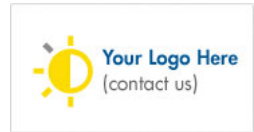


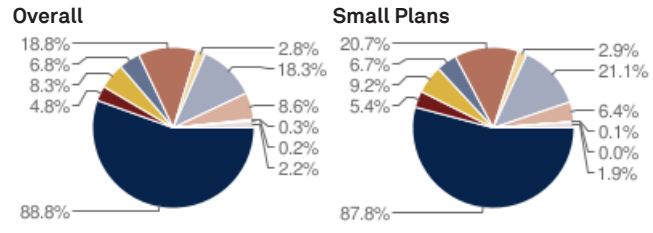
Defined Contribution Plan Benchmarking Report



Client's Name: Joe Sponsor
Prepared by: Fred Advisor
 Phone: (123) 456-7890, Email: fred.advisor@yourfirm.com

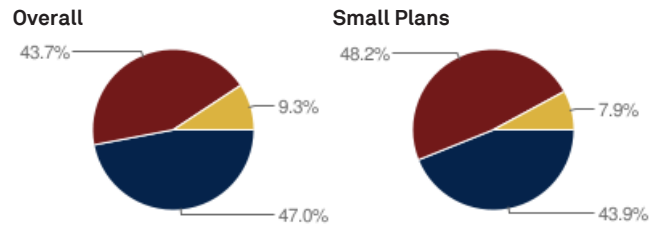
What type of DC plan does your organization offer?

- 401(k)
- 401(a)
- 403(b)
- 457
- Roth 401(k)/Roth 403(b)
- Money Purchase
- Profit Sharing/ESOP
- Non-Qualified Deferred Comp
- SEP
- SIMPLE IRA
- Other



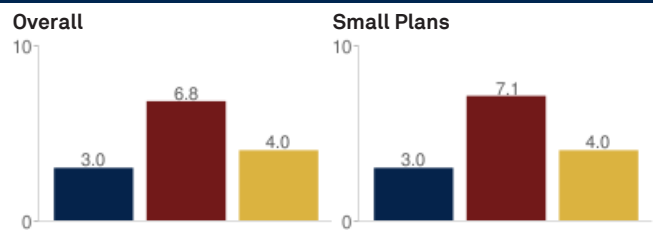
Do you provide a profit sharing contribution?

- No
- Yes (discretionary/variable contribution)
- Yes (fixed contribution)



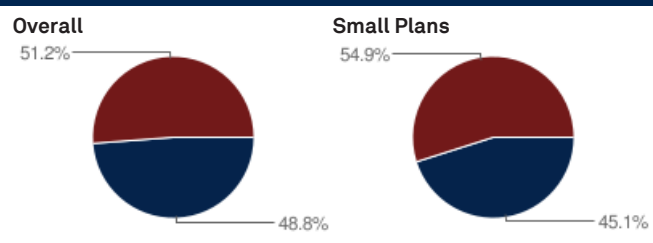
If fixed, what is the contribution rate?

- Your Answer
- Average
- Median



Is your DC plan a "safe harbor" plan?

- Yes
- No



Client's Name: Joe Sponsor

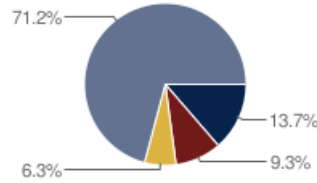
Prepared by: Fred Advisor

Phone: (123) 456-7890, Email: fred.advisor@yourfirm.com

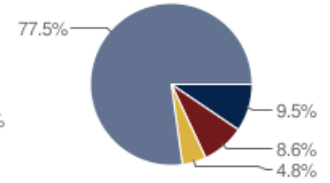
Does your organization have a defined benefit (DB) plan in addition to the defined contribution plan?

- Yes (open to all employees)
- Yes ('frozen' plan)
- Yes (open only to some employees)
- No defined benefit plan

Overall



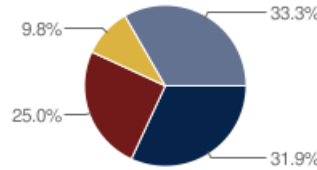
Small Plans



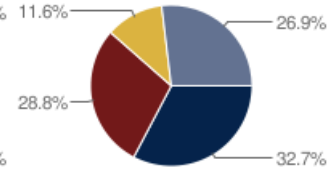
When are employees eligible to participate in the plan?

