

# RidgeWorth High Income A

**Overall Morningstar Rating™**  
★★★★

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Above Average

Out of 506 High Yield Bond funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.**

## Investment Strategy from investment's prospectus

The investment seeks high current income, total return is the secondary.

The fund invests primarily in a diversified portfolio of higher yielding, lower rated income producing securities of U.S. and non-U.S. issuers. It will invest at least 65%, and may invest up to 100%, of assets in securities rated as "non-investment grade" by Moody's Investor Services, Inc. or by Standard & Poor's Rating Services or in unrated securities if, in the Adviser's opinion, they are of comparable quality. The securities the fund invests in are commonly known as "junk bonds" and offer greater risks than investment grade bonds.

Past name(s): STI Classic High Income A.

## Category Description: High Yield Bond

High-yield bond funds concentrate on lower-quality bonds. Because such bonds are riskier than those of higher-quality companies, they offer higher coupons to attract investors. Therefore, these funds generally offer higher yields than other types of funds—but they are also more vulnerable to economic and credit risk. While defaults have been rare lately, these funds can suffer losses from recessions and bankruptcies.

## Broad Asset Class: Bonds

IOUs issued by governments or corporations.

## Notes

This material is authorized for client use only when preceded or accompanied by a Disclosure Statement and a fund prospectus and/or informational brochure containing more complete information. These can be obtained from your investment professional or your plan's website and should be read carefully before investing or sending money.

Morningstar ratings reflect the reduction of the fund's expense ratio. However, your plan may charge an administrative fee and/or plan-level fee, which is not reflected in this rating.

To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.

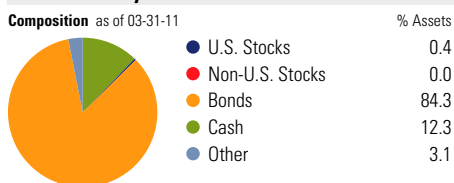
NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.

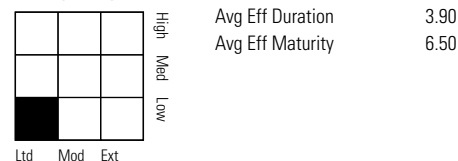
## Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★★★	★★★★	—
Fund Rank Percentile	11	13	4	2	—
Out of # of Investments	605	564	506	430	—

## Portfolio Analysis as of 03-31-11



## Morningstar Style Box™ as of 12-31-10



## Top 15 Holdings as of 03-31-11

	% Assets
State Str Instl Inv Tr Treas Mmkt Fd 12-31-30	12.45
Convatec Healthcare E.S.A. 144A 10.5% 12-15-18	2.33
General Mtrs 8.375% 07-15-33	2.22
United Refng 144A 10.5% 02-28-18	2.22
Aventine Renewable Energy Hold 12/15 F 12-21-15	2.20
Cit Grp 7% 05-01-17	2.13
Gmac Cap Tr I Pfd	1.97
Nortel Networks 10.75% 07-15-16	1.80
Icahn Enterprises Lp/Corp 8% 01-15-18	1.68
Ally Finl 4.5% 02-11-14	1.62
Mediimpact Hldgs 144A 10.5% 02-01-18	1.56
Nrg Engy 144A 7.625% 01-15-18	1.49
Edison Mission Engy 7.75% 06-15-16	1.41
Sprint Cap 6.9% 05-01-19	1.35
Amer Airls 144A 7.5% 03-15-16	1.34
Total Number of Stock Holdings	1
Total Number of Bond Holdings	194
Annual Turnover Ratio %	466
Total Fund Assets (\$mil)	477.71

## Operations

Fund Inception Date	10-27-03
Initial Share Class	05-04-94
Inception Date	
Advisor	RidgeWorth Capital Management, Inc.
Subadvisor	Seix Investment Advisors LLC

## Fees and Expenses as of 11-17-10

Gross Prosp Exp Ratio	1.04%
Net Prosp Exp Ratio	1.04%

Waiver Data	Type	Exp. Date	%
—	—	—	—

## Portfolio Manager(s)

Brian Nold. Since 2004.  
Michael McEachern, CFA. B.A., University of California. M.B.A., Rice University. Since 2004.

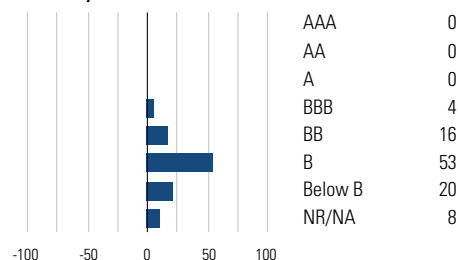
## Risk Measures as of 03-31-11

	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev	16.28	3.90	1.05
3 Yr Beta	0.69	—	0.67
3 Yr Sharpe Ratio	0.84	0.74	1.24
3 Yr Alpha	10.43	—	2.05
3 Yr R-squared	3.22	—	0.36

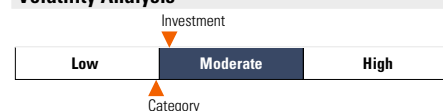
## Morningstar Sectors as of 03-31-11

	% Fund	% Category
U.S. Credit	85.58	87.34
Non-U.S. Credit	14.42	11.99
Mortgage	0.00	0.47
U.S. Government	0.00	0.21

## Credit Analysis as of 12-31-10



## Volatility Analysis



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.