



RGI BONDING

— COMPANY HANDBOOK —

PERSISTENCE • ENERGY • INTEGRITY • LOYALTY



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Welcome from the President

Welcome to RGI Bonding.

I'm Joshua Roberts, President of RGI Bonding, and I'm glad you're here. You were brought in because we see potential, capacity, and the kind of mindset that fits what we're building.

Let me be clear about our standard: we move with excellence, integrity, and follow-through. Our clients come to us when real opportunities and real deadlines are on the line – so we don't guess, we don't overpromise, and we don't move sloppy. We communicate clearly, we respect the process, and we handle business the right way.

At RGI, you're going to get support, structure, and coaching – but we also expect ownership. That means you stay engaged, you ask smart questions, you take notes, and you commit to getting better. Confidence comes from competence, and we're going to build both.

Culture matters here. We're one team. That means no ego, no lead-hoarding, no silent competition. We share insight, we support each other, and we understand that when one person levels up, the whole team gets stronger.

Welcome to RGI Bonding. Let's build something real together.

Joshua Roberts

President, RGI Bonding

Trust the process. Execute with excellence. Run it up – together.

This handbook is designed to introduce you to who we are, how we operate, and what we expect from every individual who represents the RGI name. It serves as both a guide and a standard, outlining the principles that shape our culture and the expectations that define excellence within our organization.

Who We Are

RGI Bonding provides professional surety bond solutions for construction firms, contractors, and businesses that require bonding to operate, grow, and win work. We understand bonding is often the gateway to opportunity, and we take seriously the responsibility of helping businesses position themselves for long-term success.

Our purpose is threefold.

First, we help businesses qualify for bonding by educating them, clarifying requirements, and supporting smart growth over time.

Second, we protect project owners and the public by ensuring bonds are issued responsibly and in alignment with underwriting standards.

Finally, we serve as a steady and reliable surety partner – one clients can trust to be consistent, transparent, and professional throughout the bonding process.

At RGI Bonding, culture drives performance. This is how we move, how we grow, and how we **Run It Up** – together. The standards below define how we work, how we treat each other, and how we win consistently.



RGI BONDING

PERSISTENCE • ENERGY • INTEGRITY • LOYALTY

Mission • Vision

MISSION

To provide reliable, compliant, and timely surety bonding solutions that help contractors and businesses qualify, compete, and complete projects with confidence.

VISION

To become a trusted regional and national surety partner known for underwriting discipline, operational excellence, and long-term client relationships – supporting contractors as they grow from first bond to enterprise scale.

RGI Cultural Framework

Team Over Ego

RGI Bonding is a team-first environment where we share insight, support growth, and celebrate each other's wins. There is no room for scarcity thinking, lead hoarding, or silent competition. When one of us levels up, the entire team levels up.

Coach-Led, Not Hand-Held

We provide structure, systems, and guidance – but personal effort is your responsibility. Accountability reflects maturity, initiative is expected, and excellence is earned through consistency. We coach and motivate, but you must run your route.

Energy + Discipline

Energy and positivity matter, but energy without discipline is noise. We bring confidence without arrogance, motivation without excuses, and focus without distraction. Professionalism is the baseline, integrity is non-negotiable, and follow-through is mandatory.

The Commitment

We are building something sustainable: disciplined growth, professional excellence, and long-term wins. We do not chase flash or internal competition – we execute with structure and integrity. We run plays, trust the system, and **Run It Up** – together.



Our Core Pillars

At the heart of RGI Bonding are four core pillars:

**Persistence, Energy, Integrity
, and Loyalty.**

These values are not aspirational slogans – they are operational standards. They guide how we serve our clients, how we collaborate with partners, and how we represent RGI in every interaction.

Persistence

At RGI Bonding, persistence means we do not quit on clients – or on excellence. We recognize that bonding is not always instant, and not every client will qualify immediately. Many businesses require financial cleanup, improved documentation, or strategic guidance over time. Rather than viewing these situations as dead ends, we see them as opportunities to educate and guide.

Persistence at RGI is demonstrated through our commitment to seeing deals through, working declined files with a growth mindset, and remaining engaged with clients even when the process is complex or delayed. We follow up professionally and consistently, remain calm during underwriting challenges, and focus on solutions instead of excuses. Our standard is clear: we do not ghost clients – we guide them.

