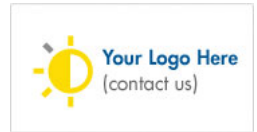


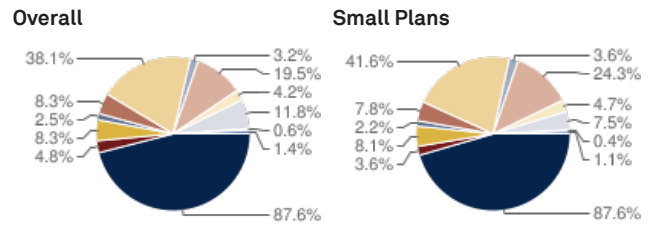
Defined Contribution Plan Benchmarking Report



Client's Name: Joe Sponsor
Prepared by: Fred Advisor
 Phone: (555) 555-5555, Email: fred.advisor@yourfirm.com
Plan Size: Small (\$5 - \$49 million in assets)

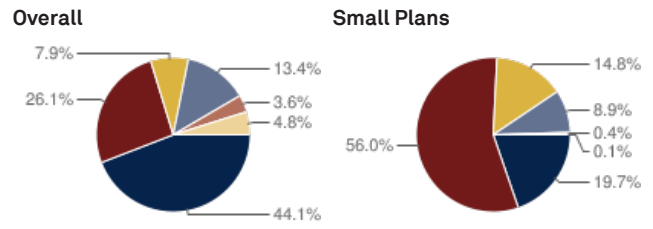
What type of DC plan does your organization offer?

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



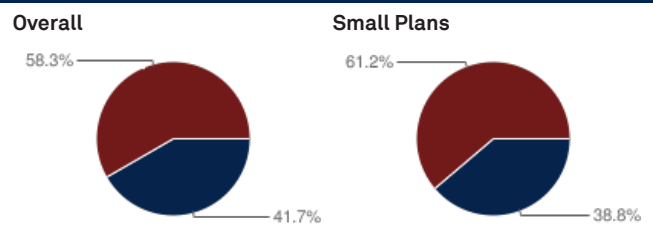
How many participants are in your DC Plan?

- Less than 100
- 100 - 499
- 500 - 999
- 1,000 - 4,999
- 5,000 - 9,999
- 10,000 or more



Is your DC plan a "safe harbor" plan?

- Yes
- No

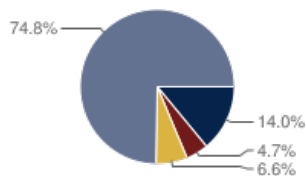


Client's Name: Joe Sponsor
Prepared by: Fred Advisor
 Phone: (555) 555-5555, Email: fred.advisor@yourfirm.com

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

- Yes - Open to eligible employees
- Yes - Soft Freeze (no new participants but benefit accruals continue for plan participants)
- Yes - Hard Freeze (no new participants and benefits accruals have stopped for existing participants)
- No Defined Benefit (DB) Plan

Overall



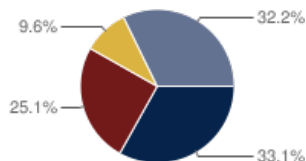
Small Plans



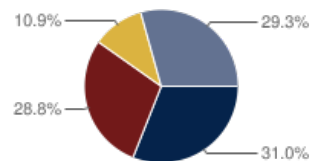
When are employees eligible to participate in the plan?

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

Overall



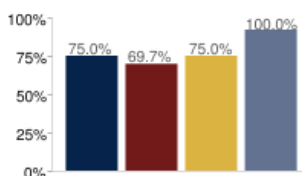
Small Plans



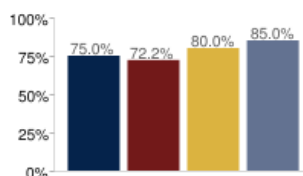
What is the participation rate in your DC plan among eligible employees?

