



## The Path to Your Retirement ...

To help you prepare for the months leading up to retirement

This guide will provide you with important information to consider in the months leading up to your retirement. Your FedEx benefits as well as a variety of other components are vital to your retirement planning and preparation. The most current version of the guide is always available on [retirement.fedex.com](http://retirement.fedex.com).

**Applicable for employees of the following operating companies:**

Federal Express Corporation,  
FedEx Corporate Services, Inc.,  
FedEx Corporation,  
FedEx Cross Border Holdings, Inc.,  
FedEx Cross Border Technologies, Inc.,  
FedEx Forward Depots, Inc.,  
FedEx Freight Corporation  
(holding company employees only),  
FedEx Logistics, Inc.,  
FedEx Trade Networks Trade Services, Inc.,  
FedEx Trade Networks Transport & Brokerage, Inc.,  
World Tariff, Limited.

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## Approximately 12–18 Months Before Retirement

**Review your total projected household income in retirement** to determine the income you will have available. Then, prepare a post-retirement budget to determine if you will have a gap. Developing a budget will help you determine any necessary post-retirement spending adjustments, especially as you consider financial issues such as health care costs and long-term care insurance.

**Determine if you will meet the eligibility requirements for retiree health coverage.** Your decision to retire on a specific date may be influenced by whether you have met the eligibility requirements for retiree health coverage. Review the most recent *Your Employee Benefits (YEB)* book for detailed information on retiree health coverage eligibility. A copy of the *YEB* is available online. Go to **choosewell.fedex.com** and select FedEx Benefits Online; next, select Benefits, then Summary Plan Description. You can also go to **retirement.fedex.com** to access information on Retiree Health Benefits.

In an effort to make the retiree health program sustainable, retiree health coverage is closed to employees hired on or after January 1, 2018.

**Note:** *At retirement, if you are under age 65 and elect to continue your Medical coverage through COBRA under the FedEx Corporation Group Health Plan, your COBRA continuation period (up to 18 months) will count toward satisfying the eligibility age and/or service requirement under the FedEx Corporation Retiree Group Health Plan. Only the period for which premiums are paid will be counted. Refer to the most recent YEB in Section 15 titled “Retiree Medical Plans” for complete details.*

**Estimate your health care and other extraordinary costs after retirement which may impact your decision to retire on a specific date.** Whether you satisfy the eligibility requirements or not for the FedEx Corporation Retiree Group Health Plan coverage as described in the



*Your Employee Benefits (YEB)* book, you should expect the monthly cost of any health coverage after retirement to be significantly greater than the monthly cost of your health coverage as an active employee. A web search is one way you can get online quotes for personal health coverage from various health insurance providers.

Information about retiree health coverage is available at **retirement.fedex.com**. From the home page, select Retiree Health Benefits to access an overview of benefits and the *Pre-65 Retiree Group Health Plan Enrollment Guide*, which includes the current year’s benefit plan details and costs.

**Review sources of income** to determine what might be available to your spouse/beneficiary if you die first in retirement, considering any life insurance benefits you may have in effect. Consider the option of electing a form of payment in the Pension Plan that will provide benefits for your spouse/beneficiary in the event of your death. Another consideration is whether your spouse/partner will have his or her own personal retirement benefits.

**Review your beneficiary designations** periodically and update as needed. Keep in mind potential FedEx benefit plans and programs such as your 401(k) Plan, your Portable Pension Account in the Pension Plan, savings accounts at the FedEx Credit Association, any company-provided or optional life insurance, as well as policies or other benefits you may have outside of FedEx.

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**Review your Retirement Savings Plan – 401(k) investment fund selections at least annually** to determine if you should either rebalance or reallocate your portfolio. These strategies will help you manage risks through a personal asset mix of stocks, bonds and/or short-term reserves. Additionally, as you approach retirement, you may want to protect your assets from the volatility of stocks. You can find investment related information at [vanguard.com/retirementplans](http://vanguard.com/retirementplans) or call Vanguard at 1.800.523.1188 if you have questions.

**Project your pension income in the Pension Plan.** Go to [retirement.fedex.com](http://retirement.fedex.com) or call the FedEx Retirement Service Center at 1.855.604.6221.

**Take advantage of Catch-up contributions** in the 401(k) Plan, if you are eligible, beginning as early as the calendar year you reach age 50. Go to [vanguard.com/retirementplans](http://vanguard.com/retirementplans).