- Immediately upon hire
- Within 3 months
- After 4 to 6 months
- After more than 6 months

Overall



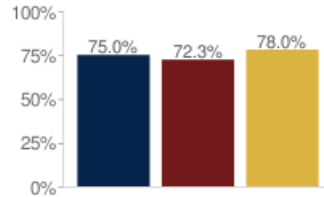
Small Plans



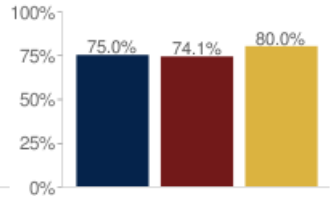
What is the participation rate in your DC plan among eligible employees?

- Your Answer
- Average
- Median

Overall



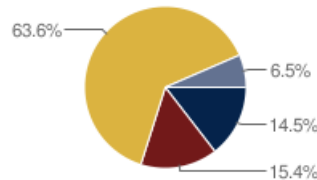
Small Plans



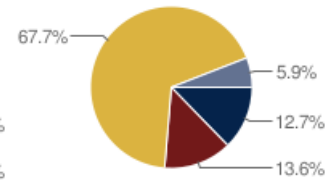
Are plan participants able to borrow against their 401(k) or make hardship withdrawals?

- Yes, a loan provision is included
- Yes, a hardship withdrawal provision is included
- Both (a loan provision AND a hardship withdrawal provision are included)
- No, neither loans nor hardship withdrawals are available

Overall



Small Plans



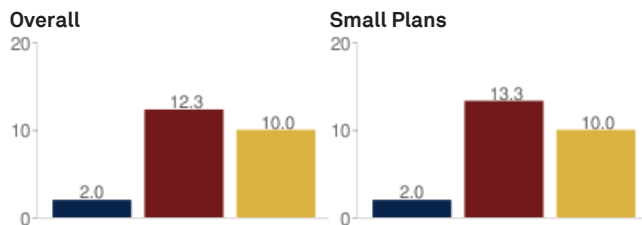
Client's Name: Joe Sponsor

Prepared by: Fred Advisor

Phone: (123) 456-7890, Email: fred.advisor@yourfirm.com

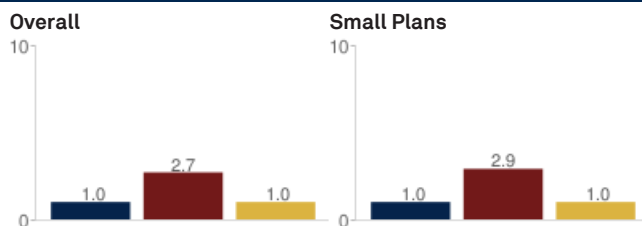
If loans are offered, what percentage of plan participants have outstanding loans?

<input checked="" type="checkbox"/> Your Answer
<input type="checkbox"/> Average
<input type="checkbox"/> Median



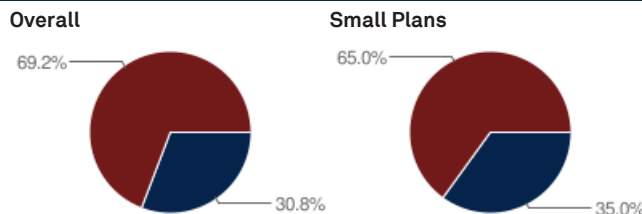
If hardship withdrawals are offered, what percentage of plan participants have made hardship withdrawals in the past

<input checked="" type="checkbox"/> Your Answer
<input type="checkbox"/> Average
<input type="checkbox"/> Median



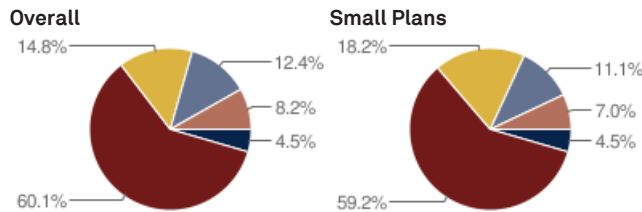
Do you use automatic enrollment?

<input checked="" type="checkbox"/> Yes
<input type="checkbox"/> No



What was the primary reason that your organization implemented automatic enrollment?