- Your Answer
- Average
- Median
- Mode

Overall



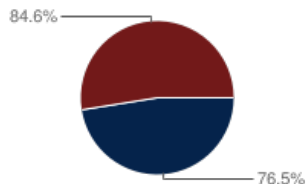
Small Plans



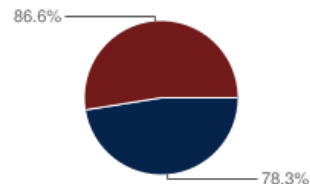
Are plan participants able to borrow against their 401(k) or make hardship withdrawals?

- A loan provision is included
- A hardship withdrawal provision is included

Overall



Small Plans

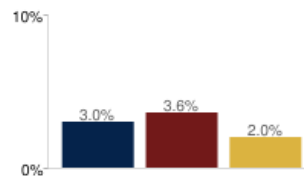


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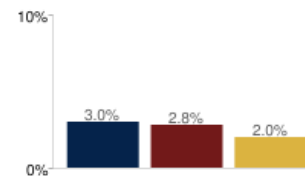
If hardship withdrawals are offered, what percentage of plan participants have made hardship withdrawals in the past year?

- Your Answer
- Average
- Median

Overall



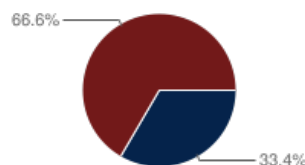
Small Plans



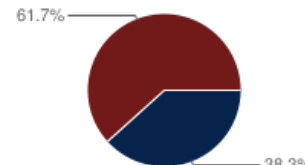
Do you use automatic enrollment?

- Yes
- No

Overall



Small Plans



When you implemented auto enrollment, which employee groups were included in the rollout?

- New / future employees
- Existing employees not enrolled in plan
- Existing employees enrolled in plan but contributing below the auto-deferral rate (opt-out auto-boost)
- Existing employees enrolled in plan but not invested in the QDIA (opt-out re-enrollment)

Overall



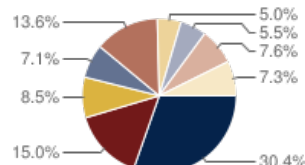
Small Plans



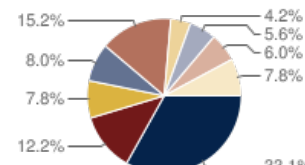
What is the default investment for automatic enrollment?

- Retail Target-Date Fund (Actively Managed)
- Retail Target-Date Fund (Indexed)
- Custom Target-Date Fund
- Risk-Based Lifestyle Fund
- Balanced Fund
- Managed Account
- Stable Value Fund / GIC
- Money Market Fund
- Other

Overall



Small Plans

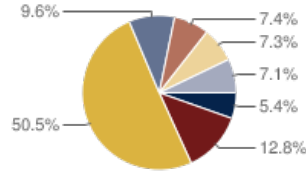


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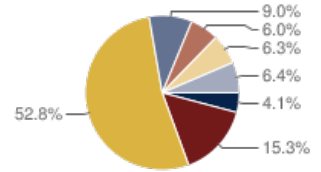
What is the default deferral rate as a percentage of salary?



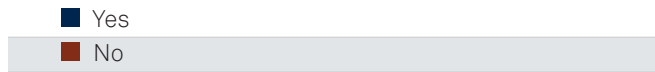
Overall



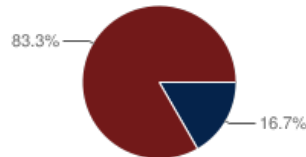
Small Plans



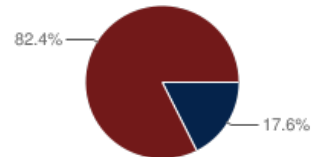
Have you implemented automatic deferral increases/contribution acceleration for participants?



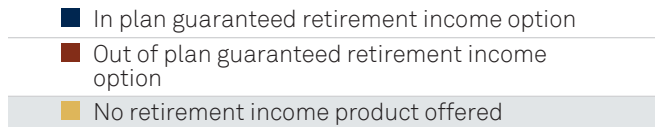
Overall



Small Plans



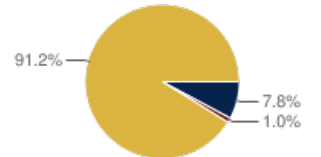
Which, if any of the following guaranteed retirement income products does your plan provide to participants?