**Consider how you will handle financial emergencies** during retirement. Make an effort now to eliminate debt and pay off obligations for large purchases. Also, consider such things as replacing major appliances, heating and air conditioning systems and any other home and auto related items.

**Develop good health habits now.** Research shows that many diseases can be avoided through proper diet and exercise. Make healthy food choices and find an activity that you enjoy and make it a habit.

## Approximately 9–12 Months Before Retirement

**Consider your need for individual disability or life insurance coverage**, since any company-provided disability and life insurance benefits will end when you retire from FedEx. Consider your personal situation after retirement to determine if you need life insurance and, if so, the appropriate amount of coverage. You may be eligible to enroll in Retiree Optional Life and/or convert some of your life insurance coverage. Review the most recent *Your Employee Benefits (YEB)* book in the section titled “Life and Accident Insurance” for information regarding the conversion of certain life insurance coverage. A copy of the *YEB* is available online. Go to [choosewell.fedex.com](http://choosewell.fedex.com) and select FedEx Benefits Online; next, select Benefits, then Summary Plan Description.

**Consider your need for long-term care insurance**, especially since Medicare does not cover long-term care. Basic information on long-term care insurance is available from the U.S. Department of Health and Human Services at: [www.longtermcare.gov](http://www.longtermcare.gov).

**Note:** If you enrolled in the MetLife Group Long Term Care Plan (before it closed to new participants), contact MetLife to discuss how to continue your coverage and payment options.

### The Consolidated Omnibus Budget Reconciliation Act (COBRA)

The COBRA provision allows you and/or your dependents to continue coverage if certain qualifying events occur that would result in the loss of any health care benefits in which you were participating at the time of the Qualifying Event. Detailed information about COBRA can be found in the *Your Employee Benefits* book in Section 15 titled Continuation of Health Care Coverage (COBRA). Go to **choosewell.fedex.com**, then FedEx Benefits Online and select Benefits/Summary Plan Description.

To inquire about the cost of COBRA insurance, contact the FedEx Benefits Center at 1.800.888.5622. Press 1 for English (press 2 for other languages); press 0 to bypass the initial prompts; then select 2 (current year benefit questions). You'll be asked to enter your FedEx ID number to speak to a customer service representative.

**Gather and inventory your important papers** such as birth certificates, marriage certificate, copy of your will, insurance policies, Social Security card, tax data, deeds, titles, beneficiary forms, statements from investments and pension plans. Let your family members and beneficiaries know where to access these critical documents (e.g., home safe, bank safe deposit box, other offsite location). Note: The court needs your original will for probate. Generally, the best place to store the original will is with the lawyer who prepared it (if you have one).

**Review your estate planning.** Before you pass over this subject as too hard or because you think a will may have you completely covered, think again. Your estate consists of all types of assets, including your home, checking and savings accounts, stock, retirement accounts, collectibles, property, personal belongings, cars, etc. So, estate planning really is for everyone—not just financial moguls. A comprehensive estate plan will take care of what happens to your assets upon your death as well as if you become incapacitated.

Here are a few things to keep in mind about a will: If you have minor children, you need a will to document their guardianship. Generally, a will only controls assets that are titled in your name and it won't apply to 'contract-controlled' assets such as life insurance, your 401(k) Plan benefits or vested benefits in the Portable Pension Account; other assets in your will must go through probate upon your death.



Probate is a legal (public) court process that can be expensive and lengthy (possibly taking up to two years) for your family and heirs.

How do you get started on estate planning? It's usually best to select a trained professional to guide you. Some of the questions to be addressed are: How much do you own? How should your assets be divided upon your death? Who can manage your financial and medical decisions if you are unable to do so? Do you presently have minor or dependent children?

There are various estate planning methods you should discuss with a professional once you've thought about your objectives. For your financial assets, you may want to consider a will, a pour-over will, durable power of attorney and/or a living trust. For your health and medical decisions, consider a living will or an advance directive for health care. The professional can explain all available options to you, as well as specific tax laws and probate laws in your state. With their expertise, an estate plan can be established that will best accomplish your personal objectives.

If you are an active employee and participate in the Group Legal Plan through MetLife (Hyatt Legal), you may be able to use this benefit for will preparation, estate planning and more at no cost for in-network providers. Contact MetLife (Hyatt Legal) for more information.

