

Benchmarking Your Retirement Plan

A growing number of retirement plan sponsors are finding that their plan has changed significantly over the past several years. This questionnaire and the plan benchmarking report generated from it will help you identify potential problems and opportunities with your Plan.

After filling out this questionnaire, use the interactive tool at <http://planadvisortools.com> to create a customized analysis that will provide you with a PDF output.

Client Name _____ **Advisor Name** _____

	Your Client
What type of DC plan does your organization offer?	
401(k)	<input type="checkbox"/>
401(a)	<input type="checkbox"/>
403(b)	<input type="checkbox"/>
457	<input type="checkbox"/>
Roth 401(k)/Roth 403(b) - if selected also indicate % of employees taking advantage of it	<input type="checkbox"/> _____ %
Money Purchase	<input type="checkbox"/>
Profit Sharing/ESOP	<input type="checkbox"/>
Non-Qualified Deferred Comp	<input type="checkbox"/>
SEP	<input type="checkbox"/>
SIMPLE IRA	<input type="checkbox"/>
Other	<input type="checkbox"/>
Do you provide a profit-sharing contribution?	
Yes (discretionary/variable contribution)	<input type="checkbox"/>
Yes (fixed contribution) - if selected indicate contribution rate	<input type="checkbox"/> _____ %
No	<input type="checkbox"/>
Is your DC plan a "safe harbor" plan?	
Yes	<input type="checkbox"/>
No	<input type="checkbox"/>
Does your organization have a defined benefit (DB) plan in addition to the defined contribution plan?	
Yes (open to all employees)	<input type="checkbox"/>
Yes ("frozen" plan)	<input type="checkbox"/>
Yes (open only to some employees)	<input type="checkbox"/>
No (no defined benefit plan)	<input type="checkbox"/>
When are employees eligible to participate in the plan?	
Immediately upon hire	<input type="checkbox"/>
Within 3 months	<input type="checkbox"/>
After 4 to 6 months	<input type="checkbox"/>
After more than 6 months	<input type="checkbox"/>
What is the participation rate in your DC plan among eligible employees?	
<i>Note: Include ONLY those employees who are deferring compensation into the plan.</i>	_____ %
Are plan participants able to borrow against their 401(k) or make hardship withdrawals?	
Yes (a loan provision is included)	<input type="checkbox"/>
Yes (a hardship withdrawal provision is included)	<input type="checkbox"/>
Yes (both a loan provision AND hardship withdrawal provision are included)	<input type="checkbox"/>
No (neither loans nor hardship withdrawals are available)	<input type="checkbox"/>
If loans are offered, what % of plan participants have outstanding loans?	
	_____ %
If hardship withdrawals are offered, what % of plan participants have done so in the last year?	
	_____ %

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	Your Client
Do you use automatic enrollment?	
Yes	<input type="checkbox"/>
No	<input type="checkbox"/>
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	<input type="checkbox"/>
Our organization wanted to be more proactive in helping employees save	<input type="checkbox"/>
We needed more participation from non-highly compensated employees in order to pass discrimination tests	<input type="checkbox"/>
The Pension Protection Act of 2006 made the automatic enrollment feature more attractive our organization	<input type="checkbox"/>
Other (please specify) _____	<input type="checkbox"/>
When did you implement automatic enrollment?	
More than 3 years ago	<input type="checkbox"/>
2 to 3 years ago	<input type="checkbox"/>
1 to 2 years ago	<input type="checkbox"/>
Less than 1 year ago	<input type="checkbox"/>
When you implemented automatic enrollment, was it applied to:	
New employees only	<input type="checkbox"/>
All employees	<input type="checkbox"/>
What is the default investment for automatic enrollment?	
Stable Value Fund/GIC	<input type="checkbox"/>
Target Date Fund	<input type="checkbox"/>
Risk-Based Lifestyle Fund	<input type="checkbox"/>
Company Stock	<input type="checkbox"/>
Balanced Fund	<input type="checkbox"/>
Managed Account	<input type="checkbox"/>
Money Market Fund	<input type="checkbox"/>
Other (please specify) _____	<input type="checkbox"/>
What is the default deferral rate as a % of salary?	
1%	<input type="checkbox"/>
2%	<input type="checkbox"/>
3%	<input type="checkbox"/>
4%	<input type="checkbox"/>
5%	<input type="checkbox"/>
6%	<input type="checkbox"/>
Other (please specify) _____ %	<input type="checkbox"/>
What is the default employer match as a % of the employee's deferral?	
No employer match	<input type="checkbox"/>
Match is 25% of employee's deferral	<input type="checkbox"/>
Match is 50% of employee's deferral	<input type="checkbox"/>
Match is 75% of employee's deferral	<input type="checkbox"/>
Match is 100% of employee's deferral	<input type="checkbox"/>
Have you implemented automatic deferral increases/contribution acceleration for participants?	
Yes - if selected, what is the increase rate per year?	<input type="checkbox"/> _____ %
No	<input type="checkbox"/>
Which, if any, of the following guaranteed retirement income products does your plan provide to participants?	
<i>Note: A guaranteed retirement income product guarantees a certain amount of monthly lifetime income in retirement.</i>	
In-plan guaranteed retirement income option	<input type="checkbox"/>
Out-of-plan guaranteed retirement income option	<input type="checkbox"/>
No retirement income product offered	<input type="checkbox"/>

