

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This report is required by law: Section 5(c)(1) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102(a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Edward F. Manzi, Jr.

Name of the Holding Company Director and Official

Chairman & CEO

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official

3/20/2023
 Date of Signature

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2022

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Fidelity Mutual Holding Company

Legal Title of Holding Company

9 Leominster Connector

(Mailing Address of the Holding Company) Street / P.O. Box

Leominster

MA

01453

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Robert Nowotny

Controller

Name

Title

(978) 870-1362

Area Code / Phone Number / Extension

(978) 345-5865

Area Code / FAX Number

rnowotny@fidelitybankonline.com

E-mail Address

Address (URL) for the Holding Company's web page

For Federal Reserve Bank Use Only	
RSSD ID _____	
C.I. _____	

Is confidential treatment requested for any portion of this report submission?	0=No 1=Yes <input checked="" type="radio"/>
In accordance with the General Instructions for this report (check only one),	
1. a letter justifying this request is being provided along with the report	<input type="checkbox"/>
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."	

Report Item 1: Annual Report to Shareholders

For holding companies not registered with the SEC, **indicate status of Annual Report to Shareholders:**

- is included with the FR Y-6 report
 will be sent under separate cover
 is not prepared

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

- Yes No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

- Yes No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

Report Item 2b: Domestic Branch Listing

- Yes No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

Report Item 3: Securities Holders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Life Design Holding Company

Legal Title of Subsidiary Holding Company

9 Leominster Connector

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Leominster MA 01453
City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

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(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

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City State Zip Code

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(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

Form FR Y-6
Fidelity Mutual Holding Company
Fiscal Year Ending December 31, 2022

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries) of other businesses)	(3)(c) Title & Position with Other Businesses (include names of subsidiaries)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List Names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Edward F. Manzi, Jr. Groton, MA, USA	n/a	Chairman/CEO Director	Chairman/CEO, Director Life Design Holding Co., Chairman/CEO, Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
John H. Allen Barre, MA USA	Life Insurance Agent	Director	Director, Life Design Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	Agent for NY Life Ins Co. (100%) Allen Vineyard (100%)
Maureen Marshall Barre, MA, USA	Retired Superintendent of Schools	Director	Director, Life Design Holding Co., Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Alvin B. Collins Groton, MA, USA	Contractor	Clerk/Director	Clerk/Director, Life Design Holding Co. Clerk/Director, Fidelity Co-operative Bank	Sole Owner	0%	0%	Habitat Advisory Group (100%)
Brian Cirelli Barre, MA, USA	Realtor	Director	Director, Life Design Holding Co. Director, Fidelity Co-operative Bank	Sole Owner	0%	0%	Cirelli Real Estate (100%)

Form FR-Y6, Fidelity Mutual Holding Company, Report #4 Insiders, 12/31/22 (cont.)

Ronald LeBlanc Leominster, MA, USA	retired	Director	Director, Life Design Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Ronald Marchetti Shirley, MA, USA	retired	Director	Director, Life Design, Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Patricia Leonhardt Fitchburg, MA, USA	retired	Director	Director, Fidelity Mutual Holding Co., Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
C. Deborah Phillips Fitchburg, MA, USA	Lawyer	Director	Director, Fidelity Mutual Holding Co., Director, Fidelity Co-operative Bank	Partner - Nickless, Phillips and O'Connor	0%	0%	n/a
Ronald L. Salois Sutton, MA	Wholesale Beverage Distributor	Director	Director, Life Design Holding Co. Director, Fidelity Co-operative Bank	Owner	0%	0%	Atlas Distributing Inc. (50%)
Winfield Brown Cambridge, MA, USA	President & CEO	Director	Director, Life Design Holding Co. Director, Fidelity Co-operative Bank	Heywood Hospital	0%	0%	n/a
Mary Ritter Holden, MA, USA	Chief Strategy & Govt. Programs Officer	Director	Director, Life Design Holding Co. Director, Fidelity Co-operative Bank	Fallon Health	0%	0%	n/a
Janet S. Chambers Leominster, MA, USA	CPA	Director	Director, Life Design Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Edward J. McLaughlin, Jr Leominster, MA, USA	Director of National Accounts	Director	Director, Life Design, Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a

