



Plan Highlights



Amazon.com 401(k) Plan (093958)

This material has been designed to give you a general description of the main features of the Amazon.com 401(k) Plan. For more information, refer to the governing plan document or the Summary Plan Description, or contact Vanguard.

Connect with Vanguard

- **Online.** Log on to your account at vanguard.com/retirementplans for 24-hour access to information about your account and your investments. Not yet registered for immediate, secure online account access? You will need your plan number: **093958**. To receive information and notices from Vanguard by email, sign up for e-delivery, a fast and secure way to receive your plan communications. Just log on to vanguard.com/retirementplans, click **My Profile**, and change your mailing preference.
- **On your mobile device.** Go to vanguard.com/bemobile to download the Vanguard app so you can access your account on the go.
- **By phone.** Call **800-523-1188** (Spanish: **800-828-4487**) to reach Vanguard's 24-hour interactive VOICE® Network. You'll need your Social Security number and a personal identification number (PIN) to use VOICE. To create a PIN, follow the prompts. Or you can speak with a Vanguard Participant Services associate Monday through Friday from 5:30 a.m. to 6 p.m., Pacific Time.

Join the Vanguard community on our social media channels. You'll have access to Vanguard experts and be able to get up-to-the-minute news and views, attend live web events, participate in live chats, and interact with other Vanguard investors.

Provision	Description
Eligibility and enrollment	You are eligible to participate in the plan on the first day you are employed with the company if you are regularly scheduled to work 30 or more hours per week. Otherwise, you become eligible after completing 1,000 hours of service in 12 consecutive months. You must be at least age 18 to enroll. To enroll, call Vanguard at 800-523-1188 (Spanish: 800-828-4487) or go to vanguard.com/enroll . To enroll online, you will need your plan number: 093958 .

Provision	Description
Employee contributions	<p>You can contribute from 1% to 90% of your eligible compensation* on a pre-tax basis, a Roth 401(k) after-tax basis, or both up to the annual IRS limit.</p> <p>For current IRS contribution limits, visit vanguard.com/contributionlimits.</p> <p>If you are age 50 or older, or will turn 50 by year's end, <i>and</i> you contribute the maximum allowed, you may make catch-up contributions. Catch-up contributions allow you to save above the normal IRS annual limit on a pre-tax basis, Roth basis, or both.</p> <p>To help you save more in the plan, you can have your pre-tax contribution rate automatically increased for you each year. Simply decide how much more you'd like to save annually, and then, during the month you select, your increase will take effect. You can set up automatic increases when you join the plan or at any time. Annual increases will continue until your contributions reach the personal cap you establish or the IRS limit, whichever is less.</p> <p>You can set up, change, or stop your automatic annual contribution increases online at vanguard.com/retirementplans or by speaking with a Vanguard Participant Services associate at 800-523-1188 (Spanish: 800-828-4487). You cannot access this service through VOICE.</p>
Beneficiaries	<p>Properly designating beneficiaries ensures that, when you die, your hard-earned savings are distributed according to your wishes.</p> <p>To name beneficiaries, follow these simple steps:</p> <ol style="list-style-type: none"> 1. Log on to your account at vanguard.com/retirementplans. 2. Click My Profile. (If you have multiple accounts at Vanguard, you may need to select Employer plans first.) 3. Click Beneficiaries.
Matching contributions	<p>For every \$1 you contribute (up to 4% of your compensation in a payroll period), Amazon will contribute \$0.50 to your account. You can get up to a 2% match. Catch-up contributions are not matched.</p> <p>The Amazon.com Stock Fund is an available investment option only for company matching contributions. Subject to Amazon's Insider Trading Policy, you may allocate matching contributions into and out of the Amazon.com Stock Fund.</p> <p>Under Amazon's Insider Trading Policy, you are responsible for complying with restrictions on transactions while in possession of material non-public information, trading window restrictions and preclearance procedures (if applicable) for any transactions involving the Amazon.com Stock Fund. Amazon's Insider Trading Policy can be found at http://inside.amazon.com. (You must be on the Amazon network to access this policy.) Please note that the Amazon.com Stock Fund is an available investment option only for matching contributions.</p>
Rollovers	<p>You can roll over money into this plan from a former employer's plan by logging on to your account at vanguard.com/retirementplans or by calling Vanguard at 800-528-1188.</p>
Vesting	<p>Vesting refers to your right of ownership to the money in your account.</p> <p>You are always 100% vested in your own contributions and their earnings. You become vested in your company's contributions after three years of service.</p>
Investment options	<p>Please see the enclosed Your Investment Options at a Glance.</p>
Managing your account	<p>You can conduct the following account transactions anytime by logging on to your account at vanguard.com/retirementplans or calling Vanguard at 800-523-1188:</p> <ul style="list-style-type: none"> • Join the plan. • Stop or change your payroll deductions. • Change how your contributions are invested. • Move money between funds. • Request loans. • Request withdrawals.

Provision	Description
Loans	<p>Although the plan is designed for long-term savings, you can borrow from your account. Keep in mind that your paycheck would be reduced to repay the loan with interest, and you could owe taxes and a 10% federal penalty if you fail to repay on time.</p> <p>Here are the loan provisions:</p> <ul style="list-style-type: none"> • Minimum amount: \$1,000. • Maximum amount: 50% of your vested account balance up to \$50,000 (or less if you have had an outstanding plan loan in the past 12 months). • Maximum outstanding loans: one. • Repayment: up to 5 years for a general purpose loan; up to 15 years for a loan taken to purchase a principal residence. • Origination fee (per loan): \$40 when applying online or through VOICE; \$90 when applying by phone with personal assistance from a Vanguard associate. • Maintenance fee (per year): \$25.
Withdrawals**	<p>You can withdraw money from your account under certain circumstances.</p> <p>Age 59½ withdrawals. Once you reach age 59½, you can make withdrawals from your entire vested account balance.</p> <p>Rollover withdrawals. You can withdraw all or part of any assets that you rolled over from another plan.</p> <p>Hardship withdrawals. You can withdraw money from your account for a serious financial hardship, including:</p> <ul style="list-style-type: none"> • Purchase of a principal residence. • Unreimbursed medical expenses. • Tuition and fees for postsecondary education. • Prevention of eviction or mortgage foreclosure. • Burial or funeral expenses for a parent, spouse, child, or dependent. • Certain expenses for repairing your principal residence if the expenses qualify as a casualty deduction. <p>Before making a hardship withdrawal, you must first exhaust other options, including loans. In addition, you cannot contribute to the plan for six months after the withdrawal.</p>
Distributions**	<p>You are eligible to receive your vested account balance upon retirement, termination of employment, or total and permanent disability.</p>

Amazon reserves the right to amend or terminate the plan at any time. In the event of a conflict between the terms of this material and the governing plan document, the governing plan document will control.

*According to plan rules, eligible compensation generally refers to your base pay and performance-based pay. It does not include stock compensation, signing bonuses, and relocation reimbursements.

****Tax implications:** You will be responsible for paying any federal, state, local, or foreign taxes on a distribution or withdrawal from pre-tax accounts. A distribution or withdrawal of Roth 401(k) earnings is usually also taxable unless the initial Roth contribution was made more than five years ago and you are at least age 59½. Early withdrawals may be subject to a 10% federal penalty tax. To the extent required by law, Vanguard will make the appropriate withholding for tax purposes.

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vanguard.com/retirementplans > 800-523-1188 (Spanish: 800-828-4487)



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