Energy

Energy at RGI Bonding is not hype or urgency for its own sake – it is presence. It reflects how we show up for our clients, partners, and colleagues. Clients trust us with their businesses, and the energy we bring should reassure them that they are in capable, confident hands.

We demonstrate energy through clear communication, prompt responses, preparation, and professionalism. Whether speaking with a client, an underwriter, or a partner, we are expected to communicate clearly and confidently while maintaining a solutions-focused tone – even under pressure. Every interaction matters. If you sound unsure, rushed, or distracted, trust is lost. Energy is how confidence is communicated before results are delivered.

Integrity

Integrity is non-negotiable at RGI Bonding. We do the right thing – even when it costs us. Our reputation is built on honesty, transparency, and ethical decision-making, and no deal is worth compromising those standards.

Integrity means telling the truth about qualifications and outcomes, protecting client information, and strictly following underwriting and compliance rules. It also means refusing shortcuts that put clients, carriers, or the company at risk. We do not promise what we cannot deliver. Instead, we engage in honest qualification conversations, provide transparent pricing and timelines, handle documentation responsibly, and communicate ethically with carriers and underwriters. Our reputation is worth more than any single deal.

Loyalty

Loyalty at RGI Bonding means protecting the brand, the client, and each other. When you represent RGI, you are the brand, and how you conduct yourself reflects directly on the company.

Loyalty is demonstrated through professionalism at all times, speaking positively about the company, clients, and partners, and safeguarding internal processes and confidential information. It also means supporting leadership decisions, even when there may be disagreement, and addressing concerns internally rather than publicly. We uphold RGI standards even when unsupervised and always act in the best interest of both the client and the firm. You do not just work for RGI – you represent it.

Professional Standards

All RGI team members are expected to communicate professionally in every interaction and to use approved systems and processes consistently. Maintaining accurate client records, respecting compliance and underwriting guidelines, and protecting the RGI brand are fundamental responsibilities. Excellence is not optional – it is the expectation.

Our Commitment to You

At RGI Bonding, we are committed to your success. This includes providing training and development, setting clear expectations, offering opportunities for professional growth, and fostering a culture rooted in respect and accountability. When you operate within our pillars and uphold our standards, you will not only succeed – you will help strengthen the RGI legacy.

Acknowledgment

By joining RGI Bonding, you agree to uphold the values, standards, and culture outlined in this handbook. These principles are the foundation of who we are and how we operate, and they are essential to the continued growth and integrity of our firm.

RGI Bonding Code of Conduct & Professional Standards

The RGI Bonding Code of Conduct establishes the professional, ethical, and behavioral standards expected of all individuals representing the RGI brand. This includes employees, independent contractors, agents, and any individual acting on behalf of RGI Bonding. These standards exist to protect our clients, our partners, and the long-term integrity of the firm. Adherence to this code is a condition of representation and continued engagement with RGI Bonding.

Professional Representation

All RGI representatives are expected to conduct themselves with professionalism at all times, whether interacting with clients, carriers, underwriters, partners, or colleagues. Professional representation includes demeanor, language, appearance, responsiveness, and decision-making. Every interaction – written, verbal, or digital – should reinforce confidence, competence, and trust in the RGI brand.

Casual, careless, aggressive, dismissive, or overly familiar behavior is not acceptable. Representatives must always communicate in a manner that reflects sound judgment, respect, and professionalism, regardless of the situation or the client's demeanor.

Client Communication Standards

RGI representatives are expected to communicate clearly, respectfully, and honestly with all clients. Clients must be treated as valued business partners, not transactions. Communication should be direct but courteous, confident without being arrogant, and supportive without making guarantees that cannot be fulfilled.

Representatives must never mislead clients regarding qualifications, timelines, pricing, or underwriting outcomes. If an answer is unknown, the appropriate response is to pause, confirm, and follow up – never to guess or promise. Clients should be educated on the bonding process in a calm and professional manner, especially when they do not qualify immediately. Declines must be communicated with respect, clarity, and guidance whenever possible.

