

The RBI Difference isn't only what our customers experience...our employees experience the difference too with our Employee Stock Ownership Program or what we like to refer to as

“100% Employee Owned”

It's truly what sets us apart from other trucking companies and makes us unique.

What is a 100% Employee Owned Company?

Employees own 100% of the company and EARN stock in the company each year that goes towards retirement. Most don't understand the philosophy, but it's really simply. The majority of companies are owned by a select few people or they are large publicly traded companies with many shareholders. For those companies, profits go to a select few owners and or/shareholders of the company. At RBI, those owners are all 250 of our employees and we distribute our year-end profits amongst all shareholders (better known as our employees).

Why is Employee Ownership so important? In the US, only 62% of our population works causing Social Security & Medicare to be underfunded. This puts retirees that are depending on these programs for retirement at risk if the funds aren't available upon retirement age. The ESOP provides an additional avenue to help save for retirement at no cost to our employees. In fact, RBI drivers and employees earned an additional \$6,000 (on average) in their retirement accounts in 2016. So if you were an employee at RBI since 2012, your retirement account would be worth approximately \$24,000.

How is Employee Stock Ownership different than a 401K? Employees do not make deductions from their weekly check to fund retirement. By simply being an RBI employee, and meeting the ESOP qualifications, you earn stock in the company based on your annual salary at no cost to you.

Does RBI have a 401K Program?

Yes, we offer a 401K Program in addition to Employee Stock Ownership and we encourage our employees to enroll in our 401K program as well. For every dollar you contribute to your 401K, RBI matches ½ up to 6% of your annual salary.

Being prepared for retirement is an afterthought for most employees, but at RBI we encourage our

*employees to **Begin with the End in Mind.***

