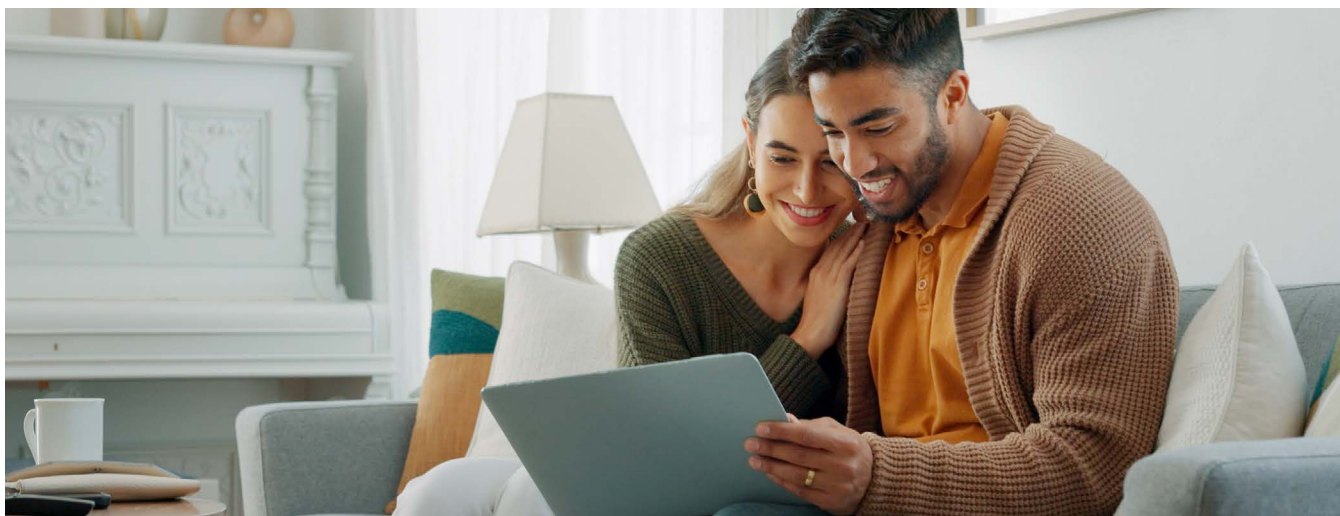




More security—and peace of mind

Vanguard is here to help you enhance the security of your FedEx retirement plan account.

Take the first step toward greater account security by registering your account online. You'll get:

- **Safety.** Ensure that no one else can access your account without your knowledge.
- **Convenience.** Connect with your account anytime from any device.
- **Control.** Check your account performance, make changes, perform transactions, and keep tabs on your retirement plan.

A Vanguard representative will only make an outreach call to you at your request. If a person claiming to be from Vanguard contacts you, and requests your personal information, hang up immediately and call Vanguard at **800-523-1188**.

Registering your account is simple. But don't stop there. To protect your account information, go to vanguard.com/security and take advantage of these security features:

- **Activate security codes** and we'll send you a unique code each time you log in.
- **Register a security key** and get an extra layer of protection with hardware that's easy to set up and tough to break through.
- **Set up account activity alerts** and we'll send you immediate email and text updates when there's any activity in your account.

Enhanced phone security password

You can create a second, enhanced security password for your account. You'll need it each time you call Vanguard.

Protect your computer

Only access vanguard.com from devices with up-to-date security and antispyware, antivirus, and firewall software.

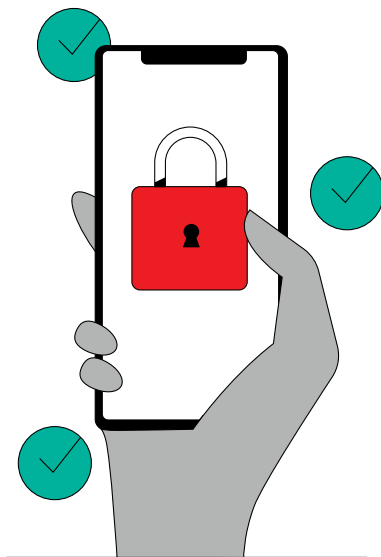
For more information about how Vanguard protects your account and more tips for safely doing business online, go to vanguard.com/security.

More security tips

Review your account regularly

Frequently check your account for unusual activity. Promptly review all information we mail, email, or text to you. We'll notify you when critical transactions are processed.

If you suspect an error, discrepancy or unauthorized transaction, or account change, report it immediately. Either call us at **800-523-1188** or email fraud@vanguard.com.



Protect your secure account information

- Make sure your username, password, and answers to your security questions are unique and strong. Use at least eight characters and a combination of letters, numbers, and symbols.
- **Never** use your Vanguard username and password on another site.
- **Never** share your username, password, or other account-related information with anyone, even your manager.
- **Never** store your username, password, or answers to security questions in your browser.
- Clear any temporarily stored copies of online information by closing your browser after signing off.

Vary your answers to security questions

Carefully select your Vanguard security questions and answers—remember, some information about you is readily available. If you use unique responses or code words to answer security questions, make sure you'll remember your answers.

For more information about how Vanguard protects your account and more tips for safely doing business online, go to vanguard.com/security.

Connect with Vanguard®

vanguard.com/retirementplans • 800-523-1188

Whenever you invest, there's a chance you could lose the money

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

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Participant Education

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