



DO YOU OWN THE RIGHT FLOATING RATE FUND? KNOW WHAT TO LOOK FOR.

NOT ALL LEVERAGED LOAN STRATEGIES ARE THE SAME

Some portfolios extend well beyond traditional credit-based holdings, with risk profiles closer to alternative investments. Evaluating a manager's investment approach can help focus on potential interest rate protection without unnecessarily dialing up portfolio risk.

SEVEN QUESTIONS TO ASK

RidgeWorth Seix Floating Rate High Income Fund — a straightforward “no surprises” strategy.

<p>1. How risky is the portfolio?</p>	<p>✓ Invests strictly in companies selected through careful bottom-up, fundamental analysis.</p> <ul style="list-style-type: none"> • No leveraging, shorting, derivatives (beyond basic cash management) <p>Danger area: Some funds include mezzanine financing, direct lending, collateralized loan obligations or other esoteric assets – which can dramatically amplify risk in volatile markets.</p>
<p>2. What is the credit quality?</p>	<p>✓ Invests primarily in a targeted universe that consists of the healthiest segment of BB and B rated loans.</p> <ul style="list-style-type: none"> • Generally invests in assets with positive price action; historically low default rates <p>Danger area: Some funds have significant exposure to CCC-rated holdings.</p>
<p>3. Are holdings liquid?</p>	<p>✓ Invests in liquid holdings of familiar names with transparent valuations.</p> <ul style="list-style-type: none"> • Typical issue size greater than \$100 million <p>Danger area: Many of the holdings that increase other funds' risk exposure are also illiquid, which may potentially lock-up assets in uncertain markets.</p>
<p>4. How experienced is the manager?</p>	<p>✓ Proven track record since 2006 with experience through market cycles.</p> <ul style="list-style-type: none"> • Same lead manager since inception (lead manager with firm since 2001) • Helped pioneer floating rate fund daily net asset value (NAV) valuation <p>Danger area: Over 70% of funds in the marketplace are less than 10 years old.¹</p>
<p>5. How are holdings researched?</p>	<p>✓ Research team structured by industry (not asset class), covering entire capital structure.</p> <ul style="list-style-type: none"> • Provides deeper understanding of entire company profile, analyzes issuers from both loan and bond perspectives <p>Danger area: Some research teams do not have familiarity with different types of volatile markets.</p>
<p>6. What are the expenses?</p>	<p>✓ Low 0.62% net expense ratio (for I shares), compared to category average of 0.76%.¹</p> <ul style="list-style-type: none"> • Different investment styles may come in and out of favor, but low expenses coupled with a consistent, conservative approach can be timeless <p>Danger area: 44% of funds charge over 0.75% in annual expenses - the most expensive is 1.22%.¹</p>
<p>7. How big is the fund?</p>	<p>✓ \$5.0 billion in assets under management with broad diversification across 388 fund holdings.²</p> <ul style="list-style-type: none"> • Large enough to gain efficient market access, but small enough to be nimble in buy and sell discipline with more than adequate capacity to grow <p>Danger area: 89% of funds hold less than \$5 billion in assets,¹ raising questions about manager experience and diversification levels.</p>

¹ Source: Morningstar Direct. Data pulled 1/19/17.

² As of 12/31/16.

RIDGEWORTH SEIX FLOATING RATE HIGH INCOME FUND

The Fund invests in floating rate high yield leveraged loans and seeks to generate an attractive spread above LIBOR. The investment team typically emphasizes issues that are within the BB and B segment of the high yield market.

RIDGEWORTH SEIX FLOATING RATE HIGH INCOME FUND AS OF 12/31/16

SHARES	TICKER	INCEPTION DATE	EXPENSE RATIOS		LATEST QUARTER	YTD	AVERAGE ANNUAL TOTAL RETURNS			
			GROSS	NET			1 YEAR	3 YEAR	5 YEAR	10 YEAR
I	SAMBX	3/1/06	0.62%	0.62%	2.20%	11.14%	11.14%	3.46%	4.90%	4.27%
IS	SFRZX	1/30/15	0.51%	0.51%	2.23%	11.25%	11.25%	3.57%	4.96%	4.31%
A (NAV)	SFRAX	5/8/06	0.92%	0.92%	2.24%	10.93%	10.93%	3.19%	4.63%	3.98%
A (2.50% Max Charge)	SFRAX	5/8/06	0.92%	0.92%	-0.29%	8.18%	8.18%	2.33%	4.10%	3.72%
C (Max CDSC ¹)	SFRCX	8/2/07	1.51%	1.51%	1.09%	9.29%	9.29%	2.58%	3.99%	3.37%
Credit Suisse Leveraged Loan Index					2.25%	9.88%	9.88%	3.76%	5.35%	4.33%

Past performance is not indicative of future results. The performance data quoted represents past performance and current returns may be lower or higher. Total return figures include change in share price, reinvestment of dividends and capital gains. The investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than the original cost. For performance data current to the most recent month end, visit our website at www.ridgeworth.com.