- Enrollment meetings and other education/communication methods were not successful in getting employees to participate.
- Our organization wanted to be more proactive in helping employees save.
- We needed more participation from non-highly compensated employees in order to pass discrimination tests.
- The Pension Protection Act of 2006 made the automatic enrollment feature more attractive to our organization.
- Other reason



Client's Name: Joe Sponsor

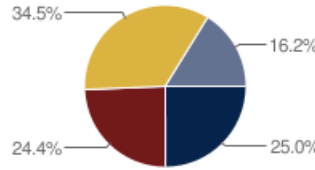
Prepared by: Fred Advisor

Phone: (123) 456-7890, Email: fred.advisor@yourfirm.com

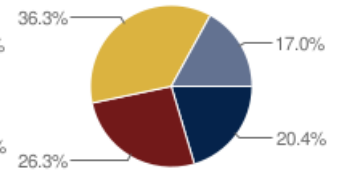
When did you implement automatic enrollment?

- More than 3 years ago
- 2-3 years ago
- 1-2 years ago
- Less than 1 year ago

Overall



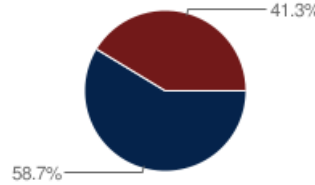
Small Plans



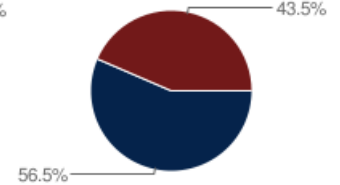
When you implemented auto enrollment, was it applied:

- To new employees only
- To all employees

Overall



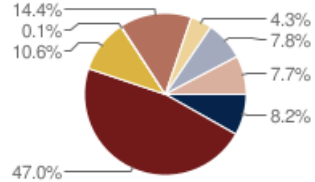
Small Plans



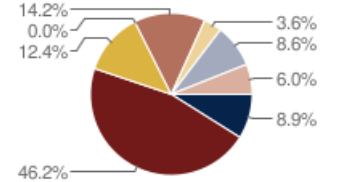
What is the default investment for automatic enrollment?

- Stable Value Fund/GIC
- Target Date Fund
- Risk-Based Lifestyle Fund
- Company Stock
- Balanced Fund
- Managed Account
- Money Market Fund
- Other (please specify)

Overall



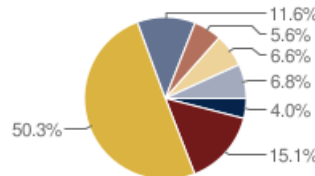
Small Plans



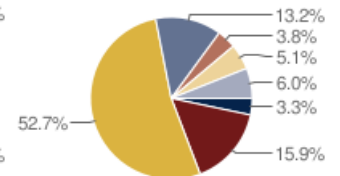
What is the default deferral rate as a percentage of salary?

- 1%
- 2%
- 3%
- 4%
- 5%
- 6%
- Other

Overall



Small Plans



Client's Name: Joe Sponsor

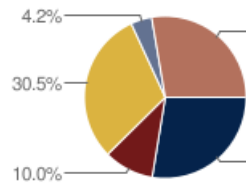
Prepared by: Fred Advisor

Phone: (123) 456-7890, Email: fred.advisor@yourfirm.com

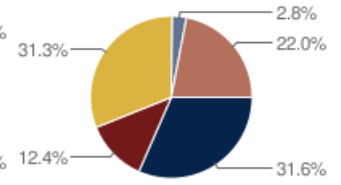
What is the default employer match as a percentage of the employee's deferral?

- No employer match
- Match is 25% of employee's deferral
- Match is 50% of employee's deferral
- Match is 75% of employee's deferral
- Match is 100% of employee's deferral

Overall



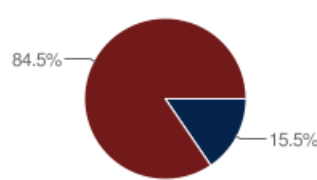
Small Plans



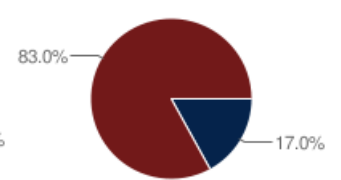
Have you implemented automatic deferral increases/contribution acceleration for participants?

