

Explore Financial Tools and Advice from FedEx + Vanguard



RETIREMENT PROJECTION AND MODELING TOOLS

Use these retirement income tools from FedEx and Vanguard to determine how much monthly income your retirement savings may provide.

RETIREMENT READINESS

401(k)-based retirement projection and modeling tool that forecasts savings sufficiency and retirement adequacy. Add your other assets to get your full retirement picture.

Go to vanguard.com/retirementplans.

ONE STEP® FROM VANGUARD

RSP and RSP II participants are eligible to save in the 401(k) plan through a feature called One Step, which includes automatic enrollment and automatic annual increases, as well as a default investment selection. There is no fee for this feature. Check the *Your Retirement Benefits* (YRB) book on retirement.fedex.com/resources to see if your plan includes automatic enrollment features.

INVESTOR QUESTIONNAIRE FROM VANGUARD

Make informed investment choices using Vanguard's Investor Questionnaire, which can provide asset allocation recommendations based on your time horizon and risk tolerance. You may access the Investor Questionnaire online at vanguard.com/assetmix at no cost.

VANGUARD ADVICE TOOL

When you need more personalized advice based on your current stage in your retirement journey, you can use the Vanguard Advice Tool. FedEx Retirement Savings Plan (RSP) participants have three options for financial advice services.

	Basic Financial Wellness (e.g., saving & budgeting)	401(k) Investment Advice	Ongoing Professional 401(k) Account Management	Retirement Projections and Modeling	Who should use this option?	Is there a fee for this service?
Vanguard Digital Advisor® A fully digital, comprehensive advice service that offers you a personalized financial plan and the peace of mind that comes with having ongoing money management tailored to all your personal needs and goals – not just retirement. Go to vanguard.com/retirementplans .	✗	✓ (Web-based only)	✗	✓	Best for: Team members who want traditional investment management, as well as holistic financial planning, but prefer an all-digital platform.	YES You only pay about \$15 annually for every \$10,000 you invest. No fees for the first 90 days.
Vanguard Personal Advisor® If you want the benefits of Digital Advisor combined with a personal touch, Personal Advisor might be for you. You'll get ongoing access to our advisors, who will manage your money and help you tackle your most complex financial issues. Go to vanguard.com/retirementplans or call 1.800.310.9228.	✗	✓	✓	✓	Best for: Team members with complex financial needs and those approaching retirement who want ongoing advice and management with a Vanguard advisor.	YES You only pay about \$30 annually for every \$10,000 you invest.
Vanguard Situational Advisor™ If you want to speak with an advisor about a financial situation that pops up, Situational Advisor has you covered. You can get help with any financial topic, from buying a house to saving for college, and more. Your advisor will give you recommendations that you can put into action. Go to vanguard.com/retirementplans to schedule an appointment online.	✓	✓	✗	✓	Best for: Team members seeking an assessment of their financial goals and investments or looking to navigate a life event such as a promotion or retirement.	NO

Employees who participate in the FedEx Corporation Retirement Savings Plan for Puerto Rico, FedEx SCA Employees 401(k) Retirement Savings Plan, and FedEx Office 401(k) plan are not eligible to participate in One Step. Employees who participate in the FedEx Corporation Retirement Savings Plan for Puerto Rico are not eligible to participate in Vanguard Personal Advisor or Vanguard Situational Advisor. Vanguard Situational Advisor will be available at no cost through March 24, 2025. Any change on fees will be timely notified.

FedEx retirement plans are governed by formal plan documents and, in the event of any conflict between this material and a plan document, the formal plan document will control. FedEx reserves the right to amend or terminate any of its employee benefit plans, in whole or in part, at any time and for any reason.

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