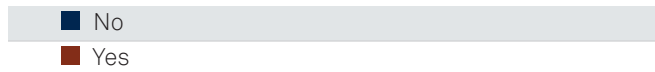
Overall



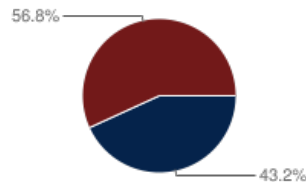
Small Plans



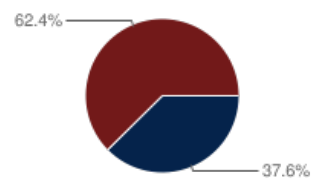
Does your plan provide financial/investment advice offered to participants?



Overall



Small Plans

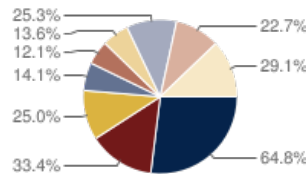


Client's Name: Joe Sponsor
Prepared by: Fred Advisor
 Phone: (555) 555-5555, Email: fred.advisor@yourfirm.com

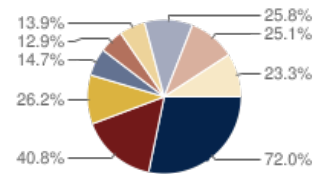
Which of the following measures do you use to gauge the success of your DC plan?

- Participation Rate
- Deferral Rate of Various Employee Segments
- % Participants Saving to Match
- % of Participants with 'Appropriate' Asset Allocations
- % of Participants who Increased Deferral Rates in past year
- % of Participants using Advice Tools/Seminars Offered
- Employee Satisfaction (surveys)
- External/Competitive Benchmarking of Plan Design
- Do not have any formal plan success measures

Overall



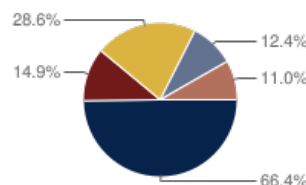
Small Plans



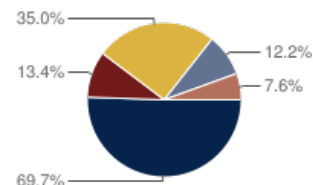
What type(s) of employer contributions does your plan make to participant accounts?

- Organizational match on the participant contribution
- Non-elective contribution
- Profit Sharing contribution
- Other contribution
- No employer contribution

Overall



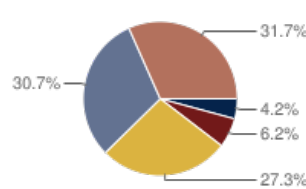
Small Plans



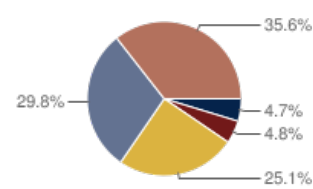
If a match is offered, how much is the approximate maximum match/contribution?

- 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



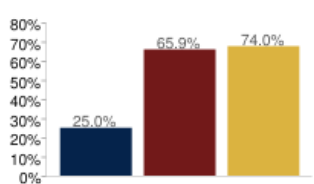
Small Plans



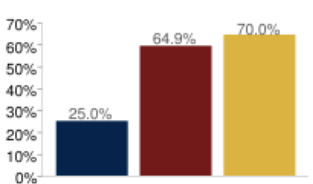
What percentage of active participants are deferring enough salary to take full advantage of the MAXIMUM employer match?

- Your Answer
- Average
- Median

Overall



Small Plans

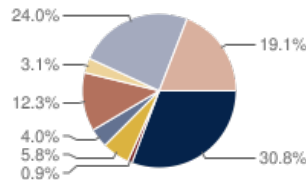


Client's Name: Joe Sponsor
Prepared by: Fred Advisor
 Phone: (555) 555-5555, Email: fred.advisor@yourfirm.com

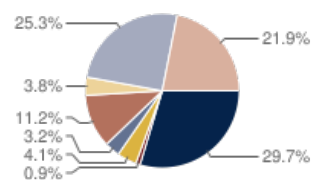
How long before participants are 100% vested in the match?

