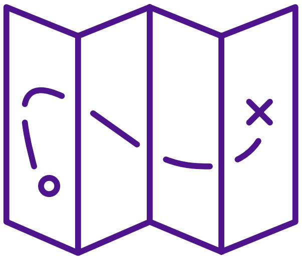
RSP I OVERVIEW:
THE FEDEX RETIREMENT SAVINGS PLAN



YOUR ROADMAP TO A COMFORTABLE RETIREMENT

When it comes to retirement, you're in charge, and FedEx is here to help. If you contribute to the Retirement Savings Plan (RSP I), you're eligible to receive up to a **maximum company match of 3.5%** of your eligible pay.

FEDEX INVESTS IN YOUR FUTURE

WE CONTRIBUTE:

3.5%

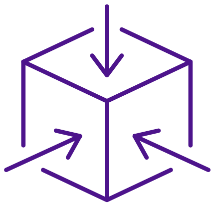
of your eligible pay when you contribute at least 6% pre-tax, Roth, catch-up, and/or roth catch-up contributions. View your RSP I balance at **vanguard.com/retirementplans**.

MAXIMIZE YOUR COMPANY MATCH

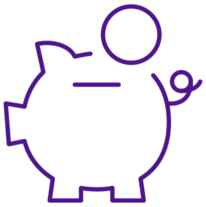
EMPLOYEE CONTRIBUTION	COMPANY MATCH
1.0%	1.0%
2.0%	1.5%
3.0%	2.0%
4.0%	2.5%
5.0%	3.0%
6.0%	3.5%

YOUR RSP I INVESTMENT OPTIONS

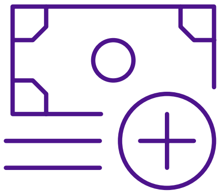
You will be enrolled automatically in the Vanguard Target Retirement Trust closest to the year in which you turn 65, unless you elect otherwise. You also have the option to make your own investment choices from a broad range of options listed below.



All-in-one options
Vanguard Target Retirement Trusts



Core investment options
Index-based (also known as passive) and money market options, plus a stable value investment option



Supplemental investment options
Actively managed investment options

Brokerage option
A plan feature which allows you to choose investments from outside the plan's fund lineup

Read more about your investment choices at **retirement.fedex.com/investing-for-retirement**. To learn more about the brokerage option specifically, you can go to **vanguard.com/retirementplans** or watch a short video at **workplacefinancialservices.schwab.com/content/choosepcra**.

NOTE: Employees hired/rehired on or after January 1, 2020, automatically participate in RSP II.

WATCH YOUR 401(k) ADD UP

$23,000

Contribute the full allowable combined pre-tax and/or Roth amount, up to 50% of your eligible earnings. Pre-tax contributions are deducted before taxes are applied and Roth contributions are deducted on an after tax basis.

$7,500

Take advantage of catch-up/Roth catch-up contributions. Available the year you turn 50. Save an additional 1–30% of your eligible earnings. Catch-up contributions are deducted before taxes are applied and Roth catch-up contributions are deducted on an after tax basis.

1–20%

After-tax contributions for those who are not highly-compensated employees, as defined by the IRS.

PLAN NUMBER
093111

If you have a 401(k) from a previous non-FedEx employer, simplify and save by rolling that money into your RSP I with FedEx. View your account at **vanguard.com/retirementplans**.

PLAN YOUR DISTRIBUTION OPTIONS

When you're ready to retire, you can choose from multiple distribution options.

Take it all
(lump sum)

Leave it in the plan indefinitely
(unless $1,000 or less)

Flexible distribution options

When your FedEx employment ends, a quarterly recordkeeping fee will apply.

Required Minimum Distribution
Go to **irs.gov** and search RMD to calculate your required minimum distribution.

Go to **vanguard.com/retirementplans** to update your RSP I beneficiaries or for more information.

RESOURCES

- Go to **retirement.fedex.com** and answer a few questions to view your retirement plan benefits and to register for live education courses.
- For more on your specific RSP I benefits, go to **vanguard.com/retirementplans** or call **1.800.523.1188** Monday–Friday, 7:30 a.m.–8 p.m. Central time.
- To learn more about FedEx retirement education opportunities, email **RetirementEducation@fedex.com**.
- To access your pension benefits, go to **retirement.fedex.com** and answer a few simple questions.*

**FedEx has closed the pension plans to employees hired or rehired on or after January 1, 2020.*

NOTE:

This infographic contains benefits information specific to eligible employees of FedEx Express (Federal Express Corporation, excluding employees residing in Puerto Rico); FedEx Services (FedEx Corporate Services, Inc.); FedEx Corporate (FedEx Corporation); FedEx Custom Critical, Inc.; FedEx Dataworks, Inc.; FedEx Freight, Inc.; FedEx Forward Depots, Inc.; FedEx Freight Corporation; FedEx Ground (FedEx Ground Package System, Inc.); FedEx Logistics, Inc., FedEx Trade Networks Trade Services, LLC; and FedEx Trade Networks Transport & Brokerage, Inc.

This information is intended only for employees covered under the FedEx Corporation Retirement Savings Plan.

Pension-eligible employees who did not make a choice will remain in RSP I benefit structure, provided they continue employment in an eligible position with an operating company that sponsors a FedEx pension plan.

The FedEx retirement benefits described in this infographic are governed by formal plan documents and, in the event of any conflict between this infographic and the applicable plan documents, the plan documents 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.