While it will cost you some on the front end to have the appropriate documents prepared, you'll most likely save your family and heirs an expensive and lengthy court process upon your death. And, peace of mind is priceless.

## The Path to Your Retirement

**Consider how large purchases will be financed during retirement**, such as a car, appliances, home maintenance or renovations, etc.

**If you plan to move to another area**, have you adequately researched the new location? Consider things such as: the cost of living, health care facilities and cultural opportunities. The area's local Chamber of Commerce can be a great resource. And, before you make a move, consider an extended stay in the area to determine if it's right for you and your family.

## Approximately 6–9 Months Before Retirement

**Take advantage of pre-retirement education materials** that address topics such as life style changes, developing a hobby, staying healthy and volunteer opportunities. LifeCare is one such website with a wealth of information. You may want to start out by reviewing information under the sections titled "Finance," "Legal," and "Health and Wellness." This is a company-paid benefit for active employees.

Log on to <http://worklifebalance.lifecare.com>.

Not registered yet? Follow the "Start Now!" link and enter registration code: fedex and member ID: your FedEx employee number (if less than 10 digits, add leading zeroes to make 10 digits). For assistance to log on, contact the Help Desk at [helpdesk@lifecare.com](mailto:helpdesk@lifecare.com). To receive information about the WorkLife Balance Program through LifeCare, call 1.877.543.3339, 24 hours a day, 7 days a week.

**Note:** LifeCare benefits are available only to active employees.

**If you will be eligible for Medicare (usually age 65) at retirement**, you should apply for Part B of Medicare when the employer-sponsored insurance coverage ends. Only Part A is automatic. Notify the Social Security Administration when you reach age 65 by contacting your local Social Security office; call 1.800.772.1213 or go to their website at [ssa.gov](http://ssa.gov).

**Educate yourself on the need for Medicare Supplemental Plans, known as Medigap coverage**, which supplements Medicare once Medicare begins. Basic information on Medicare options can be found at [medicare.gov](http://medicare.gov).



## Approximately 3–6 Months Before Retirement

### Consider the selection of your actual retirement date.

Under the Pension Plan, eligible employees accrue a year of service once they have been credited with at least 1,000 hours of service during the plan year (June 1–May 31). For example, if your retirement date is October 31, you *may not* accrue a year of service for the plan year. Please consider your credited hours before selecting your date of retirement.

Also, please note that benefits from the Pension Plan are paid the first of the month coincident with or following your retirement date, assuming you have made your pension plan choices, as well as confirmed and authorized your choices. For example, if your date of retirement is November 30, you will have a benefit commencement date of December 1. A retirement date of November 1 would also have a benefit commencement date of November 1.

**Important:** Generally, your *first* monthly benefit will be processed one month after your retirement date and will include the appropriate retroactive payment(s) based on your benefit commencement date. *Any delays with the submission of required forms or the processing of your retirement date in the FedEx Human Resources Information System may delay your first payment longer than a month.* Please ensure you have timely communicated your desired date of retirement to your manager.

### Decide when you want to start receiving your Social

**Security benefits.** It is important to understand that your full Social Security retirement age is older than 65 if you were born after 1937. For people born in 1938 or later, the full Social Security retirement age increases gradually until it reaches age 67 for people born after 1959. For example, if you were born in 1955, your full Social Security retirement age is 66 and two months. However, no matter what your full Social Security retirement age is, your benefits can begin as early as age 62 or as late as age 70. If you begin receiving benefits prior to your full Social Security retirement age, your benefits will be reduced for the longer period over which benefits are expected to be paid. Your decision to start your Social Security benefits should be based on your specific circumstances.



Go to **ssa.gov** to review all the details about your Social Security benefits. Publication No. 05-10147 titled ‘When to Start Receiving Retirement Benefits’ explains how your decision will impact you and your family. From the homepage, select ‘Publications.’ Additionally, you can access a chart that shows how much your benefit would be reduced from your full retirement age to age 62. From the home page, select ‘Retirement / Find Your Full Retirement Age’.

**Apply for your Social Security benefits** at least three months in advance of when you want your benefit to start. To do so, you must file a separate application with the Social Security Administration. For information on Social Security benefits, contact your local Social Security office at 1.800.772.1213 or go to **ssa.gov**.