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	Your Client
Is financial/investment advice offered to participants in your DC plan?	
Yes (through a financial planner/adviser outside of the plan)	<input type="checkbox"/>
Yes (through a third party (i.e., Financial Engines)	<input type="checkbox"/>
Yes (through our DC provider)	<input type="checkbox"/>
Yes (through another source) (please specify) _____	<input type="checkbox"/>
No	<input type="checkbox"/>
Does your organization match the participant's contribution or provide a non-elective contribution?	
Yes	<input type="checkbox"/>
No (recently eliminated the match or employer contribution)	<input type="checkbox"/>
No (never offered a match or employer contribution)	<input type="checkbox"/>
If YES, how much is the approximate maximum match/contribution?	
Match is equivalent to MORE than 100% of 6% of salary	<input type="checkbox"/>
100% match on 6% of salary	<input type="checkbox"/>
Match is equivalent to BETWEEN 51%-99% of 6% of salary	<input type="checkbox"/>
50% match on 6% of salary contributed (effective 3%)	<input type="checkbox"/>
Match is equivalent to LESS than 50% of 6% of salary	<input type="checkbox"/>
Have you recently reduced or suspended the company match/contribution?	
Yes (reduced)	<input type="checkbox"/>
Yes (suspended)	<input type="checkbox"/>
No (but considering reducing the match)	<input type="checkbox"/>
No (but considering suspending the match)	<input type="checkbox"/>
No (but considering eliminating the match)	<input type="checkbox"/>
No plans to reduce, suspend or eliminate the match	<input type="checkbox"/>
If you reduced or suspended the company match, what are you likely to do for the 2010 plan year?	
Restore the match	<input type="checkbox"/>
Remain at the cut or suspended level	<input type="checkbox"/>
Eliminate the match altogether	<input type="checkbox"/>
What % of active participants are deferring enough salary to take full advantage of the MAXIMUM employer match?	
All or nearly all participants (90% or more)	<input type="checkbox"/>
Vast majority (75% or more)	<input type="checkbox"/>
About half	<input type="checkbox"/>
Less than half	<input type="checkbox"/>
How long before participants are 100% vested in the match?	
Immediately upon enrollment	<input type="checkbox"/>
6 months	<input type="checkbox"/>
1 year	<input type="checkbox"/>
2 years	<input type="checkbox"/>
3 years	<input type="checkbox"/>
4 years	<input type="checkbox"/>
5 years	<input type="checkbox"/>
After more than 5 years	<input type="checkbox"/>
Do you CURRENTLY offer any of the following types of investment options in your plan? (Check all that apply)	
Employer Stock	<input type="checkbox"/>
Self Directed Brokerage	<input type="checkbox"/>
Real Estate	<input type="checkbox"/>
Alternative Investments (Hedge Funds, Venture Capital, Private Equity)	<input type="checkbox"/>
Target Date Funds	<input type="checkbox"/>
Risk-Based Lifestyle Funds	<input type="checkbox"/>
Managed Accounts	<input type="checkbox"/>
ETFs	<input type="checkbox"/>
None of the above	<input type="checkbox"/>

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	Your Client
Which investment vehicles are you currently using for your DC plan?	
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	<input type="checkbox"/>
How many investment options are OFFERED in your defined contribution plan?	
<i>Note: If target date funds are offered, count each target date fund family as ONE investment option.</i>	Qty. _____
What is the average number of investment options HELD by your DC plan participants?	
	Qty. _____
What type of target date funds does your recordkeeper offer?	
Target date funds comprised of funds from one firm (single-manager fund)	<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) _____	<input type="checkbox"/>
Have you considered building a customized Target Date Series for your plan utilizing your plan's current fund line-up?	
Yes (already in place)	<input type="checkbox"/>
Yes (considering)	<input type="checkbox"/>
No (have not considered)	<input type="checkbox"/>
Does your company have an investment committee for the DC plan?	
Yes (internal employees only)	<input type="checkbox"/>
Yes (non-employees only)	<input type="checkbox"/>
Yes (includes internal employees and non-employees)	<input type="checkbox"/>
No investment committee for DC plan	<input type="checkbox"/>
Do you have a written investment policy statement (IPS) for the DC plan?	
Yes	<input type="checkbox"/>
No	<input type="checkbox"/>
How often do you formally evaluate your DC provider?	
Annually	<input type="checkbox"/>
Every 1 to <2 years	<input type="checkbox"/>
Every 2 to <3 years	<input type="checkbox"/>
Every 3 to <5 years	<input type="checkbox"/>
Every 5+ years	<input type="checkbox"/>
Never	<input type="checkbox"/>
How often do you formally review the investment options?	
Quarterly	<input type="checkbox"/>
Twice a year	<input type="checkbox"/>
Annually	<input type="checkbox"/>
Every 1 to 2 years	<input type="checkbox"/>
Every 2 to 3 years	<input type="checkbox"/>
Every 3+ years	<input type="checkbox"/>
Never	<input type="checkbox"/>
Other (please specify) _____	<input type="checkbox"/>

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	Your Client
How often do you formally review costs/fees?	
Annually	<input type="checkbox"/>
Every 1 to 2 years	<input type="checkbox"/>
Every 2 to 3 years	<input type="checkbox"/>
Every 3 to 5 years	<input type="checkbox"/>
Every 5+ years	<input type="checkbox"/>
Never	<input type="checkbox"/>
Does your plan use the services of a financial adviser?	
Yes	<input type="checkbox"/>
No	<input type="checkbox"/>
If so, what is the adviser's fee arrangement? (Check all that apply)	
% of plan assets (bps)	<input type="checkbox"/>
Per participant	<input type="checkbox"/>
Project-based	<input type="checkbox"/>
Monthly/annual retainer	<input type="checkbox"/>
Performance: investments	<input type="checkbox"/>
Performance: participation	<input type="checkbox"/>
Other	<input type="checkbox"/>

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