RSU329 | RSU | Grant DIVIDEND EQUIVALENT 16 | 0.03 | 0.00 |
| 09/20/2022 | 02/14/2022 | 2020RSU329 | RSU | Grant DIVIDEND EQUIVALENT 16 | 0.03 | 0.00 |
| 12/13/2022 | 02/14/2022 | 2020RSU329 | RSU | Grant DIVIDEND EQUIVALENT 16 | 0.03 | 0.00 |

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Stock Plans

Account # Z04-546672
NANDESH ZUTSHI - INDIVIDUAL - TOD

Restricted Stock Units - UNITEDHEALTH RSU (continued)

- 4 *RSU =Restricted Stock Units*
- 5 *A new Unit granted to you from your company during your statement period.*
- 9 *Restricted Stock Units values are calculated using the previous per share price multiplied by the number of unvested Units, but not including unaccepted Units. Fair Market Value is determined under your Plan rules and Unit grant. The above calculation and Fair Market Value determination is not applicable to cash based plans. Please refer to your Unit agreement for your actual Unit values and payment calculation.*
- 10 *Units cancelled include expirations, forfeitures, and cancellations.*
- 12 *Units vested includes the units withheld for your total cost, tax withholding, and any applicable fees.*
- 16 *This transaction is an adjustment due to company initiated event, refer to your corporate communications for details.*



Information About Your Fidelity Statement

Lost or Stolen Cards For 24-Hour worldwide customer service, call 800-529-2164 for American Express or 800-323-5353 for Fidelity® Debit Card.

Additional Investments with Fidelity Make checks payable to Fidelity Investments. Include your account number on the check. For retirement and health savings accounts (HSA), designate in the memo field whether your contribution is for the current or prior year. Mail checks or other inquiries to: Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0003.

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

Additional Information About Your Brokerage Account, If Applicable

Free credit balances (FCB) are funds payable to you on demand. FCB are subject to open commitments such as uncleared checks and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is swept to a core position, you can liquidate the core position and have the proceeds sent to you or held in your account subject to the terms of your account agreement. Required rule 10b-10(a) information not contained herein will be provided on written request. Fidelity may use this free credit balance in connection with its business, subject to applicable law. **Assets Separate from Your Brokerage Account** Only securities in the margin portion of your brokerage account contribute to margin and maintenance requirements. Other Assets, which may be reported on your statement, including insurance products that are distributed by FBS and Fidelity Insurance Agency, Inc. and mutual fund only accounts held directly with the fund (Fidelity Mutual Fund Accounts) are not carried by NFS, not covered by the Securities Investor Protection Corporation (SIPC) and do not count toward your margin and maintenance requirements. Assets held in brokerage accounts managed by Fidelity Personal and Workplace Advisors LLC (FPWA) are carried by NFS and covered by SIPC but do not contribute to your margin and maintenance requirements. **Short Account Balances** Securities sold short are held in a segregated short account. These securities are marked-to-market for margin purposes, and any increase or decrease from the previous week's value is transferred weekly to your margin account. Fidelity represents your short account balance as of the last weekly mark-to-market, not as of the statement end date. **Information About Your Option Transactions** Each transaction confirmation previously delivered to you contains full information about commissions and other charges, and such information is available promptly upon request. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description is available upon request. Short positions in American-style options are liable for assignment anytime. The writer of a European-style option is subject to exercise assignment only during the exercise period. For more information, please call Fidelity at 800-544-6666. **Equity Dividend Reinvestment** Shares credited to your account resulted from transactions by FBS acting as agent for your account, or the Depository Trust Company (DTC). **Price Information/Total Market Value** The Total Market Value has been calculated out to 9 decimal places but the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency with which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g. \$1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. In certain situations, a price may be derived from a single market participant, also known as a "single broker quote". The prices provided are not firm bids or offers. Certain securities may reflect as N/A or unavailable where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not closely reflect the

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).

Mutual Funds and Performance Before investing, consider the funds' investment objectives, risks, charges and expenses. Contact Fidelity for a prospectus containing this information. Read it carefully. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted. Visit Fidelity.com/performance for most recent month-end performance.

Sales Loads & Fees Each fund reserves the right to terminate or modify its exchange privilege in the future. In connection with (i) access to, purchase, sale, exchange or redemption of, and/or maintenance of positions in mutual funds, ETFs and other investment products ("funds") or (ii) infrastructure needed to support such funds, some funds, or their investment affiliates, pay FBS and/or NFS sales loads and 12b-1 fees described in the prospectus as well as additional compensation for shareholder services, start-up fees, platform support and maintenance, and marketing, engagement and analytics programs. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by FBS or NFS will be furnished to you upon written request. At the time you purchase shares of funds those shares will be assigned either a load, transaction fee (TF) or no transaction fee (NTF) status. When you subsequently sell those shares, any fees applicable to your transaction will be assessed based on the status assigned to the shares at the time of purchase.

value at which the security may be sold or purchased based on various market factors. The sale or redemption of any fixed income security prior to maturity may result in a loss. Prices for Certificates of Deposits (CDs) on your statement are generally estimates and are not based on actual market prices. The secondary market for CDs is generally illiquid. You should always request a current valuation for your securities prior to making a financial decision or placing an order.

Executing Orders on the Floor of the NYSE The Floor broker may permit the Designated Market Maker to trade on parity with the order for some or all of the executions associated with filling that order, where such permission would not be inconsistent with the broker's best execution obligations.

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.

Fidelity Investments Fidelity Distributors Company LLC (FDC) is the distributor for Fidelity Funds with marketing and shareholder services provided by FBS or NFS. **Brokerage services are provided by FBS, which clears all transactions through its affiliate, NFS. NFS carries all brokerage accounts. FBS and NFS are members of the NYSE and SIPC.** Upon written request, Fidelity will mail an NFS financial statement, which is also available for inspection at its office. Fidelity Investments (with pyramid logo) is a trademark of FMR LLC.

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.

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