



THINK ALL HIGH YIELD AND LEVERAGED LOAN STRATEGIES ARE THE SAME? THINK AGAIN.

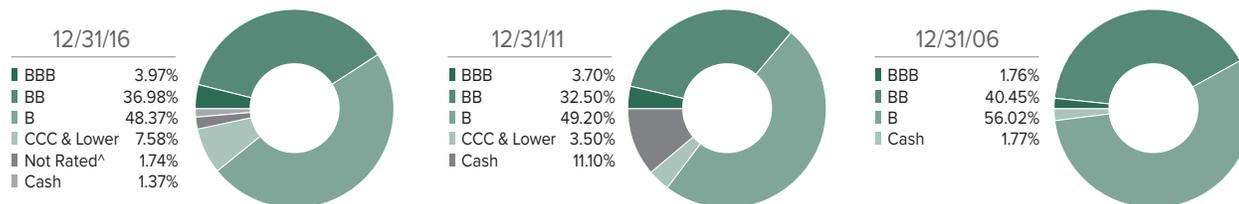
Some portfolios extend well beyond traditional credit-based holdings, with risk profiles closer to alternative investments. Evaluating a manager's investment approach can help focus on potential interest rate protection without unnecessarily dialing up portfolio risk.

CREDIT QUALITY AND LIQUIDITY: KEY DIFFERENTIATORS AMONG HIGH YIELD MANAGERS

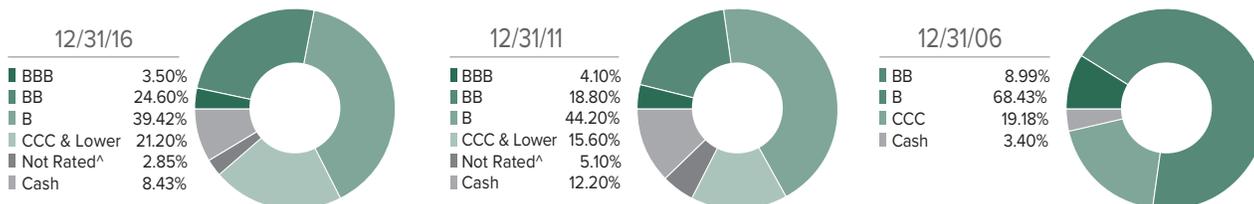
Credit Quality

Some high yield and leveraged loan funds seek to generate returns with significant exposure to CCC-rated holdings. By focusing on healthy credits, we aim to reduce the inherent default risk associated with high yield investments.

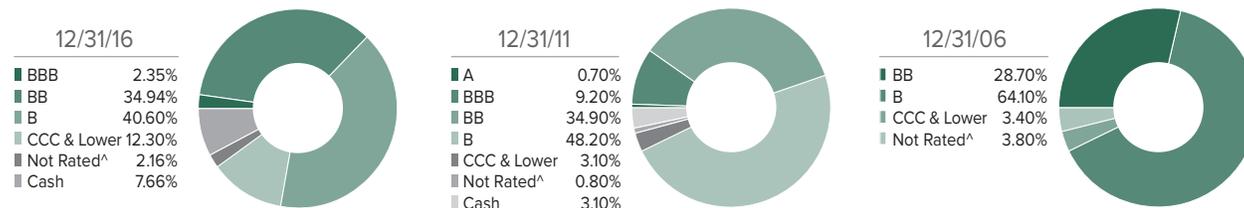
RidgeWorth Seix High Yield Fund (SAMHX) invests primarily in the healthiest segment of the high yield market (BB & B credits).



RidgeWorth Seix High Income Fund (STHTX) invests in a targeted universe that consists mainly of BB and B rated debt securities and allows for opportunistic allocations to CCC rated securities.



RidgeWorth Seix Floating Rate High Income Fund (SAMBX) invests primarily in a targeted universe that consists of the healthiest segment of BB and B rated loans.



^ NR (Not Rated) by S&P/Moody's/Fitch.

LIQUIDITY

Many of the holdings that increase other funds' risk exposure are also illiquid, which may potentially lock-up assets in uncertain markets. Higher quality and larger issues tend to have greater liquidity than lower-quality, smaller issues. Diversification and issue size are key elements of liquidity considered by experienced high yield managers.

	RidgeWorth Seix High Yield Fund	RidgeWorth Seix High Income Fund	RidgeWorth Seix Floating Rate High Income Fund
Issue Size	Focus on issue sizes >\$175 million with positive price action	Focus on issue sizes >\$175 million (\$200 million if CCC) with positive price action	Focus on liquid holdings of familiar names with transparent valuations and positive price action
Diversification	Generally will not exceed 5% per issuer; rarely exceeding 3%	Generally will not exceed 5% per issuer; rarely exceeding 3%	Generally will not exceed 5% per issuer; rarely exceeding 3%

RidgeWorth Seix High Yield and RidgeWorth Seix High Income Funds

Additional safeguards to liquidity include:

- diversified portfolio to avoid concentrated exposure in any issuers
- typically will not hold more than 25% CCC rated securities (RidgeWorth Seix High Income Fund)
- generally avoid illiquid and distressed securities

RidgeWorth Seix Floating Rate High Income Fund

Additional safeguards to liquidity include:

- an allocation to cash;
- an allocation to fixed-rate high yield debt, which helps diversify the portfolio; and
- a line of credit of \$200 million that can be used if needed¹

¹ Line of credit is available to all RidgeWorth Funds

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.

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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.

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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