



Why diversify?

Because focusing on a single type of investment may lead to high volatility.

Perhaps nothing better illustrates the need for an asset allocation plan than the chart below. It shows how various asset classes performed on a year-by-year basis from 1992 to 2011. The best-performing asset class is at the top of each column.

Annual Total Returns of Key Asset Classes: 1992–2011

1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	20 Yr. Avg.
Small Cap Value 29.14%	Foreign Stocks 32.56%	Foreign Stocks 7.78%	Large Cap Value 38.36%	Large Cap Growth 23.12%	Large Cap Value 35.18%	Large Cap Growth 38.71%	Small Cap Growth 43.09%	Small Cap Value 22.83%	Small Cap Value 14.02%	Bonds 10.25%	Small Cap Growth 48.54%	Small Cap Value 22.25%	Foreign Stocks 13.54%	Foreign Stocks 26.34%	Large Cap Growth 11.81%	Bonds 5.24%	Mid Cap Blend 40.48%	Small Cap Growth 29.09%	Bonds 7.84%	Small Cap Value 10.67%
Small Cap Blend 18.41%	Small Cap Value 23.77%	Large Cap Growth 2.62%	Large Cap Blend 37.53%	Large Cap Blend 22.95%	Large Cap Blend 33.35%	Large Cap Blend 28.60%	Large Cap Growth 33.16%	Bonds 11.63%	Bonds 8.44%	Small Cap Value -11.43%	Small Cap Blend 47.25%	Foreign Stocks 20.25%	Mid Cap Blend 12.65%	Small Cap Value 23.48%	Foreign Stocks 11.17%	Small Cap Value -28.92%	Large Cap Growth 37.21%	Small Cap Blend 26.85%	Large Cap Growth 2.64%	Mid Cap Blend 10.24%
Mid Cap Blend 16.34%	Small Cap Blend 18.88%	Large Cap Blend 1.31%	Large Cap Growth 37.18%	Large Cap Value 21.64%	Small Cap Value 31.78%	Foreign Stocks 20.00%	Foreign Stocks 26.96%	Mid Cap Blend 8.25%	Small Cap Blend 2.49%	Large Cap Value -15.52%	Small Cap Value 46.03%	Mid Cap Blend 20.22%	Large Cap Value 7.05%	Large Cap Value 22.25%	Small Cap Growth 7.05%	Small Cap Blend -33.79%	Small Cap Growth 34.47%	Mid Cap Blend 25.48%	Large Cap Blend 2.11%	Large Cap Value 8.89%
Large Cap Value 13.58%	Large Cap Value 18.07%	Small Cap Value -1.54%	Mid Cap Blend 34.45%	Small Cap Value 21.37%	Large Cap Growth 30.49%	Large Cap Value 15.63%	Small Cap Blend 21.26%	Large Cap Value 7.01%	Large Cap Value -5.59%	Foreign Stocks -15.94%	Mid Cap Blend 40.06%	Small Cap Blend 18.33%	Large Cap Growth 5.26%	Small Cap Blend 18.37%	Bonds 6.97%	Large Cap Value -36.85%	Foreign Stocks 31.78%	Small Cap Value 24.50%	Large Cap Value 0.39%	Small Cap Blend 8.52%
Small Cap Growth 7.77%	Mid Cap Blend 14.30%	Small Cap Blend -1.82%	Small Cap Growth 31.04%	Mid Cap Blend 19.00%	Mid Cap Blend 29.01%	Mid Cap Blend 10.09%	Large Cap Blend 21.03%	Small Cap Blend -3.02%	Mid Cap Blend -5.62%	Mid Cap Blend -16.19%	Foreign Stocks 38.59%	Large Cap Value 16.49%	Large Cap Blend 4.91%	Large Cap Blend 15.78%	Mid Cap Blend 5.60%	Large Cap Blend -36.99%	Small Cap Blend 27.17%	Large Cap Growth 16.71%	Mid Cap Blend -1.55%	Large Cap Blend 7.81%
Large Cap Growth 7.61%	Small Cap Growth 13.37%	Large Cap Value -1.98%	Small Cap Blend 28.45%	Small Cap Blend 16.49%	Small Cap Blend 22.36%	Bonds 8.69%	Mid Cap Blend 18.23%	Large Cap Blend -9.10%	Small Cap Growth -9.23%	Small Cap Blend -20.48%	Large Cap Value 30.03%	Small Cap Growth 14.31%	Small Cap Value 4.71%	Mid Cap Blend 15.26%	Large Cap Blend 5.49%	Large Cap Growth -38.44%	Large Cap Blend 26.47%	Large Cap Value 15.51%	Small Cap Growth -2.91%	Large Cap Growth 6.61%
Bonds 7.40%	Large Cap Blend 10.06%	Mid Cap Blend -2.09%	Small Cap Value 25.75%	Small Cap Growth 11.26%	Small Cap Growth 12.95%	Small Cap Growth 1.23%	Large Cap Value 7.35%	Foreign Stocks -14.17%	Large Cap Blend -11.88%	Large Cap Blend -22.09%	Large Cap Growth 29.75%	Large Cap Blend 10.87%	Small Cap Blend 4.55%	Small Cap Growth 13.35%	Large Cap Value -0.17%	Small Cap Growth -38.54%	Small Cap Value 20.58%	Large Cap Blend 15.06%	Small Cap Blend -4.18%	Bonds 6.50%
Large Cap Growth 4.99%	Bonds 9.75%	Small Cap Growth -2.43%	Bonds 18.47%	Foreign Stocks 6.05%	Bonds 9.65%	Small Cap Blend -2.55%	Bonds -0.82%	Large Cap Growth -22.42%	Large Cap Growth -20.42%	Large Cap Growth -27.88%	Large Cap Blend 28.67%	Large Cap Growth 6.30%	Small Cap Growth 4.15%	Large Cap Growth 9.07%	Small Cap Blend -1.57%	Mid Cap Blend -41.46%	Large Cap Value 19.69%	Foreign Stocks 7.75%	Small Cap Value -5.50%	Small Cap Growth 5.83%
Foreign Stocks -12.17%	Large Cap Growth 2.87%	Bonds -2.92%	Foreign Stocks 11.21%	Bonds 3.63%	Foreign Stocks 1.78%	Small Cap Value -6.45%	Small Cap Value -1.49%	Small Cap Growth -22.43%	Foreign Stocks -21.44%	Small Cap Growth -30.26%	Bonds 4.10%	Bonds 4.34%	Bonds 2.43%	Bonds 4.33%	Small Cap Value -9.78%	Foreign Stocks -43.38%	Bonds 5.93%	Bonds 6.54%	Foreign Stocks -12.14%	Foreign Stocks 4.56%