- Yes
- No

Overall



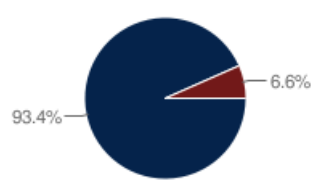
Small Plans



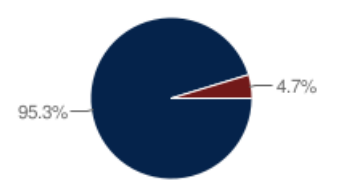
Increase is determined by

- Employer
- Employee

Overall



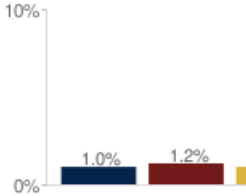
Small Plans



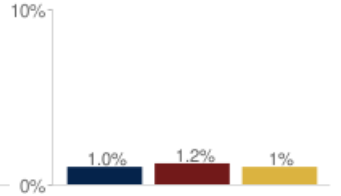
What is the increase rate per year?

- Your Answer
- Average
- Median

Overall



Small Plans



Client's Name: Joe Sponsor

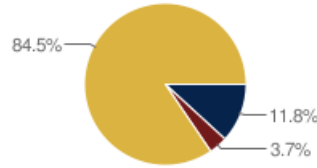
Prepared by: Fred Advisor

Phone: (123) 456-7890, Email: fred.advisor@yourfirm.com

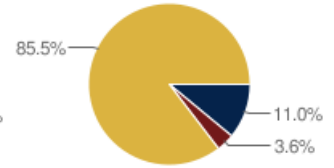
Which, if any of the following guaranteed retirement income products does your plan provide to participants?

- In plan guaranteed retirement income option
- Out of plan guaranteed retirement income option
- No retirement income product offered

Overall



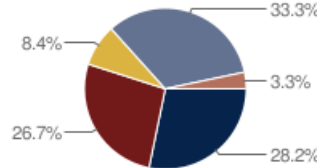
Small Plans



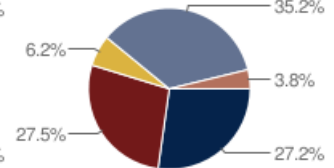
Is financial/investment advice offered to participants in your DC plan?

- No
- Yes, through a financial planner/adviser outside of the plan
- Yes, through a third party (i.e. Financial Engines)
- Yes, through our DC provider
- Yes, through another source (please specify)

Overall



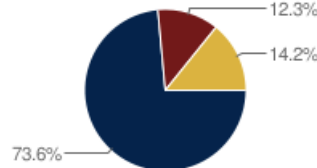
Small Plans



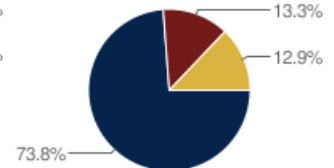
Does your organization match the participant's contribution or provide a non-elective contribution?

- Yes
- No (recently eliminated the match or employer contribution)
- No (never offered a match or employer contribution)

Overall



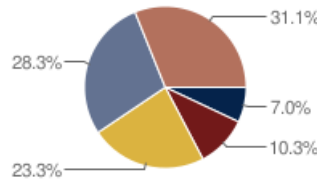
Small Plans



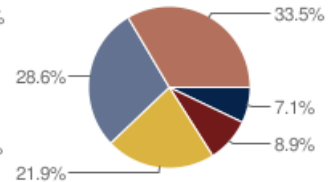
If YES, how much is the approximate maximum match/contribution?

- Match is equivalent to MORE than 100% of 6% of salary
- 100% match on 6% of salary
- Match is equivalent to BETWEEN 51%-99% of 6% of salary
- 50% match on 6% of salary contributed (effective 3%)
- Match is equivalent to LESS than 50% of 6% of salary

Overall



Small Plans



Client's Name: Joe Sponsor

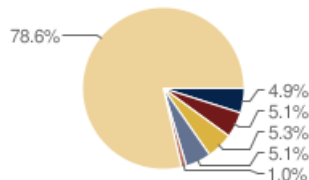
Prepared by: Fred Advisor

Phone: (123) 456-7890, Email: fred.advisor@yourfirm.com

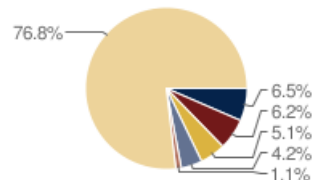
Have you recently reduced or suspended the company match/contribution?

