

## **SUMMARY ANNUAL REPORT**

### **For Ryder System, Inc. Flexible Benefits Plan**

This is a summary of the annual report of the Ryder System, Inc. Flexible Benefits Plan, EIN 59-0739250, Plan No. 527, for period January 01, 2010 through December 31, 2010. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

A total of 19,536 persons were participants in the plan at the end of the plan year.

#### **Basic Financial Statement**

The value of plan assets, after subtracting liabilities of the plan, was \$1,352,635 as of December 31, 2010, compared to \$7,860,349 as of January 01, 2010. During the plan year the plan experienced a decrease in its net assets of \$6,507,714. This decrease includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$120,212,121, including employer contributions of \$72,846,890, employee contributions of \$47,356,269, and earnings from investments of \$8,962.

Plan expenses were \$126,719,835. These expenses included \$9,686,064 in administrative expenses, and \$117,033,771 in benefits paid to participants and beneficiaries.

#### **Your Rights To Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- an accountant's report;
- financial information;
- assets held for investment;
- insurance information, including sales commissions paid by insurance carriers;

To obtain a copy of the full annual report, or any part thereof, write to Ryder System, Inc., 11690 N.W. 105 Street, Miami, FL 33178-1103. The charge to cover copying costs will be 25 cents per page.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (Ryder System, Inc., 11690 N.W. 105 Street, Miami, FL 33178-1103) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

## **SUMMARY ANNUAL REPORT**

### **For Ryder System, Inc. Vision Insurance Plan**

This is a summary of the annual report of the Ryder System, Inc. Vision Insurance Plan, EIN 59-0739250, Plan No. 528, for period January 01, 2010 through December 31, 2010. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

#### **Insurance Information**

The plan has a contract with EyeMed Vision Care to pay vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2010 were \$885,833. A total of 7,144 persons were participants in the plan at the end of the plan year.

#### **Your Rights To Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- insurance information, including sales commissions paid by insurance carriers;

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## **SUMMARY ANNUAL REPORT**

### **For Ryder System, Inc. Short Term Disability Plan**

This is a summary of the annual report of the Ryder System, Inc. Short Term Disability Plan, EIN 59-0739250, Plan No. 512, for period January 01, 2010 through December 31, 2010. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

A total of 16,313 persons were participants in the plan at the end of the plan year.

### **Your Rights To Additional Information**

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- insurance information, including sales commissions paid by insurance carriers;

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You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (Ryder System, Inc., 11690 N.W. 105 Street, Miami, FL 33178-1103) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

## **SUMMARY ANNUAL REPORT**

### **For Ryder System, Inc. Long Term Disability Plan**

This is a summary of the annual report of the Ryder System, Inc. Long Term Disability Plan, EIN 59-0739250, Plan No. 504, for period January 01, 2010 through December 31, 2010. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

#### **Insurance Information**

The plan has a contract with Unum Life Insurance Company of America to pay long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2010 were \$1,838,245. A total of 16,313 persons were participants in the plan at the end of the plan year.

#### **Your Rights To Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

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## **SUMMARY ANNUAL REPORT**

### **For Ryder System, Inc. Prepaid Legal Plan**

This is a summary of the annual report of the Ryder System, Inc. Prepaid Legal Plan, EIN 59-0739250, Plan No. 515, for period January 01, 2010 through December 31, 2010. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

#### **Insurance Information**

The plan has a contract with Hyatt Legal Plans of Florida to pay Legal claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2010 were \$205,670. A total of 1,352 persons were participants in the plan at the end of the plan year.

#### **Your Rights To Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- insurance information, including sales commissions paid by insurance carriers;

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You also have the legally protected right to examine the annual report at the main office of the plan (Ryder System, Inc., 11690 N.W. 105 Street, Miami, FL 33178-1103) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

## **SUMMARY ANNUAL REPORT**

### **For Ryder System, Inc. Business Travel Accident Plan**

This is a summary of the annual report of the Ryder System, Inc. Business Travel Accident Plan, EIN 59-0739250, Plan No. 509, for period January 01, 2010 through December 31, 2010. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

#### **Insurance Information**

The plan has contracts with Gerber Life & Accident Insurance Company and Connecticut General Life Insurance Co. to pay Accidental Death & Dismemberment and Medical Benefits Abroad coverage claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2010 were \$55,638. A total of 18,155 persons were participants in the plan at the end of the plan year.

#### **Your Rights To Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- insurance information, including sales commissions paid by insurance carriers;

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You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

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## **SUMMARY ANNUAL REPORT**

### **For Ryder System, Inc. 401(k) Savings Plan**

This is a summary of the annual report for Ryder System, Inc. 401(k) Savings Plan, EIN 59-0739250, Plan No. 005, for period January 01, 2010 through December 31, 2010. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

#### **Basic Financial Statement**

Benefits under the plan are provided by a trust fund. Plan expenses were \$71,829,944. These expenses included \$1,154,550 in administrative expenses, \$70,622,413 in benefits paid to participants and beneficiaries, and \$52,981 in other expenses. A total of 28,267 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$783,768,044 as of December 31, 2010, compared to \$709,026,947 as of January 01, 2010. During the plan year the plan experienced an increase in its net assets of \$74,741,097. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$146,571,041, including employer contributions of \$20,327,572, employee contributions of \$33,513,933, realized gains of \$764,711 from the sale of assets, earnings from investments of \$89,882,299, and other income of \$2,082,526.

#### **Your Rights To Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- an accountant's report;
- financial information;
- information on payments to service providers;
- assets held for investment;
- information regarding any common or collective trusts in which the plan participates;

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