**Run an estimate of your Pension Plan benefit** to get the most up-to-date information on your accrued benefits. Log on to the Internet at any time at **retirement.fedex.com**, or you may call the FedEx Retirement Service Center (RSC) at 1.855.604.6221 for assistance.

**Start thinking about what you want to do with your Retirement Savings Plan – a 401(k) plan account.** You may want to leave your account invested in the Plan, roll it over to an individual retirement account (IRA) or withdraw it. The plan allows you to receive your account balance in annual, semi-annual, quarterly or monthly installments, to be paid over a period not to exceed your life expectancy. Additionally, you may elect to receive distributions in any amount you wish, beginning and ending as you direct.

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A distribution must be made by the time you reach age 70.5. You do not have to take a distribution from your 401(k) Plan at the time you retire if you are under age 70.5 unless your account balance totals less than \$1,000.

Also, keep in mind any other retirement savings accounts you may have outside of FedEx.

## Approximately 1–3 Months Before Retirement

**You may choose to defer your benefits from the FedEx Pension Plan.** Based on your individual circumstances, you may decide to defer the commencement of your Pension Plan benefits to a later date. Contact the FedEx Retirement Service Center (RSC) with any questions you may have about your benefit commencement options.

**Request a retirement kit**, if you have a vested Pension Plan benefit. To begin the retirement process, you should log on to [retirement.fedex.com](https://retirement.fedex.com) or call the FedEx Retirement Service Center (RSC) at 1.855.604.6221 **at least 30 days but no more than 90 days** prior to your benefit commencement date.

You will receive a retirement kit, which will include your Pension Plan benefit calculation, explanation of available forms of payment, and next steps in order to start receiving your benefits.

Please complete your retirement process as early as possible in order to allow enough time to fulfill all requirements.

*Health care options and costs should be a major focus as you approach your actual retirement date.*

**Review the “What To Do When / Benefits After Retirement”** section of the most current *Your Retirement Benefits (YRB)* book for additional details on your Pension Plan and RSP benefits. The *YRB* is available to you at [retirement.fedex.com](https://retirement.fedex.com) under *Plan Information* or on the FedEx intranet at keyword: **YRB**.

You also need to review the “What To Do When / Coverage After Retirement” section in the most recent copy of the *Your Employee Benefits (YEB)* book for additional details on your health and welfare benefits. A copy of the *YEB* is available online. Go to [choosewell.fedex.com](https://choosewell.fedex.com) and select FedEx



Benefits Online; next, select Benefits, then Summary Plan Description.

### Continuing your FedEx Group Long-Term Care Insurance.

If you are enrolled in the FedEx Group Long-Term Care Insurance (LTCI) through MetLife, you may continue your coverage. It is important that you are aware, as explained in the Guaranteed Renewability statement in your certificate, and subject to any applicable regulatory approval, MetLife reserves the right to increase rates in the future.

Please contact MetLife at 1.800.438.6388 to request direct billing for premium payments.

LTCI is closed to new entrants and you will not be able to elect this coverage at retirement.

**Continuing your Group Legal Plan coverage.** If you are enrolled in the Group Legal Plan (Hyatt Legal/MetLaw) and are at least age 55 with 5 years of permanent continuous service with FedEx, you must call Hyatt Legal to continue participation within 31 days following your retirement date. To continue coverage, you must make a lump sum payment of all remaining premiums through the end of the calendar year. Thereafter, you must pay the entire annual rate (12 months of premiums) in advance. Contact MetLife at 1.800.438.6388 for more information.

**Continuing your MetPay Program.** If you are enrolled in the MetPay Program (MetLife Auto and Home), you may be able to continue coverage with group rates after you retire. For more information on automobile, homeowners, renters, condominium, motorcycle, boat, motor home, landlord's rental dwelling, recreational vehicle and personal excess liability insurance, contact MetLife at 1.800.438.6388.

**Verify your home mailing address** in the FedEx Human Resources Information System. If you need assistance, your manager or Human Resources Representative can help you.

**If you plan to work after retirement,** stay informed about the Social Security earnings limits and the benefit offset that occurs after exceeding those limits. Go to [ssa.gov](http://ssa.gov) and search on 'getting benefits while working.'