- Yes (reduced)
- Yes (suspended)
- No, but considering reducing the match
- No, but considering suspending the match
- No, but considering eliminating the match
- No plans to reduce, suspend or eliminate the match

Overall



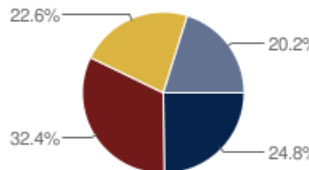
Small Plans



What percentage of active participants are deferring enough salary to take full advantage of the MAXIMUM employer

- All or nearly all participants (90% or more)
- Vast majority (75% or more)
- About half
- Less than half

Overall



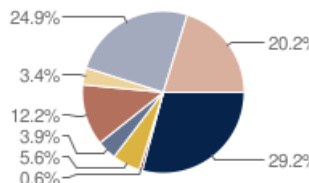
Small Plans



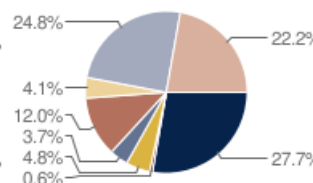
How long before participants are 100% vested in the match?

- Immediately on enrollment
- 6 months
- 1 year
- 2 years
- 3 years
- 4 years
- 5 years
- after more than 5 years

Overall



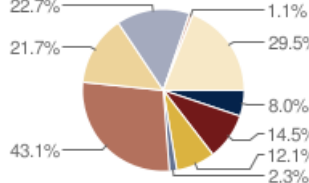
Small Plans



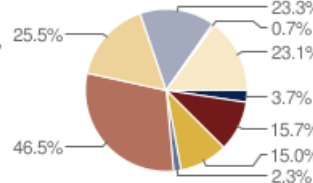
Do you CURRENTLY offer any of the following types of investment options in your plan?

- Employer Stock
- Self Directed Brokerage
- Real Estate
- Alternative Investments (Hedge Funds, Venture Capital, Private Equity)
- Target Date Funds
- Risk-Based Lifestyle Funds
- Managed Accounts
- ETFs
- None of the above

Overall



Small Plans



Client's Name: Joe Sponsor

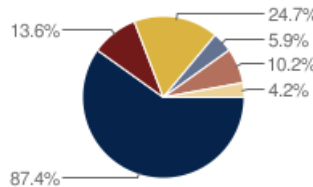
Prepared by: Fred Advisor

Phone: (123) 456-7890, Email: fred.advisor@yourfirm.com

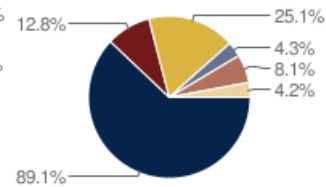
Which investment vehicles are you currently using for your DC plan?

<input checked="" type="checkbox"/> Mutual Funds
<input type="checkbox"/> Separate account
<input type="checkbox"/> Managed account
<input type="checkbox"/> Commingled Pool
<input type="checkbox"/> Collective Trust
<input type="checkbox"/> Other

Overall



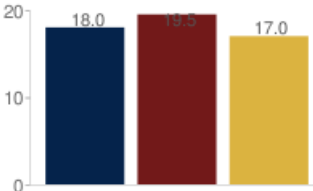
Small Plans



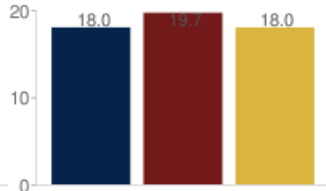
How many investment options are OFFERED in your defined contribution plan?

<input checked="" type="checkbox"/> Your Answer
<input type="checkbox"/> Average
<input type="checkbox"/> Median

Overall



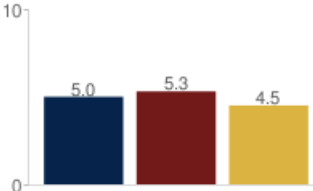
Small Plans



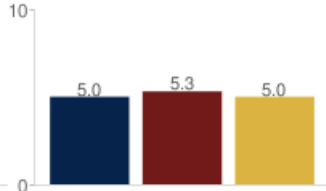
What is the average number of investment options HELD by your DC plan participants?

<input checked="" type="checkbox"/> Your Answer
<input type="checkbox"/> Average
<input type="checkbox"/> Median

Overall



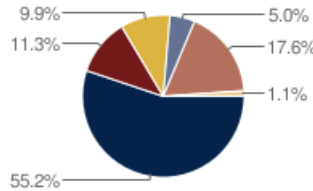
Small Plans



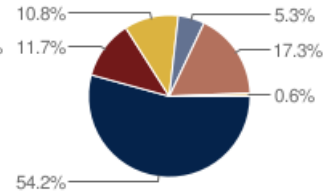
What type of target date funds does your recordkeeper offer?