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

Overall



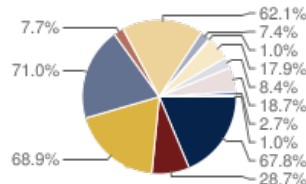
Small Plans



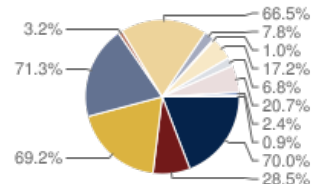
Do you CURRENTLY offer any of the following types of investment options in your plan?

- Target-Date / Lifecycle Funds
- Risk-Based Lifestyle Funds
- Index Fund(s)
- Money Market Fund
- Employer Stock
- Stable Value Fund
- 'In plan' guaranteed income option
- Out of plan guaranteed income option
- Self Directed Brokerage
- Mutual Fund Window
- Real Estate/REITs
- Alternative Investments (Hedge Funds, Venture Capital, Private Equity)
- ETFs

Overall



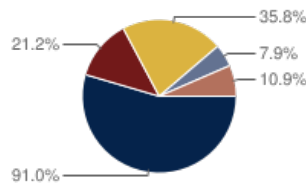
Small Plans



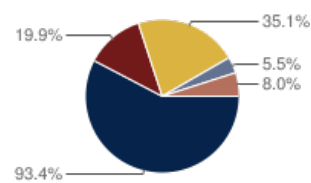
Which investment vehicles are you currently using for your DC plan?

- Mutual Funds
- Separate account
- Managed account
- Commingled Pool
- Collective Trust

Overall



Small Plans

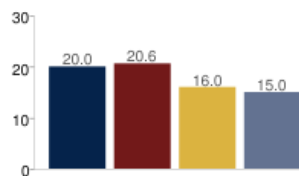


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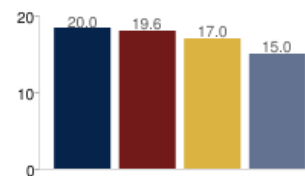
How many investment options are OFFERED in your defined contribution plan?

■ Your Answer
■ Average
■ Median
■ Mode

Overall



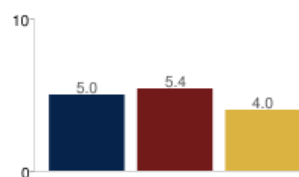
Small Plans



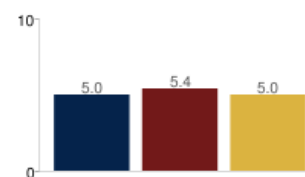
What is the average number of investment options HELD by your DC plan participants?

■ Your Answer
■ Average
■ Median

Overall



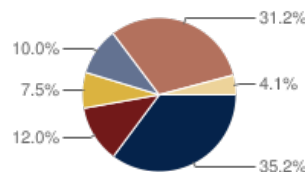
Small Plans



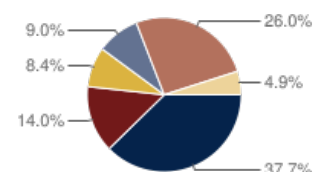
If offered, what type of target date funds are in your plan?

■ Target date funds comprised of funds from one firm (single-manager funds)
■ Target date funds comprised of funds from multiple firms (multi-manager funds)
■ Target date funds comprised of funds from your plan's current fund line up (customized funds)
■ Two or more of the above
■ Not sure
■ Other

Overall



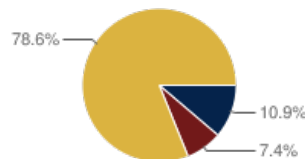
Small Plans



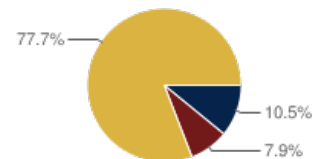
Have you considered building a customized Target Date Series for your plan utilizing your plan's current fund line up?

