

Make it easier to manage your savings

Do you have retirement savings in a former employer's plan?

If you do, you have many options available for your money. While you're reviewing your choices, consider consolidating your retirement savings by rolling that money over to your FedEx Corporation Retirement Savings Plan.

Why roll over your savings to your Plan account at Vanguard?

- Your Plan offers a wide range of investment options.
- Costs matter. They eat into your mutual funds' returns before you earn a penny. At Vanguard, we aim to keep costs low so that you can keep more of what you earn. We manage our funds at cost—they cost you only what they cost us to run them.
- You can benefit from Vanguard's unwavering focus on clients and our "plain talk" communications.

How to complete a rollover

Contact your former employer or your former employer's retirement plan provider and request a direct rollover to your account at Vanguard. Ask that the rollover check be made payable to Vanguard Fiduciary Trust Company FBO [your name].

Important: The check must be made out in this manner and not directly to you in order for the transaction to be treated as a direct rollover.

If you receive a form from your former employer, fill it out and return it according to the instructions. Indicate that the rollover check be made payable to Vanguard Fiduciary Trust Company FBO [your name] and sent to you at your home address. Again, to be treated as a direct rollover, the check must be made out in this manner and not directly to you.

When you receive the rollover check, log on to **vanguard.com/retirementplans** and select **Make a change** near the bottom of your screen. Follow the on-screen instructions and, once you have electronically signed your request, print the voucher and return it with the rollover check to Vanguard.

Questions? Call Vanguard Participant Services at **1.800.523.1188** Monday through Friday from 8:30 a.m. to 9 p.m., Eastern time.

About Vanguard

Vanguard, one of the world's largest global investment management companies, is a very different kind of investment firm. We're owned by the Vanguard family of mutual funds. The Vanguard funds, in turn, are owned by their shareholders. This unique mutual structure is what aligns the interests of Vanguard with those of our clients.



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All investing is subject to risk, including the possible loss of the money you invest.