



VRSP OVERVIEW: THE FEDEX CORPORATION VOLUNTARY RETIREMENT SAVINGS PLAN

YOUR ROADMAP TO A COMFORTABLE RETIREMENT

If you were hired or rehired at Federal Express Corporation as an hourly paid handler, material, or package handler on or after January 1, 2026, you participate in the Voluntary Retirement Savings Plan (VRSP), which includes **a maximum 8% company match**. To contribute to this plan, you must contact Vanguard at 1.800.523.1188 or vanguard.com/retirementplans to enroll.

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%

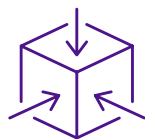
for biggest benefit

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 VRSP 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 can also make your own investment choices from a broad range of options organized into four tiers:



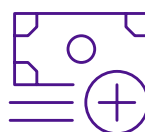
All-in-one options

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 VRSP, go to vanguard.com/retirementplans or contact Vanguard Participant Services at **1.800.523.1188 (toll-free)**.

To learn more about the brokerage option, visit vanguard.com/retirementplans or watch a short video at workplacefinancialservices.schwab.com/content/choosepcra.

To make or change your elections, go to vanguard.com/retirementplans

WATCH YOUR 401(k) ADD UP

\$24,500

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.

\$8,000

Catch-up/Roth catch-up contributions are 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. If you are age 60-63, you will be allowed to contribute a higher catch-up amount beginning January 2026.

1-20%

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

SUPER CATCH-UP (AGE 60-63)

If you are age 60-63, you will be allowed to contribute up to \$11,250 in 2026.

PLAN NUMBER

090381

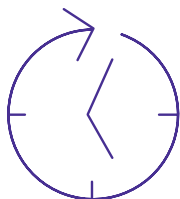
If you have a 401(k) from a previous non-FedEx employer, simplify and save by rolling that money into your RSP II with FedEx. View your account at vanguard.com/retirementplans.

PLAN YOUR DISTRIBUTION OPTIONS

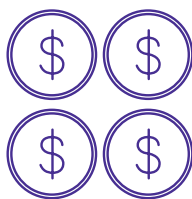
When you're ready to retire, you can choose from multiple distribution options.



Take it all
(lump sum)



**Leave it in
the plan indefinitely**
(unless \$7,000 or less)



**Flexible distribution
options**



Required Minimum Distribution

Go to irs.gov and search RMD to learn when yours would be due.

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



Go to vanguard.com/retirementplans, to update your VRSP 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 VRSP 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.

NOTE:

This infographic contains benefits information specific to eligible employees of Federal Express Corporation, excluding employees residing in Puerto Rico.

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.

**If you earn over \$150,000 in FICA wages (Box 3 of W2) in the prior year at FedEx, catch-up contributions may only be made on a Roth after-tax basis.*