The RidgeWorth Seix Floating Rate High Income Fund IS Shares were offered beginning on 1/30/15. The IS Shares performance between 3/1/06 to 1/29/15 is that of the I Shares of the Fund, and has not been adjusted to reflect IS Shares expenses. If it had been, performance would have been higher. Performance for the C Shares, prior to its inception on 8/2/07, is that of the I Shares of the Fund, and has not been adjusted to reflect C Shares expenses. If it had been, the performance would have been lower.

¹ CDSC (Contingent Deferred Sales Charge) of 1% is reflected in the returns presented for periods of one year or less.

MORNINGSTAR RATING™

	MORNINGSTAR CATEGORY™	OVERALL	3 YEAR	5 YEAR	10 YEAR
RidgeWorth Seix Floating Rate High Income Fund – I Shares	Bank Loan	★★★★★ 208	★★★★★ 208	★★★★★ 157	★★★★★ 59

Unless otherwise noted, all data herein is as of 12/31/16 and subject to change.

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. Generally, a fund's fixed income securities will decrease in value if interest rates rise and vice versa. Although a fund's yield may be higher than that of fixed income funds that purchase higher rated securities, the potentially higher yield is a function of the greater risk of that fund's underlying securities. Floating rate loans are typically senior and secured, in contrast to other below-investment grade securities. However, there is no guarantee that the value of the collateral will not decline, causing a loan to be substantially unsecured. Loans generally are subject to restrictions on resale. The value of the collateral securing a floating rate loan can decline, be insufficient to meet the obligations of the borrower, or be difficult to liquidate. Participation in certain types of loans may limit the ability of a fund to enforce its rights and may involve assuming additional credit risks.

The assertions contained herein are based on RidgeWorth's opinion. This information is general and educational in nature and is not intended to be authoritative. All information contained herein is believed to be correct, but accuracy cannot be guaranteed. This information is based on information available at the time, and is subject to change. It is not intended to be, and should not be construed as, investment advice. Investors are advised to consult with their investment professional about their specific financial needs and goals before making any investment decisions.

For each fund with at least a 3-year history, Morningstar calculates a Morningstar Rating™ based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly performance (including the effects of sales charges, loads, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars and the bottom 10% receive 1 star. (Each share class is counted as a fraction of one fund within this scale and is rated separately, which may cause slight variations in the distribution percentages.) The Overall Morningstar Rating™ for a fund is derived from a weighted average of the performance figures associated with its 3-, 5- and 10-year (if applicable) Morningstar Rating™ metrics. Morningstar Rating™ is for the Institutional share class only; other classes may have different performance characteristics.

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Credit Suisse Leveraged Loan Index is a market-weighted index that tracks the performance of institutional leveraged loans.

Investors cannot invest directly in an index.

Credit Ratings noted herein are calculated based on S&P, Moody's and Fitch ratings. Generally, ratings range from AAA, the highest quality rating, to D, the lowest, with BBB and above being called investment grade securities. BB and below are considered below investment grade securities. If the ratings from all three agencies are available, securities will be assigned the median rating based on the numerical equivalents. If the ratings are available from only two of the agencies, the more conservative of the ratings will be assigned to the security. If the rating is available from only one agency, then that rating will be used. Ratings do not apply to a fund or to a fund's shares. Ratings are subject to change. Collateralized loan obligations are securities backed by a pool of debt, often low-rated corporate loans.

The London Interbank Offered Rate (LIBOR) is the rate of interest at which banks offer to lend money to one another in the wholesale money markets in London.

Mezzanine financing is debt capital that gives the lender the rights to convert to an ownership or equity interest in the company if the loan is not paid back in time and in full.

Before investing, investors should carefully read the prospectus or summary prospectus and consider the fund's investment objectives, risks, charges and expenses. Please call 888.784.3863 or visit ridgeworth.com to obtain a prospectus or summary prospectus, which contains this and other information about the funds.

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Collective Strength. Individual Insight.