Form FR-Y6, Fidelity Mutual Holding Company, Report #4 Insiders, 12/31/22 (concluded)

Dean R. Sweeney Winchendon, MA, USA	Account Manager	Director	Director, Life Design, Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Christopher W. McCarthy Ashburnham, MA, USA	n/a	President /COO	President/COO Life Design Holding Co., & Fidelity Co-operative Bank	n/a	0%	0%	FanJeans, Inc. (100%)
Deborah Sendrowski Sterling, MA, USA	n/a	Sr. Vice President Human Resources	SVP/Chief Human Resource Officer, Life Design Holding Co. & Fidelity Co-operative Bank	n/a	0%	0%	Retrieve Life LLC (50%)
Joseph Silva Uxbridge, MA USA	n/a	Sr. Vice President Chief Lending Officer	SVP/Chief Lending Officer Life Design Holding Co. & Fidelity Co-operative Bank	n/a	0%	0%	n/a
Joann Marsili Archbald, PA	n/a	n/a	EVP/Chief Mktng Officer Life Design Holding Co. & Fidelity Co-operative Bank	n/a	0%	0%	n/a
Nancy Coyle North Reading, MA	n/a	Executive V.P.	EVP/Chief Financial Officer, Life Design Holding Co & Fidelity Co-operative Bank	n/a	0%	0%	n/a

Form FR Y-6
Life Design Holding Company
Fiscal Year Ending December 31, 2022

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries) of other businesses)	(3)(c) Title & Position with Other Businesses (include names of subsidiaries)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List Names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Edward F. Manzi, Jr. Groton, MA, USA	n/a	Chairman/CEO/ Director	Chairman/CEO, Director Fidelity Mutual Holding Co., Chairman/CEO, Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
John H. Allen Barre, MA, USA	Life Insurance Agent	Director	Director, Fidelity Mutual Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	Agent for NY Life Ins Co. (100%) Allen Vineyard (100%)
Brian Cirelli Barre, MA, USA	Realtor	Director	Director, Fidelity Mutual Holding Co. Director, Fidelity Co-operative Bank	Sole Owner	0%	0%	Cirelli Real Estate (100%)
Maureen Marshall Barre, MA, USA	Retired Superintendent of Schools	Director	Director, Fidelity Mutual Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Alvin B. Collins Groton, MA, USA	Contractor	Clerk/Director	Clerk/Director Fidelity Mutual Holding Co, Director Fidelity Co-operative Bank	Sole Owner	0%	0%	Habitat Advisory Group (100%)

Form FR-Y6, Life Design Holding Company, Report #4 Insiders, 12/31/22 (cont.)

Ronald LeBlanc Leominster, MA, USA	retired	Director	Director, Fidelity Mutual Holding Co., Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Ronald Marchetti Shirley, MA, USA	retired	Director	Director, Fidelity Mutual Holding Co., Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Patricia Leonhardt Fitchburg, MA, USA	retired	Director	Director, Fidelity Mutual Holding Co., Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
C. Deborah Phillips Fitchburg, MA, USA	Lawyer	Director	Director, Fidelity Mutual Holding Co., Director, Fidelity Co-operative Bank	Partner - Nickless, Phillips and O'Connor	0%	0%	n/a
Ronald L. Salois Sutton, MA, USA	Wholesale Beverage Distributor	Director	Director, Fidelity Mutual Holding Co., Director, Fidelity Co-operative Bank	Owner	0%	0%	Atlas Distributing, Inc (50%)
Winfield Brown Cambridge, MA, USA	President & CEO	Director	Director, Fidelity Mutual Holding Co., Director, Fidelity Co-operative Bank	Heywood Hospital	0%	0%	n/a
Mary Ritter Holden, MA, USA	Chief Strategy & Govt. Programs Officer	Director	Director, Fidelity Mutual Holding Co., Director, Fidelity Co-operative Bank	Fallon Health	0%	0%	n/a
Janet S. Chambers Leominster, MA, USA	CPA	Director	Director, Fidelity Mutual Holding Co., Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Edward J. McLaughlin, Jr Leominster, MA, USA	Director of National Accounts	Director	Director, Fidelity Mutual Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a