Tone, Language, and Professional Speech

The tone used in all RGI communications must remain professional, calm, and solution-focused. Raised voices, sarcasm, condescension, defensiveness, or emotionally reactive language are strictly prohibited. Profanity, slang, or inappropriate humor must never be used in professional interactions.

Written communication – emails, text messages, CRM notes, and internal correspondence – must be clear, grammatically sound, and business-appropriate. Emojis, abbreviations, or informal shorthand should be avoided in client communications unless expressly approved by leadership.

Responsiveness and Follow-Through

RGI representatives are expected to respond to client inquiries, partner requests, and internal communications in a timely manner. While immediate responses may not always be possible, acknowledgment and follow-up are required. Ignoring or avoiding clients, failing to return calls, or allowing messages to go unanswered is unacceptable.

Follow-through is a core expectation. Commitments made to clients or partners must be honored. If circumstances change, proactive communication is required to reset expectations and provide updates.

Ethics, Integrity, and Compliance

Integrity is non-negotiable at RGI Bonding. Representatives must adhere to all underwriting guidelines, compliance requirements, and ethical standards governing the bonding process. No individual is authorized to bypass procedures, manipulate documentation, or misrepresent information to secure a deal.

Confidential client information must be protected at all times. Sharing proprietary data, internal processes, or client details with unauthorized parties is strictly prohibited. Any ethical concerns, compliance issues, or questionable requests must be escalated immediately to leadership.

Conflicts of Interest and Personal Conduct

RGI representatives must avoid situations that create conflicts of interest or the appearance of impropriety. Personal relationships, financial arrangements, or side agreements that interfere with objective judgment or compromise the firm's integrity are not permitted.

Personal conduct outside of direct client interactions must still reflect professionalism when it impacts the RGI brand. Public statements, social media activity, or external communications that reference RGI Bonding must be appropriate, accurate, and aligned with company standards.

Internal Conduct and Team Interaction

Professionalism extends to internal interactions. All team members are expected to treat colleagues, leadership, and partners with respect. Disagreements or concerns must be addressed privately and constructively. Gossip, public criticism, or undermining behavior will not be tolerated.

Questions, concerns, or challenges should be escalated through proper internal channels. Open communication is encouraged, but it must be respectful, solution-oriented, and aligned with company protocols.

Use of Systems and Documentation

RGI representatives are required to use approved systems, tools, and workflows as instructed. Accurate documentation, proper CRM usage, and compliance with data entry standards are essential. Failure to maintain records or follow procedures compromises operational integrity and will be addressed accordingly.

Accountability and Enforcement

Adherence to this Code of Conduct is mandatory. Violations may result in corrective action, including additional training, suspension of responsibilities, or termination of the working relationship, depending on severity and frequency. RGI Bonding reserves the right to enforce these standards to protect its clients, partners, and reputation.

Acknowledgment and Commitment

By representing RGI Bonding, you acknowledge that you have read, understood, and agreed to comply with this Code of Conduct and Professional Standards. These expectations exist to ensure consistency, trust, and excellence across every aspect of our work.

RGI Bonding Handbook

Acknowledgment and Acceptance

This handbook has been prepared to provide an overview of the standards, expectations, policies, and professional framework of RGI Bonding. It outlines the culture, values, and operational guidelines that define how we operate and how we represent the RGI brand.

By signing below, I acknowledge that I have received, reviewed, and understand the contents of the RGI Bonding Handbook. I understand that these standards exist to protect the integrity of the company, its clients, its partners, and its producers.

I acknowledge and agree to the following:

- I understand my responsibility to conduct myself in a professional manner at all times when representing RGI Bonding.
- I understand the importance of maintaining confidentiality regarding client information, company processes, and business relationships.
- I understand that I am expected to follow the workflows, communication standards, and operational procedures outlined in this handbook.
- I understand that adherence to these standards is required to maintain good standing with RGI Bonding.
- I understand that this handbook provides guidance and expectations, and that RGI Bonding reserves the right to update, modify, or revise policies and procedures as needed.

I acknowledge that I have had the opportunity to ask questions regarding the contents of this handbook and that I accept these standards as a condition of my representation of RGI Bonding.

Producer Signature: _____

Date: _____

RGI Representative Signature: _____

Date: _____