## Less Than 30 Days Before Retirement

**Notify your manager *in writing* of your intent to retire,** usually no less than two weeks prior to your retirement.

If your retirement date is not submitted in a timely manner in the FedEx Human Resources Information System, your initial pension plan benefit payment may be delayed as well as your receipt of any information from FedEx regarding your health care options.

**In order to receive your benefits from the Pension Plan and/or the RSP,** you cannot be an active employee at any domestic or international FedEx company.

**Submit all required Pension Plan forms to the FedEx Retirement Service Center (RSC).** Your retirement kit will provide instructions on how to make your Pension Plan choices. Ensure you respond before the deadline shown in your kit. After you make your choices, you must confirm and authorize your choices with the FedEx Retirement Service Center.

*Keep copies of all completed forms as well as your original retirement kit.*



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**Determine if you meet all of the eligibility requirements for a retiree ID badge.** Employees who are actively employed until at least age 55 and have at least five years of permanent continuous service may be eligible. Additionally, before Corporate Identification Systems (CIS) can actually issue the retiree ID badge, the employee must (1) be retired and shown in the FedEx Human Resources Information System under one of the approved retirement transaction codes, (2) the employee's active ID badge must have been surrendered to his/her manager and returned to CIS and (3) a retiree ID badge request must be submitted on the CIS website (keyword: idbadge).

**Ask your manager to apply for your retiree ID badge.** Your manager can submit the ID badge request form in advance of your retirement date or any time after your retirement date. However, the badge can only be issued *after* your actual retirement date and once a retirement transaction code is documented in the FedEx Human Resources Information System.

Refer to the CIS website home page for complete instructions (keyword: idbadge) <http://hronline.corp.fedex.com/idbadge>. Your manager must fill out the necessary retiree ID badge request form.

## After Retirement

**Review the Retiree Health Coverage and/or COBRA enrollment packet(s)** and make your election by the stated deadline(s) in order to establish your health coverage. If you are eligible for retiree health coverage, you will automatically receive your retiree health enrollment packet at your home address approximately two weeks after your retirement date has been entered in the FedEx Human Resources Information System. You will also receive a separate enrollment packet explaining available coverage through COBRA.

### The Consolidated Omnibus Budget Reconciliation Act (COBRA)

The COBRA provision allows you and/or your dependents to continue coverage if certain qualifying events occur that would result in the loss of any health care benefits in which you were participating at the time of the Qualifying Event.

Medical, dental, and vision coverage may be continued under COBRA if coverage was in effect on the date prior to the qualifying event. The Health Care Flexible Spending Account can be continued for the plan year in which the qualifying event takes place.



For assistance with COBRA insurance, contact the FedEx Benefits Center at 1.800.888.5622. Press 1 for English (press 2 for other languages); press 0 to bypass the initial prompts, then select 2 (current year benefit questions). You'll be asked to enter your FedEx ID number to speak to a customer service representative.

**Note:** Once you establish a COBRA account, you may call the WageWorks – COBRA Continuation Service Center at 1.800.526.2720.

### Consider your Retirement Savings Plan – 401(k)

**distribution options** once you are no longer employed by any FedEx company. You may want to leave your account invested in the Plan, roll it over to an individual retirement account (IRA) or withdraw it. The plan allows you to receive your account balance in annual, semi-annual, quarterly or monthly installments, to be paid over a period not to exceed your life expectancy. Additionally, you may elect to receive distributions in any amount you wish, beginning and ending as you direct.

Vanguard will send information to apply for your benefits no earlier than 45 days following your termination or retirement date as reflected in the FedEx Human Resources Information System. Or, if your RSP balance totals more than \$1,000, you may defer receiving your benefits up to age 70.5. You do not have to take a distribution from your 401(k) Plan at the time you retire if you are under age 70.5.

**The FedEx Retiree Club** invites you to join. As a member of our Club, you can stay connected with the people you have worked with over the years as well as build new friendships. Participation is what you make it! Stay in touch with current club activities via our world-class newsletter and website. Or get more involved by participating in monthly luncheons, vendor and benefit fairs and other ongoing club activities. If you choose, you can make a positive difference by engaging in any of the many volunteer opportunities offered.

Membership is open to anyone who retired from a FedEx Company (worldwide). We also welcome active or former employees who have five years permanent continuous service and are participating in a FedEx retirement plan. Go to [www.ferc1.org](http://www.ferc1.org).