Form FR-Y6, Life Design Holding Company, Report #4 Insiders, 12/31/22 (concluded)

Dean R. Sweeney Winchendon, MA, USA	Account Manager	Director	Director, Fidelity, Mutual Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Christopher W. McCarthy Ashburnham, MA, USA	n/a	President /COO	President/COO Fidelity Mutual Holding Co., & Fidelity Co-operative Bank	n/a	0%	0%	FanJeans, Inc. (100%)
Joseph Silva Uxbridge, MA, USA	n/a	Sr.Vice.President	SVP/Chief Lending Officer Fidelity Mutual Holding Co. & Fidelity Co-operative Bank	n/a	0%	0%	n/a
Deborah Sendrowski Sterling, MA, USA	n/a	Sr. Vice President Human Resources	SVP/Chief Human Resource Officer, Fidelity Mutual Holding Co. & Fidelity Co-operative Bank	n/a	0%	0%	Retrieve Life LLC (50%)
Joann Marsili Archbald, PA	n/a	n/a	EVP/Chief Mktng Officer Fidelity Mutual Holding Co. & Fidelity Co-operative Bank	n/a	0%	0%	n/a
Nancy Coyle North Reading, MA	n/a	Executive V.P.	EVP/Chief Financial Officer, Fidelity Mutual Holding Co & Fidelity Co-operative Bank	n/a	0%	0%	n/a

Form FR Y-6
Fidelity Co-operative Bank
Fiscal Year Ending December 31, 2022

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List Names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Edward F. Manzi, Jr. Groton, MA, USA	n/a	Chairman/CEO Director	Chairman/CEO/Director Fidelity Mutual Holding Co. and Life Design Holding Co.	n/a	0%	0%	n/a
Alvin B. Collins Groton, MA, USA	Contractor	Clerk/Director	Clerk/Director, Fidelity Mutual Holding Co and Life Design Holding Co.	Sole Owner	0%	0%	Habitat Advisory Group (100%)
Ronald LeBlanc Leominster, MA, USA	retired	Director	Director, Fidelity Mutual Holding Co. and Life Design Holding Co.	n/a	0%	0%	n/a
Ronald Marchetti Shirley, MA, USA	retired	Director	Director, Fidelity Mutual Holding Co. and Life Design Holding Co.	n/a	0%	0%	n/a

Form FR-Y6, Fidelity Co-operative Bank, Report #4 Insiders, 12/31/22 (cont.)

Patricia Leonhardt Fitchburg, MA, USA	retired	Director	Director, Fidelity Mutual Holding Co., Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
C. Deborah Phillips Fitchburg, MA, USA	Lawyer	Director	Director, Fidelity Mutual Holding Co., Director, Fidelity Co-operative Bank	Partner Nickless, Philips and O'Connor	0%	0%	n/a
Ronald L. Salois Sutton , MA, USA	Wholesale Beverage Distributor	Director	Director, Fidelity Mutual Holding Co. and Life Design Holding Co.	Owner	0%	0%	Atlas Distributing Inc. (50%)
Janet S. Chambers Leominster, MA, USA	CPA	Director	Director, Fidelity Mutual Holding Co. and Life Design Holding Co.	n/a	0%	0%	n/a
Winfield Brown Cambridge, MA, USA	President & CEO	Director	Director, Fidelity Mutual Holding Co. and Life Design Holding Co.	Heywood Hospital	0%	0%	n/a
Mary Ritter Holden, MA, USA	Chief Strategy & Govt. Programs Officer	Director	Director, Fidelity Mutual Holding Co. and Life Design Holding Co.	Fallon Health	0%	0%	n/a
John H. Allen Barre, MA, USA	Life Insurance Agent	Director	Director, Fidelity Mutual Holding Co. and Life Design Holding Co.	n/a	0%	0%	Agent for NY Life Ins Co. (100%) Allen Vineyard (100%)
Maureen Marshall Barre, MA, USA	Retired Superintendent of Schools	Director	Director, Fidelity Mutual Holding Co and Life Design Holding Co.	n/a	0%	0%	n/a

Form FR-Y6, Fidelity Co-operative Bank, Report #4 Insiders, 12/31/22 (cont.)

