

**Amazon 401(k) Plan
2020 Automatic Enrollment Notice**

December 20, 2019

Beginning in 2020, Amazon.com Services LLC and participating employers in the Amazon 401(k) Plan (together, the “Company”) is making saving for retirement under the Amazon 401(k) Plan (the “Plan”) easier by offering an automatic enrollment feature.

If you do not make an affirmative election regarding pre-tax, Roth and/or after-tax contributions to the Plan by **your automatic enrollment date** (which will be provided to you in a separate letter from Fidelity Investments (“Fidelity”)), you will be automatically enrolled in the Plan starting with your first paycheck following such date (or as soon as administratively practicable thereafter). This means that amounts will be taken from your compensation and contributed to the Plan on a pre-tax basis. For compensation during 2020, these automatic contributions will be 2% of your compensation each pay period. You can, however, choose a different amount of contribution. You can choose to contribute more, less, or even nothing. You can change your contribution level at any time by contacting Fidelity using the instructions at the end of this notice.

If you have already made an affirmative election regarding pre-tax, Roth and/or after-tax contributions to the Plan (including an election to not contribute), the automatic enrollment feature won't change your contribution level. Your election will be followed, and matching contributions will be made based on your contribution level.

Keep in mind that the Company will match 50 cents for each dollar you contribute, up to 4% of your compensation (for a total matching contribution of 2% of your compensation). So, to get the most from these matching contributions, you must contribute at least 4% of your compensation as pre-tax and/or Roth contributions. This is more than the 2% automatic pre-tax contribution rate. It may also be more than your current contribution rate.

This notice gives you important information about some Plan rules, including the Plan's automatic enrollment feature, automatic increase feature, the default investment, and Company matching contributions. The notice covers the following points:

- Whether the Plan's automatic enrollment and automatic increase features apply to you;
- What amounts will be automatically taken from your compensation and contributed to the Plan;
- How you can withdraw amounts that have been automatically contributed to the Plan;
- What other amounts the Company will contribute to your Plan account;
- How your Plan account will be invested;
- When your Plan account will be vested, and when you can take a distribution from your Plan account; and
- How you can change your contributions.

You can find out more about the Plan in another document, the Plan's Summary Plan Description (“SPD”).

1. Does the Plan's automatic enrollment feature apply to me?

The Plan's automatic enrollment feature will not apply to you if you already made an affirmative election regarding pre-tax, Roth and/or after-tax contributions to the Plan (including an election to not contribute)

or if you make such an affirmative election by your automatic enrollment date. If you made or make such an election, your contribution level will not automatically change. However, you can always change your contribution level by contacting Fidelity.

2. If I do nothing, how much will be taken from my compensation and contributed to the Plan?

If you do not contact Fidelity and make a contribution election by your automatic enrollment date, 2% of your compensation for each pay period will be taken from your compensation and contributed to the Plan on a pre-tax basis. This will start with your first paycheck following your automatic enrollment date (or as soon as administratively practicable thereafter). Your contribution level will increase by 1% on the first anniversary of your automatic enrollment date and each year thereafter (unless you choose a different level), until it reaches 10% of your compensation. To learn more about the Plan's definition of compensation, you can review Section 3.2 "Compensation" of the Plan's SPD.

Your automatic contributions to the Plan are taken out of your compensation and are not subject to federal income tax at that time. Instead, they are contributed to your Plan account and can grow over time with earnings. Your pre-tax account will be subject to federal income tax only when withdrawn. This helpful tax rule is a reason to save for retirement through pre-tax contributions to the Plan.

You are in charge of the amount that you contribute. You may decide to do nothing and become automatically enrolled, or you may choose to contribute an amount or other type of contribution (such as Roth or after-tax) that better meets your needs. For example, you may want to get the full amount of the Company's matching contributions by contributing at least 4% of your compensation as pre-tax and/or Roth contributions. You can change your contributions by contacting Fidelity.

If you want to contribute more to your account than would be provided automatically, there are limits on the maximum amount. You may elect to make pre-tax and/or Roth contributions of up to 90% of your compensation each pay period and after-tax contributions of up to 10% of your compensation each pay period. In addition, the IRS limit on your total pre-tax and Roth contributions for 2020 is \$19,500, or \$26,000 if you will be 50 or older in 2020.

3. In addition to the contributions taken out of my compensation, what amounts will the Company contribute to my Plan account?

Besides contributing the amounts taken from your compensation, the Company will make matching contributions to your Plan account. The Company will match 50 cents for each dollar you contribute between 1% and 4% of your compensation each pay period. These matching contributions will be made if you are automatically enrolled or if you choose your own pre-tax or Roth contribution level.

The Company also makes a year-end true-up matching contribution to the extent necessary to ensure that the matching contribution you receive for the year is equal to 50% of your pre-tax and Roth contributions for the year that do not exceed 4% of your compensation for the year. You must be employed on the last day of the year to receive the true-up matching contribution. Please note that after-tax and catch-up contributions are not matched.

Remember, you can always change the amount or type of contribution you contribute to the Plan by contacting Fidelity.