- Large Cap Blend: S&P 500 Index
- Large Cap Growth: Russell 1000 Growth Index
- Large Cap Value: Russell 1000 Value Index
- Mid Cap Blend: Russell Midcap Index
- Foreign Stocks: MSCI EAFE Index
- Small Cap Blend: Russell 2000 Index
- Small Cap Growth: Russell 2000 Growth Index
- Small Cap Value: Russell 2000 Value Index
- Bonds: Barclays Aggregate Bond Index

Source: FactSet. As of 12/31/2011.

Past performance is not indicative of future results. Chart performance is derived from various unmanaged indices, is illustrative in nature and is not representative of any specific fund. An asset allocation strategy does not guarantee a profit nor prevent against a loss. Please see Page 2 for index definitions and investment risks.

Benchmark Index Descriptions

Large Cap Blend: S&P 500 Index

Measures the performance of large capitalization U.S. stocks. The S&P 500 is a market value-weighted index of 500 stocks that are traded on the NYSE, AMEX and NASDAQ. The weightings make each company's influence on the index performance directly proportional to that company's market value.

Large Cap Growth: Russell 1000 Growth Index

Measures the performance of the large-cap growth segment of the U.S. equity universe. It includes those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values. The Russell 1000 Growth Index is constructed to provide a comprehensive and unbiased barometer for the large-cap growth segment. The Index is completely reconstituted annually to ensure new and growing equities are included and that the represented companies continue to reflect growth characteristics.

Large Cap Value: Russell 1000 Value Index

Measures the performance of the large-cap value segment of the U.S. equity universe. It includes those Russell 1000 companies with lower price-to-book ratios and lower expected growth values. The Russell 1000 Value Index is constructed to provide a comprehensive and unbiased barometer for the large-cap value segment. The Index is completely reconstituted annually to ensure new and growing equities are included and that the represented companies continue to reflect value characteristics.

Mid Cap Blend: Russell Midcap Index

Measures the performance of the mid-cap segment of the U.S. equity universe. The Russell Midcap Index is a subset of the Russell 1000® Index. It includes approximately 800 of the smallest securities based on a combination of their market cap and current index membership. The Russell Midcap Index represents approximately 31% of the total market capitalization of the Russell 1000 companies. The Russell Midcap Index is constructed to provide a comprehensive and unbiased barometer for the mid-cap segment. The Index is completely reconstituted annually to ensure larger stocks do not distort the performance and characteristics of the true mid-cap opportunity set.

Foreign Stocks: MSCI EAFE Index

Measures the performance of the developed stock markets of Europe, Australasia, and the Far East. International investing involves increased risk and volatility. Additional risks include fluctuations in currency exchange rates, differences among various countries in how taxes are computed and paid, differences in accounting standards which can result in different valuations for similar companies, and differences in auditing and financial reporting practices.

Small Cap Blend: Russell 2000® Index

Measures the performance of small capitalization U.S. stocks. The Russell 2000 is a market value-weighted index of the 2,000 smallest stocks in the broad-market Russell 3000 Index. These securities are traded on the NYSE, AMEX and NASDAQ. Small capitalization stocks typically carry additional risk, since smaller companies generally have higher risk of failure and, historically, their stocks have experienced a greater degree of volatility.

Small Cap Growth: Russell 2000® Growth Index

Small Cap Value: Russell 2000® Value Index

Measures the performance of growth and value styles of investing in small capitalization U.S. stocks. The value index contains those Russell 2000 securities with less-than-average growth orientation, while the growth index contains those securities with greater-than-average growth orientation. Securities in the value index generally have lower price-to-book and price-earnings ratios than those in the growth index. The constituent securities are not mutually exclusive. Small capitalization stocks typically carry additional risk, since smaller companies generally have higher risk of failure and, historically, their stocks have experienced a greater degree of volatility.

Bonds: Barclays Aggregate Bond Index

Measures the market value-weighted performance of investment-grade, fixed-rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities, with maturities of at least one year.

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Equity securities (stocks) may be more volatile and carry more risk than other forms of investments. Bonds offer a relatively stable level of income, although bond prices will fluctuate providing the potential for principal gain or loss. Intermediate-term, higher-quality bonds generally offer less risk than longer-term bonds and a lower rate of return. Investors cannot invest directly in an index.

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