Brian Cirelli Barre, MA, USA	Realtor	Director	Director ,Life Design Holding Co. Director Fidelity Mutual Holding Co.	Sole Owner	0%	0%	Cirelli Real Estate (100%)
Edward J. McLaughlin, Jr Leominster, MA, USA	Director of National Accounts	Director	Director, Life Design, Holding Co. Director, Fidelity Mutual Holding Co.	n/a	0%	0%	n/a
Dean R. Sweeney Winchendon, MA, USA	Account Manager	Director	Director, Life Design, Holding Co. Director, Fidelity Mutual Holding Co.	n/a	0%	0%	n/a
Christopher W. McCarthy Ashburnham, MA, USA	n/a	President/COO	President/COO Fidelity Mutual Holding Co. and Life Design Holding Co.	n/a	0%	0%	FanJeans, Inc. (100%)
Joseph Silva Uxbridge, MA, USA	n/a	Sr. Vice President Chief Lending Officer	SVP/Chief Lending Officer, Fidelity Mutual Holding Co. and Life Design Holding Co.	n/a	0%	0%	n/a
Deborah Sendrowski Sterling, MA, USA	n/a	Sr. Vice President Human Resources	SVP, Fidelity Mutual Holding Co., and Life Design Holding Co.	n/a	0%	0%	Retrieve Life LLC (50%)
Lisa Krywucki Groton, MA, USA	n/a	n/a	Sr. Vice President Fidelity Co-operative Bank	n/a	0%	0%	n/a
Jennifer Conrad Worcester, MA, USA	n/a	n/a	Sr. Vice President Fidelity Co-operative Bank	n/a	0%	0%	n/a
Sheila Julien Groton, MA, USA	n/a	n/a	Sr. Vice President Fidelity Co-operative Bank	Owner	0%	0%	Julien Assoc. (100%)

Form FR-Y6, Fidelity Co-operative Bank, Report #4 Insiders, 12/31/22 (concluded)

Sheila King-Goodwin Worcester, MA, USA	n/a	n/a	Sr. Vice President Fidelity Co-operative Bank	Owner	0%	0%	4Evermore Weddings (100%)
Jennifer Ledoux Fitchburg, MA	n/a	n/a	Sr. Vice President & Risk Officer, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Derek Beahn Douglas, MA	n/a	n/a	Sr. Vice President Fidelity Co-operative Bank	n/a	0%	0%	n/a
Angela Dernalowicz Gardner, MA	n/a	n/a	Vice President Fidelity Co-operative Bank	n/a	0%	0%	n/a
Joann Marsili Archbald, PA	n/a	n/a	EVP/Chief Mktng Officer Fidelity Co-operative Bank	n/a	0%	0%	n/a
Barbara Yanke Wilmington, VT	n/a	n/a	Sr. Vice President Fidelity Co-operative Bank	n/a	0%	0%	n/a
Nancy Coyle North Reading, MA	n/a	Executive V.P.	EVP/Chief Financial Officer, Fidelity Mutual Holding Co & Life Design Holding Co	n/a	0%	0%	n/a
James Notaro Lunenburg, MA	n/a	n/a	Vice President Fidelity Co-operative Bank	n/a	0%	0%	n/a
Linda Carmichael Fitchburg, MA	n/a	n/a	Sr. Vice President Fidelity Co-operative Bank	n/a	0%	0%	n/a
Brad Kirlin Louisville, CO	n/a	n/a	Sr. Vice President & Chief Technology Officer Fidelity Co-operative Bank	n/a	0%	0%	n/a