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

Overall



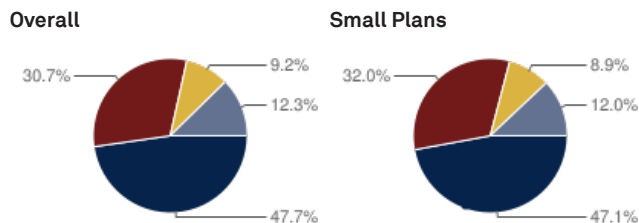
Small Plans



Client's Name: Joe Sponsor
Prepared by: Fred Advisor
 Phone: (555) 555-5555, Email: fred.advisor@yourfirm.com

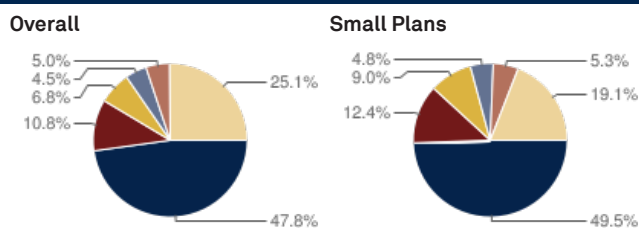
Is your current target-date fund family/series the same one your plan had in 2008?

- Yes
- No
- Don't know / remember
- Didn't have a target-date fund family/series in 2008



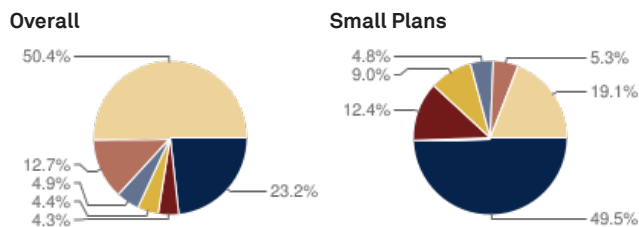
What percentage of the funds in your plan share the name of your DC recordkeeper (i.e., "proprietary funds")?

- 0%-20%
- 21%-40%
- 41%-60%
- 61%-80
- 81%-100%
- Don't Know



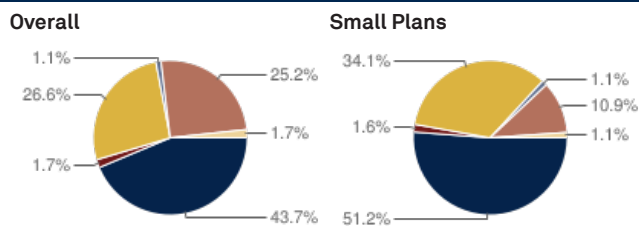
What percentage of the funds in your plan offer 'revenue sharing' that can be used to pay for plan administrative expenses?

- 0%-20%
- 21%-40%
- 41%-60%
- 61%-80
- 81%-100%
- Don't Know



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

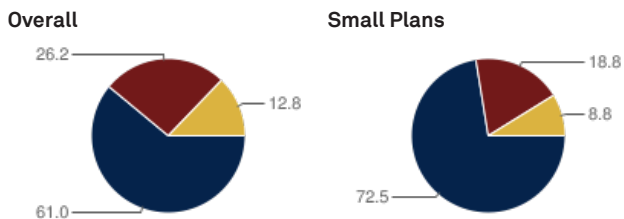
- Yes - committee includes only internal employees
- Yes - committee includes only people external to our company
- Yes - committee includes a mix of internal and external people
- Yes - but unsure of composition of investment committee
- No - we do not have an investment committee
- Don't know



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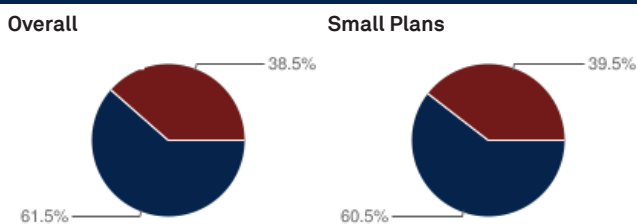
Do you have a written investment policy statement (IPS) for the DC plan?

- Yes
- No
- Don't Know



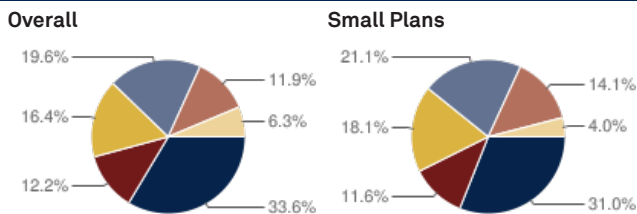
Does your investment policy statement ("IPS") specifically cover target date funds and their underlying funds?