### You may be eligible for a Retiree Reduced-rate Shipping

**account.** To be eligible for this benefit, at the time of leaving the Company, the employee must be at least age 55, have at least five years of permanent continuous service, voluntarily resigned and have a rehire status of yes or conditional.

To apply for your Retiree Reduced-rate Shipping privilege, you must complete the request form titled, 'FedEx Retiree Discount Shipping Privilege Request Form.' The form is available on the internet site at [retirement.fedex.com](http://retirement.fedex.com). Simply navigate to *Plan Information*. Mail or fax the completed request form to the address or fax number indicated *after* your retirement date has been entered in the FedEx Human Resources Information System. You can also email the form to: [EmployeeDiscountShipping@corp.ds.fedex.com](mailto:EmployeeDiscountShipping@corp.ds.fedex.com).

Using [fedex.com](http://fedex.com) to prepare retiree shipments is the preferred method of obtaining the Retiree Reduced-rate Shipping discount. You may take packages directly to the shipping location to obtain the discount as well. You must have a valid FedEx retiree ID badge at the time of the shipment.

It is the retiree's responsibility to ensure retiree account number information is kept current. This includes updating credit card information at the beginning of the month in which your credit card will expire. Retirees should also update account information if you change home address, telephone number or email address. To update your account information, log on to [fedex.com](http://fedex.com) and use Manage My Account. You may also contact Revenue Services at 1.800.622.1147 regarding account updates.

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Retiree Reduced-rate shipments are subject to all restrictions and guidelines found on the Employee Discount shipping website at [fedex.com](https://www.fedex.com).

**FedEx Employees Credit Association** membership is available to all FedEx employees, FedEx retirees, immediate family and household members. Simply open a Savings Account and establish your membership by purchasing your \$25 par value share of membership to start enjoying the many products and services we offer. The \$25 par value will remain in your Savings Account the entire time you are a member and will be available to you if you decide to discontinue your membership in the future.

In addition to FedEx employees and FedEx retirees, the following immediate family and household members are eligible for membership:

- **Spouse, Children, Parents, Siblings, Grandparents, Grandchildren, Household members**

Regardless of your employment status with FedEx – *Once a member, always a member.* As long as your share account maintains the minimum balance and your account remains in good standing per the terms of the membership agreement, then you're a member for life.

Go to [fecca.com](https://www.fecca.com) for additional information. Member services can be contacted Monday through Friday from 7:30 a.m. to 5:30 p.m., Central time, or toll free at 1.800.228.8513. In the Memphis area, call 1.901.344.2500. (Note: Memphis area calls to the 800 number will result in a busy signal.)

**You may be eligible for discount airline travel.** FedEx has negotiated agreements with certain passenger carriers. *The agreements are subject to changes and cancellations at the discretion of the air carrier or FedEx.* Retirees\* should contact Global Travel by email at [GTPER@fedex.com](mailto:GTPER@fedex.com) or by calling 1.901.375.6000 (option 4), to request a Retiree Personal Travel Packet. This packet will be sent to you through email and will provide specific information regarding fare quotes, ticketing, rules of conduct, participating airlines and all other rules as well as a FedEx Retiree Travel Request Form.

\* Please note that ONLY retirees from FedEx Corporation, FedEx Express and FedEx Corporate Services are currently eligible for personal travel benefits.

**If you move to another state,** you may need to update your will under that state's laws. It is also critical if you are eligible for retiree health coverage that you contact the FedEx Retirement Service Center to report your change of mailing address to ensure you receive the appropriate communications regarding your health benefits. Additionally, you should contact Vanguard to report your change of mailing address.

**If you participated in the Employee Stock Purchase Plan (ESPP),** contact Computershare at 1.800.326.6150 to discuss your options in the plan.

**If you lose your retiree ID badge,** contact Corporate Identification Systems at [idbadge@fedex.com](mailto:idbadge@fedex.com).

