



# RSP II OVERVIEW: THE FEDEX RETIREMENT SAVINGS PLAN

## YOUR ROADMAP TO A COMFORTABLE RETIREMENT

If you were hired or rehired on or after January 1, 2020, you participate in the Retirement Savings Plan (RSP II), which includes a **maximum 8% company match**.

You also participate in RSP II if you chose this plan during the 2021 choice window. View your RSP II account at [vanguard.com/retirementplans](https://vanguard.com/retirementplans).

**FEDEX INVESTS IN YOUR FUTURE**

**WE CONTRIBUTE:**

# 8%

of your eligible pay when you contribute at least 6% pre-tax, Roth, catch-up, and/or Roth catch-up contributions.

## MAXIMIZE YOUR COMPANY MATCH

Here's how the match works:

### THE FIRST 2%



FedEx will contribute \$2 for every \$1 you save of the first 2% of your eligible earnings.

### THE NEXT 4%



Then, FedEx will contribute \$1 for every \$1 you save of the next 4 percent.

### SAVE AT LEAST

# 6%

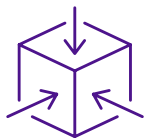
for biggest benefit

Want to get the biggest benefit? Save at least 6% of your pay.

EMPLOYEE CONTRIBUTION	COMPANY MATCH
1.0%	2.0%
2.0%	4.0%
3.0%	5.0%
4.0%	6.0%
5.0%	7.0%
6.0%	8.0%

## YOUR RSP II 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.



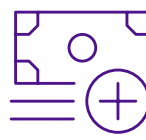
### All-in-one options

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](https://retirement.fedex.com/investing-for-retirement).

To learn which retirement benefit structure you participate in, go to [vanguard.com/retirementplans](https://vanguard.com/retirementplans) or contact Vanguard Participant Services at **1.800.523.1188** (toll-free).

To learn more about the brokerage option specifically, you can also go to [vanguard.com/retirementplans](https://vanguard.com/retirementplans) or watch a short video at [workplacefinancialservices.schwab.com/content/choosepcra](https://workplacefinancialservices.schwab.com/content/choosepcra).

## 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 and/or Roth catch-up. 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

# 090381

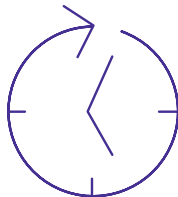
If you have a 401(k) from a previous non-FedEx employer, simplify and save by rolling that money into your RSP II with FedEx. View your account at [vanguard.com/retirementplans](https://vanguard.com/retirementplans).

## PLAN YOUR DISTRIBUTION OPTIONS

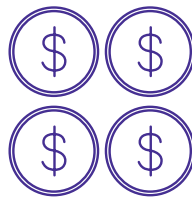
When you're ready to retire, you can choose from multiple distribution options.



**Take it all**  
(lump sum)



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



**Flexible distribution  
options**



**Required Minimum Distribution**  
Go to [irs.gov](https://irs.gov) and search RMD to calculate your required minimum distribution.

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



Go to [vanguard.com/retirementplans](https://vanguard.com/retirementplans) to update your RSP II beneficiaries or for more information.

### RESOURCES

- Go to [retirement.fedex.com](https://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 II benefits, go to [vanguard.com/retirementplans](https://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](mailto:RetirementEducation@fedex.com).

### 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 Forward Depots, Inc.; FedEx Freight Corporation; FedEx Dataworks, Inc.; FedEx Ground (FedEx Ground Package System, Inc.); FedEx Logistics, Inc.; FedEx Trade Networks Trade Services, LLC; and FedEx Trade Networks Transport & Brokerage, Inc.*

*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.*