- Yes
- No



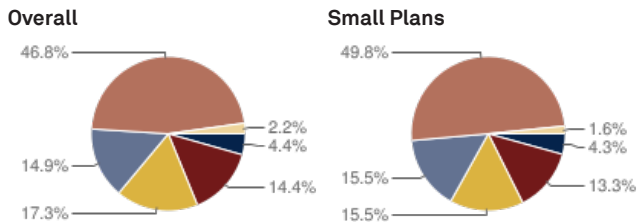
How often do you formally evaluate your DC provider?

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



How long has your organization used your DC provider?

- Less than 1 year
- 1-3 years
- 3-5 years
- 5-7 years
- More than 7 years
- Don't Know

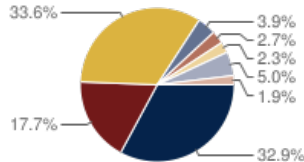


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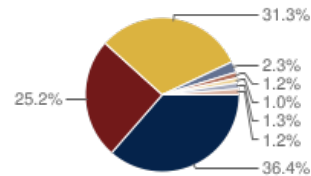
How often do you formally review the investment options?

- Quarterly
- Twice a year
- Annually
- Every 1-2 years
- Every 2-3 years
- Every 3+ years
- Never
- Other

Overall



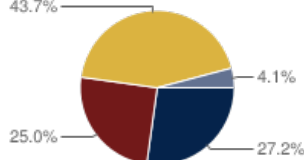
Small Plans



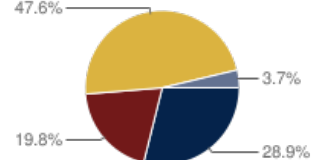
When conducting due diligence on the fund in your menu, who is the main source of insight/guidance during that process?

- Recordkeeper/Provider
- Consultant
- Financial Adviser
- Other

Overall



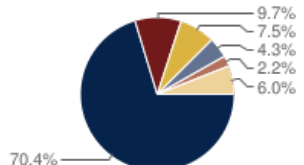
Small Plans



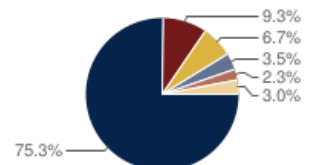
How often do you formally review actual administrative costs/fees?

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

Overall



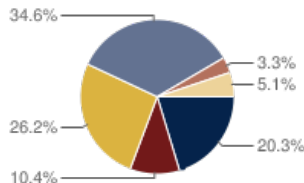
Small Plans



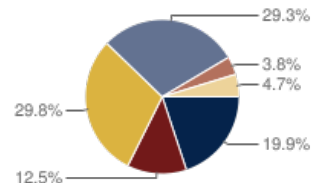
Who pays for the plan's administrative/recordkeeping costs?

- Participants - Fees paid exclusively by revenue sharing from plan's investment options
- Participants - Fees paid from a mix of revenue sharing and fixed costs billed to participant accounts
- Shared Responsibility - Participants contribute to fees through revenue sharing while the organization covers other expenses directly
- Our Organization (fees paid exclusively by the plan sponsoring company)
- Other
- Don't know

Overall



Small Plans

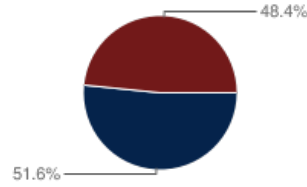


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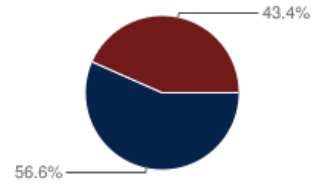
Does your plan use the services of a financial adviser?

- Yes
- No

Overall



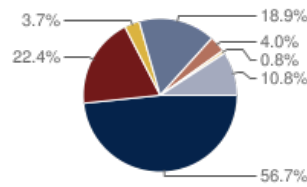
Small Plans



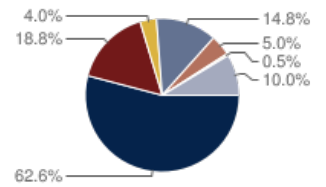
What is the adviser's fee arrangement?