4. How will my Plan account be invested?

The Plan lets you invest your account in a number of different investment funds. Unless you choose a different investment fund or funds, your Plan account will be invested in the Vanguard Target Retirement Trust Select with the target-date closest to the year in which you will attain age 65. This is the Plan's default investment. For more information about the Plan's default fund, including the investment objectives, risk and return characteristics, and fees and expenses, you can review the Qualified Default

Investment Alternative Notice for the 2020 Plan Year that was previously provided to you.

You may, at any time, exchange money into or out of all investment options available in the Plan, including the default investment, except that only matching contributions may be allocated into and out of the Company Stock Fund (subject to Amazon's Insider Trading Policy).

To learn more about the Plan's investment funds and procedures for changing how your Plan account is invested you can review Section 3.4 "Self-Direction of Investments" of the Plan's SPD. Also, you can contact Fidelity using the contact information at the end of this notice.

5. When will my Plan account be vested and available to me?

Vesting. You will always be fully vested in your contributions to the Plan (including any pre-tax, Roth, catch-up, after-tax and rollover contributions). You will also be fully vested in matching contributions if you die, become disabled, or attain age 65 while employed at the Company, or when you complete three years of service. To be fully vested in Plan contributions means that the contributions (together with any investment gain or loss) will always belong to you, and you will not lose them when you leave your job. You will earn a year of vesting service for each calendar year in which you complete at least 1,000 hours of service. For information about years of vesting service, you can review Section 4.3(b) "Years of Vesting Service" of the Plan's SPD.

Distributions. Even if you are vested in your Plan account, there are limits on when you may withdraw your funds. These limits may be important to you in deciding how much, if any, to contribute to the Plan. Generally, you may only withdraw vested money after you leave your job, reach age 59½, or become disabled. However, you may elect a withdrawal from your rollover account and after-tax account at any time. Also, there is generally a 10% tax on the pre-tax portion of distributions before age 59½ in addition to ordinary income tax on such distributions. Your beneficiary can get any vested amount remaining in your account when you die.

Loans and Other Distributions. You also can borrow certain amounts from your vested Plan account and may be able to take out certain vested money if you have a hardship or are called to active duty.

Hardship distributions cannot exceed the amount that is necessary to satisfy the financial hardship and must be for a specified reason – for qualifying medical expenses, costs of purchasing your principal residence (or preventing eviction from or foreclosure on your principal residence, or repairing qualifying damages to your principal residence), qualifying post-secondary education expenses, qualifying burial or funeral expenses, or qualifying expenses on account of a federally declared disaster. Before you can take a hardship distribution, you must have taken other permitted withdrawals from qualifying Company plans.

If you are a reservist or national guardsman and are called to active duty for more than 179 days (or for an indefinite period), then, you may withdraw all or any portion of your pre-tax and Roth contribution accounts, during the active duty period. Such a withdrawal is called a "qualified reservist distribution."

If you are absent from work due to active duty in the uniformed services for more than 30 days, you may take a distribution of your vested account balance based on a deemed severance from employment. Your contributions will be suspended for six months after receipt of a deemed severance distribution.

You can learn more about the Plan rules regarding loans and hardship, qualified reservist, and deemed severance distributions in Section 4.1 "Benefit Distribution Events" and Section 6.1 "Loans" of the Plan's SPD. You can also learn more about the extra 10% tax in IRS Publication 575, Pension and Annuity Income.

6. Can I change the amount or type of my contributions?

You can always change the amount or type of contributions you contribute to the Plan. If you know now that you do not want to contribute to the Plan (or want to contribute at a level other than 2% of compensation), you will want to contact Fidelity as soon as possible and by no later than your automatic enrollment date to avoid any automatic contributions.

7. Can I withdraw my automatic contributions if I miss the above deadline?

If you do not contact Fidelity in time to prevent automatic contributions, you can withdraw the automatic contributions during a limited time, despite the general limits on Plan withdrawals. During the 90 days after automatic contributions are first taken from your compensation, you can withdraw the prior automatic contributions by contacting Fidelity to request the withdrawal. The amount you withdraw will be adjusted for any gain or loss. If you withdraw your automatic contributions, you will lose the Company matching contributions on the automatic contributions. Also, your withdrawal will be subject to federal income tax (but not the extra 10% tax that normally applies to early distributions). If you withdraw your automatic contributions, the Company will treat you as having elected to make no further contributions. However, you can always choose to continue or restart your contributions by contacting Fidelity.

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If you have any questions about how the Plan works or your rights and obligations under the Plan, or if you would like a copy of the Plan's SPD or other Plan documents, please contact Fidelity as follows:

How to contact Fidelity and learn more

To contact Fidelity to make changes to your elections or for more information about any investment fund (including investment objectives, risks, charges, and expenses, or to obtain a prospectus), visit www.netbenefits.com/amazon401k or call Fidelity at 1-800-835-5095. Fidelity support is available 8:30 a.m. to 8:30 p.m. PST, Monday through Friday.

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