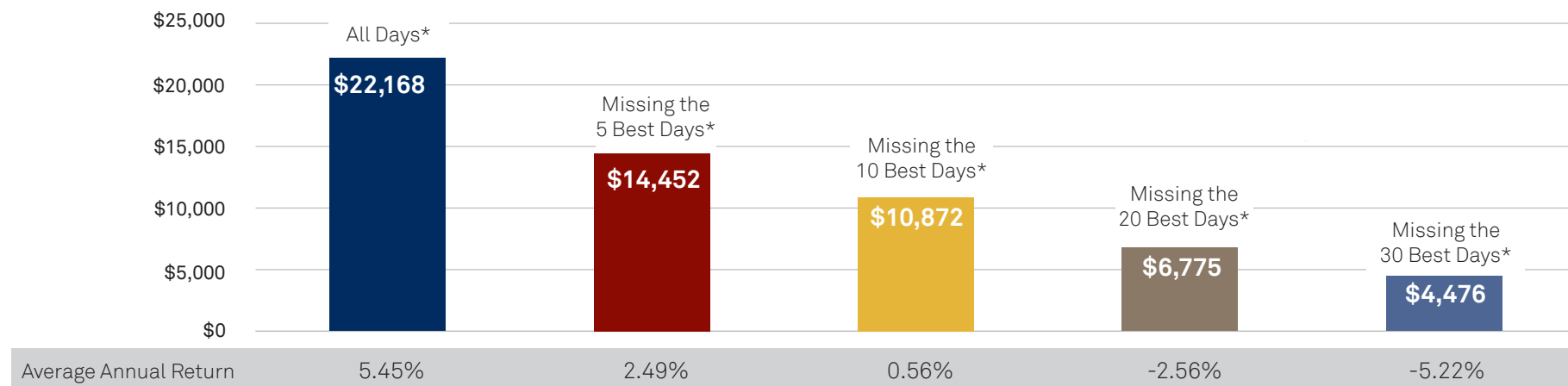


Time - not timing - is a key determinant to investment success

One of the dangers of trying to time the market is the possibility of missing out on key events, such as market upswings and recoveries.

\$10,000 Investment in the Stock Market: 1997 – 2011



*There are 3,782 trading days in the time period referenced.

Source: Morningstar Direct.
As of 12/31/2011.

Information provided is based on information available at the time, is subject to change without notice, is for informational purposes only, is not intended as individual or specific advice, and may not be relied upon for individual investing purposes. This information is general and educational in nature provided as general guidance on the subject covered, and is not intended to be authoritative. All information contained herein is believed to be correct, but accuracy cannot be guaranteed. 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. Investors are advised to consult with their investment professional about their specific financial needs and goals before making any investment decisions. **Past performance is not indicative of future results.**

Stock market performance is derived from the S&P 500 Index, an unmanaged index generally representative of large-capitalization stocks. Equity securities (stocks) may be more volatile and carry more risk than other forms of investments. Investors cannot invest directly in an index.

©2012 RidgeWorth Investments. RidgeWorth Investments is the trade name for RidgeWorth Capital Management, Inc., an investment advisor registered with the SEC and the adviser to the RidgeWorth Funds. RidgeWorth Funds are distributed by RidgeWorth Distributors LLC, which is not affiliated with the adviser.