## Resources available for you

If You Need To:	Via the Web or email at:	Via the Phone:
<ul style="list-style-type: none"> <li>Project your pension income.</li> <li>Choose or update your PPA beneficiary.</li> <li>View <i>Plan Information</i>.</li> <li>Begin your pension payment.</li> </ul>	<b>retirement.fedex.com</b> (Your user ID and password are required.)	FedEx Retirement Service Center (RSC) 1.855.604.6221, 8 a.m.–6 p.m., Central time, Monday–Friday.
<ul style="list-style-type: none"> <li>Access your RSP – 401(k) personal account.</li> <li>Change your contribution election.</li> <li>Change your investment options.</li> <li>Designate your beneficiary(ies).</li> <li>Request a distribution packet.</li> </ul>	<b>vanguard.com/retirementplans</b> (Your user name and password are required.)	Vanguard 1.800.523.1188. VOICE® Network 24 hours a day, or speak to a Vanguard associate 7:30 a.m.–8:00 p.m., Central time, Monday–Friday. Spanish speaking: 1.800.828.4487. Hearing impaired: 1.800.523.8004.
<ul style="list-style-type: none"> <li>Review Pension Plan and Retirement Savings Plan information in the YRB.</li> </ul>	<b>retirement.fedex.com</b> under <i>Plan Information</i> or on the intranet at Keyword: <b>YRB</b> .	
<ul style="list-style-type: none"> <li>Detailed information about retiree health coverage.</li> </ul>	<b>Your Employee Benefits book (summary plan description).</b>  <b>choosewell.fedex.com</b> Select FedEx Benefits Online / Benefits / Summary Plan Description.	
<ul style="list-style-type: none"> <li>Overview of Retiree Health Benefits.</li> <li>Review the Pre-65 Retiree Group Health Plan Enrollment Guide.</li> </ul>	<b>retirement.fedex.com</b> .	
<ul style="list-style-type: none"> <li>Obtain information on Social Security benefits.</li> <li>Calculate your Social Security benefits.</li> </ul>	<b>www.ssa.gov</b>	Social Security Administration 1.800.772.1213.
<ul style="list-style-type: none"> <li>Access your personal account in the Employee Stock Purchase Plan (ESPP).</li> </ul>	<b>computershare.com/employee/us</b> You will need your SSN and PIN to access your personal account.	Computershare Interactive Voice Response System 1.800.326.6150. 8 a.m.–7 p.m., Eastern time, Monday–Friday.
<ul style="list-style-type: none"> <li>Review pre-retirement education materials.</li> <li>Speak with a representative on any work/life balance concerns.</li> </ul>	<b>http://worklifebalance.lifecare.com</b>	LifeCare 1.877.543.3339. 24/7 assistance TDD/TTY service: call 1.800.873.1322. Note: Available to active employees.
<ul style="list-style-type: none"> <li>Get information about the FedEx Employees Credit Association and the services offered.</li> </ul>	<b>fecca.com</b>	1.800.228.8513 In the Memphis area call 1.901.344.2500.
<ul style="list-style-type: none"> <li>Obtain a Retiree Travel Request Form.</li> </ul>	Send an email to: <b>GTPER@fedex.com</b>	Call 1.901.375.6000 (option 4) for fare quotes, rules of conduct, participating airlines, etc.
<ul style="list-style-type: none"> <li>Replace a lost retiree ID badge.</li> </ul>	Send an email to: <b>idbadge@fedex.com</b>	Corporate Identification Systems 1.901.434.3839. 3670 Hacks Cross Rd. Bldg. G, 2 <sup>nd</sup> Floor Memphis, TN 38125
<ul style="list-style-type: none"> <li>Get information on the FedEx Retiree Club.</li> </ul>	<b>www.ferc1.org</b>	

## The Path to Your Retirement

*This guide applies to eligible employees participating in the following plans:*

FedEx Corporation Employees' Pension Plan (Pension Plan)

FedEx Corporation Retirement Savings Plan (093111)\*

FedEx Corporation Retirement Savings Plan for Puerto Rico (093851)\*

\*Collectively referred to herein as RSP

*This guide applies to employees of the following operating companies:*

Federal Express Corporation

FedEx Corporate Services, Inc.

FedEx Corporation

FedEx Cross Border Holdings, Inc.

FedEx Cross Border Technologies, Inc.

FedEx Forward Depots, Inc.

FedEx Freight Corporation (holding company employees only)

FedEx Logistics, Inc.

FedEx Trade Networks Trade Services, Inc.

FedEx Trade Networks Transport & Brokerage, Inc.

World Tariff, Limited

*This guide does not apply to pilots whose benefits are the subject of a collective bargaining agreement between Federal Express Corporation and the Air Line Pilots Association, International.*