<input checked="" type="checkbox"/> Target date funds comprised of funds from one firm (single-manager funds)
<input type="checkbox"/> Target date funds comprised of funds from multiple firms (multi-manager funds)
<input type="checkbox"/> Target date funds comprised of funds from your plan's current fund line up (customized funds)
<input type="checkbox"/> Two or more of the above
<input type="checkbox"/> Not sure
<input type="checkbox"/> Other (please specify)

Overall



Small Plans



Client's Name: Joe Sponsor

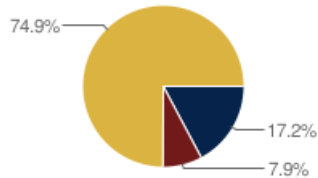
Prepared by: Fred Advisor

Phone: (123) 456-7890, Email: fred.advisor@yourfirm.com

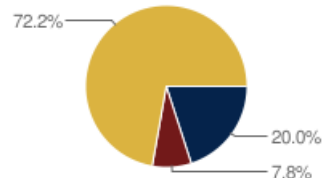
Have you considered building a customized Target Date Series for your plan utilizing your plan's current fund line up?

- Yes - already in place
- Yes - considering
- No - have not considered

Overall



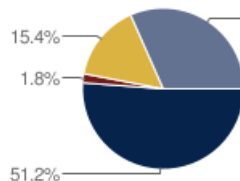
Small Plans



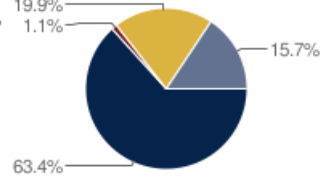
Does your company have an investment committee for the DC plan?

- Yes (internal employees only)
- Yes (non-employees only)
- Yes (includes internal employees and non-employees)
- No investment committee for DC plan

Overall



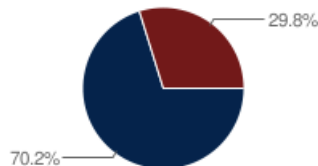
Small Plans



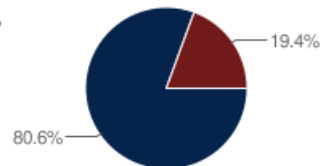
Do you have a written investment policy statement (IPS) for the DC plan?

- Yes
- No

Overall



Small Plans



How often do you formally evaluate your DC provider?

- Annually
- Every 1 to <2 years
- Every 2 to <3 years
- Every 3 to <5 years
- Every 5+ years
- Never

Overall



Small Plans



Client's Name: Joe Sponsor

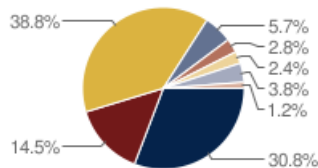
Prepared by: Fred Advisor

Phone: (123) 456-7890, Email: fred.advisor@yourfirm.com

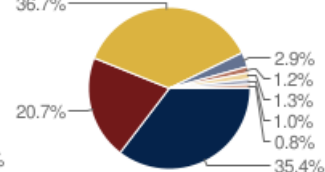
How often do you formally review the investment options?

- Quarterly
- Twice a year
- Annually
- Every 1-2 years
- Every 2-3 years
- Every 3+ years
- Never
- Other (please specify)

Overall



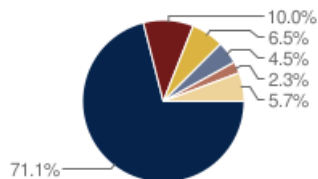
Small Plans



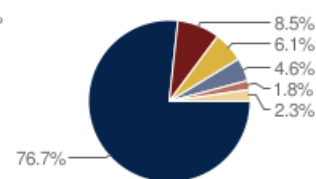
How often do you formally review costs/fees?

- Annually
- Every 1-2 years
- Every 2-3 years
- Every 3-5 years
- Every 5+ years
- Never

Overall



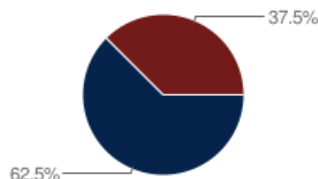
Small Plans



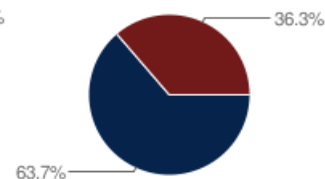
Does your plan use the services of a financial adviser?