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

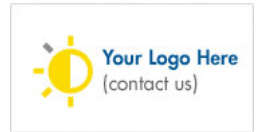
Overall



Small Plans



Defined Contribution Plan Benchmarking Report



Client's Name: Joe Sponsor
Prepared by: Fred Advisor
Phone: (555) 555-5555, Email: fred.advisor@yourfirm.com
Plan Size: Small (\$5 - \$49 million in assets)

Advisor Input

As your advisor, I recommend...

Compliments of



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Methodology: Data for the plan benchmarking tool are licensed from the PLANSPONSOR Annual Defined Contribution Survey. Between late June and late August 2011, approximately 50,000 survey questionnaires were sent to DC plan sponsors from the PLANSPONSOR magazine database, as well as to client lists supplied by DC providers; 6,885 total usable responses were received by the close of the survey on August 26, 2011.

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Defined Contribution Plan Benchmarking Report



Client's Name: Joe Sponsor
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Plan Size: Small (\$5 - \$49 million in assets)

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.

The statements and opinions expressed are subject to change at any time based on market and other conditions. Information provided is general and educational in nature. It is not intended to be, and should not be construed as, investment, legal, estate planning, or tax advice. RidgeWorth does not provide legal, estate planning, or tax advice.

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 - Default investment for automatic enrollment

Stable Value Funds and Money Market Funds may not allow the participants' investment to grow enough to keep pace with inflation. Using company stock for the default investment may open the company up to additional liability and is not considered to be a fiduciary best practice.

Advanced Plan Design - Default deferral rate for 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 - Automatic deferral increases/contribution acceleration

Auto-deferral increases may significantly boost deferral rates due to participant inertia. Households may be reluctant to increase contribution because they view the cut in take-home pay as a loss (to which they are averse), but if the step up takes place during a time of pay increases (annual review, etc), they are less likely to consider it a loss. (Source: Benartzi, Shlomo and Thaler, Richard "Save More Tomorrow: Using Behavioral Economics to Increase Employee Saving" 2004)

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. (Source: Schwab/Age Wave study, Rethinking Retirement, 2008 and Schwab survey, 11/28/2007; Results based on 263 plans using advice, 7,000 participants using advice for greater than one year. Rate of return calculated by weighting overall portion of non-target fund assets vs. target fund assets held by participants)

Employer Match - How much employer match

Carefully structure the match formula to maximize deferral rates - a 50% match on a certain deferral rate can encourage a higher contribution with the same cost to the employer as a 100% match on a half the deferral rate (for example, 50% on 6% versus 100% on 3%).

Investments - Customized Target Date series

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

Investments - Proprietary funds

You may wish to revisit your fund line-up to make sure that the funds that you have are best -in-class and the fees charged are reasonable relative to peers.

Investments - Revenue Sharing

Revenue sharing can be a useful tool for offsetting some of the plan administrative costs, you may want to review your fee structure to make sure you are getting the full benefit of any available revenue sharing arrangements.

Fiduciary Best Practices - Evaluating your DC provider

Formally reviewing the DC providers in your plan on a regular basis is considered a fiduciary best practice and a significant majority in all plan segments review their investment options at least annually.

Defined Contribution Plan Benchmarking Report



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Fiduciary Best Practices - How long with current DC provider

The retirement plan industry has undergone some dramatic changes in recent years and it may be worthwhile to evaluate your DC provider to see if you are receiving their best offering.

Fiduciary Best Practices - Evaluating costs/fees

Formally reviewing the costs and fees in your plan on a regular basis is considered a fiduciary best practice and a significant majority in all plan segments review their investment options at least every five years.

Fiduciary Best Practices - Who pays plan's admin/recordkeeping costs

The retirement plan industry has undergone some dramatic changes in recent years and it may be worthwhile to evaluate your cost structure and revenue-sharing arrangements in light of new disclosure requirements under 408(b)(2) and 404(a)(5).