

SHOW YOUR RETIREMENT WHO'S BOSS



When it comes to retirement, you're in charge, and FedEx is here to help. This infographic can help team members 10 to 20 years away from retirement learn more about FedEx retirement benefits, resources, and the decisions you can make now to prepare for a rewarding future.

FEDEX INVESTS IN YOUR FUTURE

WE CONTRIBUTE:

100%

toward eligible team members' FedEx pension plan benefit.¹

3.5%

of your eligible pay to the 401(k) plan when you contribute at least 6% pre-tax and/or catch-up contributions. View your 401(k) at vanguard.com/retirementplans.²

6.2%

toward your Social Security benefit, combining it with the 6.2% you contribute each paycheck.

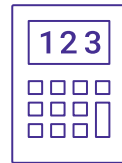


FedEx retiree health benefits for eligible team members.³

¹For eligible employees hired prior to January 1, 2020.
²For current 2021 plan year.
³Go to retirement.fedex.com for participating FedEx operating companies and eligibility requirements.

UNDERSTAND YOUR PENSION

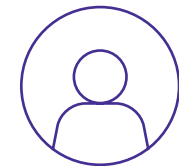
Traditional Pension Benefit (TPB) Hired before June 1, 2003. Accrued benefit capped as of May 31, 2008.



Accrued benefits were based on your years of service (up to 25 years) times your average pay (for the five highest-paid calendar years) times 2%.

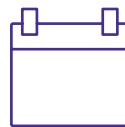


Early retirement can begin at age 55 with a reduced benefit: 3% reduction for each year prior to normal retirement age, or 0.25% per month. Generally, normal retirement age is 60.



Pre-retirement death benefits can be paid only to your surviving spouse.

Portable Pension Account (PPA) Hired on or after June 1, 2003. All active participants on or after June 1, 2008.



Automatic enrollment after one year of service with at least 1,000 credited hours and age 21.



Accrued benefits include compensation credits and, if you're eligible, transition compensation credits, based on your age and years of credited service, plus quarterly interest credits.

1%

Quarterly interest compounded—4% per year.

100%

100% vested after three years of credited service. Available to you when you terminate employment with all FedEx operating companies, regardless of age.



Pre-retirement death benefits paid to a spouse or other designated beneficiary.



Designate your beneficiaries on retirement.fedex.com. On the homepage, answer a few simple questions then select "My Pension Benefits" and log in securely to make updates.

To access your pension benefits, go to retirement.fedex.com and answer a few simple questions.

NOTE: This infographic contains benefits information specific to eligible employees of FedEx Express (Federal Express Corporation, excluding retirees residing in Puerto Rico); FedEx Services (FedEx Corporate Services, Inc.); FedEx Corporate (FedEx Corporation); FedEx Cross Border (FedEx Cross Border Holdings, Inc. and FedEx Cross Border Technologies, Inc.); FedEx Custom Critical, Inc.; FedEx Forward Depots, Inc.; FedEx Freight Corporation; FedEx Ground (FedEx Ground Package System, Inc.); FedEx Trade Networks Trade Services, LLC; FedEx Trade Networks Transport & Brokerage, Inc.; and World Tariff, Limited.

YOUR 401(k) 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 also go to vanguard.com/retirementplans or watch a short video at vanguard.com/tdameritrade.

WATCH YOUR 401(k) ADD UP

\$19,500

Contribute the full allowable pre-tax amount, up to 50% of your eligible earnings.

\$6,500

Take advantage of pre-tax and/or catch-up contributions. Available the year you turn 50. Save an additional 1–30% of your eligible earnings.

1–20%

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

If you have a 401(k) from a previous non-FedEx employer, simplify and save by rolling that money into your 401(k) with FedEx.

View your 401(k) account at vanguard.com/retirementplans.

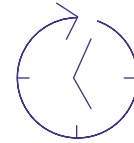
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PLAN YOUR 401(k) DISTRIBUTION OPTIONS

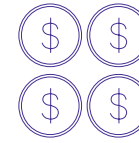
When you're ready to retire, you can choose from multiple distribution options.



Take it all
(lump sum)



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



Flexible distribution options



Required Minimum Distribution

You must take annual minimum distributions after you reach age 72 (unless you keep working for a FedEx operating company)

When your FedEx employment ends, a quarterly recordkeeping fee of \$4.25 will apply.

Go to vanguard.com/retirementplans to update your 401(k) beneficiaries or for more information.

RESOURCES

- Go to retirement.fedex.com and answer a few questions to view your pension and 401(k) benefits.
- For pension questions, call the FedEx Retirement Service Center at **1.855.604.6221** Monday–Friday, 8 a.m. to 6 p.m. Central time.
- For more on retiree health benefits, email retireehealthinfo@fedex.com or call **1.833.548.0993**.
- For more on 401(k), go to vanguard.com/retirementplans or call **1.800.523.1188** Monday–Friday, 7:30 a.m. to 8 p.m. Central time.
- To register for live retirement education courses, go to retirement.fedex.com/course-offerings.
- To learn more about FedEx retirement education opportunities, email RetirementEducation@fedex.com.