- Yes
- No

Overall



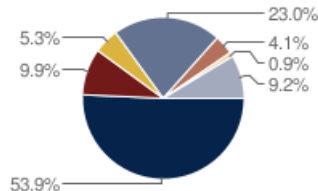
Small Plans



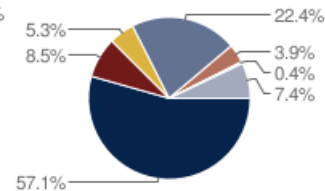
What is the adviser's fee arrangement?

- % of plan assets (bps)
- Per participant
- Project-based
- Monthly/annual retainer
- Performance: investments
- Performance: participation
- Other

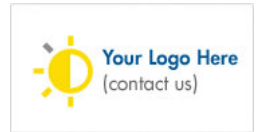
Overall



Small Plans



Defined Contribution Plan Benchmarking Report



Client's Name: Joe Sponsor
Prepared by: Fred Advisor
Phone: (123) 456-7890, Email: fred.advisor@yourfirm.com

Advisor Input

As your plan's advisor, I recommend....

Compliments of RidgeWorth Investments



This information is provided as general guidance on the subject covered and is not intended to be authoritative or to provide legal, tax, or investment advice.

Methodology: Between late June and late August 2009, approximately 35,000 survey questionnaires were sent to defined contribution (DC) plan sponsors from the PLANSPONSOR magazine database, as well as to client lists supplied by DC providers; 5,635 total usable responses were received by the close of the survey on September 1, 2009.

Past performance does not guarantee future results. The performance data quoted represents past performance and current returns may be lower or higher. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. For performance data current to the most recent month end, visit our website at www.ridgeworth.com.

An investor should consider the fund's investment objectives, risks, and charges and expenses carefully before investing or sending money. This and other important information about the RidgeWorth Funds can be found in the fund's prospectus. To obtain a prospectus, please call 1-888-784-3863 or visit www.ridgeworth.com. Please read the prospectus carefully before investing.

• Not FDIC Insured • No Bank Guarantee • May Lose Value

Defined Contribution Plan Benchmarking Report



Client's Name: Joe Sponsor
Prepared by: Fred Advisor
Phone: (123) 456-7890, Email: fred.advisor@yourfirm.com

Exception Report

While there is no "right plan design" for every plan sponsor, we have highlighted some Defined Contribution plan "Best Practices" about which you may wish to speak to your plan sponsor clients. We have highlighted where the plan sponsor either differs from his/her peers or where he/she is not making use of best practices. We've included some information to help you open the conversation with your client about these topics.

Classifying Questions - Safe Harbor

58% of employers that filed a Form 5500 for non-safe harbor 401(k) plans in 2008 failed non-discrimination testing (Source: the Profit Sharing Council of America)

Advanced Plan Design - Automatic enrollment

Workers automatically enrolled in 401(k) plans overwhelmingly either accept the default deferral rate set by the employer or elect to increase it regardless of how high the rate. An analysis of plans with the most common default deferral contribution rate and another 37% elect to increase it, Behavior of workers in plans with a 6% default deferral rate was not much different, with 60% opting to keep the rate and another 24% electing to increase (Source: Fidelity Investments Workplace Investing Survey, July 2009).

Advanced Plan Design - Investment advice

Fifty-one percent of all workers - and 55% of older boomers - indicate an interest in access to financial planners for retirement through their employers - up from 44% in 2007 and 29% in 2006. (Source: MetLife's 7th Annual Employee Benefits Not only do 7 out of 10 American workers surveyed want their employer to provide professional financial advice, studies have shown that participants with some sort of an advice plan show a higher rate of return than those without an advice plan.

Investments - Type of Target Date offered

The trend in the industry is to evaluate target date funds with multi-manager funds or customized funds.

Investments - Customized Target Date series

The trend in the industry is to evaluate target date funds with multi-manager funds or customized funds.

Fiduciary Best Practices - Investment Policy Statement (IPS)

Having a written Investment Policy Statement is considered a fiduciary best practice and a significant majority in all plan segments have a written IPS