

Key Financial Markets—A History of Opportunity

Growth of a Hypothetical \$10,000 Investment*



Diversifying Your Assets is Key to Reducing Investment Risk and Increasing Return Potential

Asset Class	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Diversified \$10,000	6.71% \$10,671	10.65% \$11,808	0.94% \$11,919	25.75% \$14,988	17.21% \$17,567	19.75% \$21,037	13.97% \$23,976	18.48% \$28,406	-0.24% \$28,337	-8.34% \$25,974	-12.50% \$22,729	27.51% \$28,980	13.31% \$32,838	8.65% \$35,680	12.15% \$40,014	7.02% \$42,825	-32.97% \$28,704	23.73% \$35,516	16.48% \$41,369	-0.73% \$41,065
Large-Cap Growth \$10,000	4.99% \$10,499	2.87% \$10,801	2.62% \$11,084	37.18% \$15,204	23.12% \$18,720	30.49% \$24,427	38.71% \$33,882	33.16% \$45,117	-22.42% \$35,000	-20.42% \$27,852	-27.88% \$20,086	29.75% \$26,061	6.30% \$27,703	5.26% \$29,161	9.07% \$31,807	11.81% \$35,564	-38.44% \$21,894	37.21% \$30,041	16.71% \$35,061	2.64% \$35,987
Large-Cap Value \$10,000	13.58% \$11,358	18.07% \$13,411	-1.98% \$13,146	38.36% \$18,188	21.64% \$22,124	35.18% \$29,908	15.63% \$34,583	7.35% \$37,124	7.01% \$39,728	-5.59% \$37,507	-15.52% \$31,685	30.03% \$41,200	16.49% \$47,995	7.05% \$51,381	22.25% \$62,811	-0.17% \$62,702	-36.85% \$39,597	19.69% \$47,394	15.51% \$54,743	0.39% \$54,957
Large-Cap Blend \$10,000	7.62% \$10,762	10.08% \$11,847	1.32% \$12,003	37.58% \$16,514	22.96% \$20,305	33.36% \$27,079	28.58% \$34,818	21.04% \$42,145	-9.10% \$38,308	-11.89% \$33,755	-22.10% \$26,295	28.68% \$33,837	10.88% \$37,519	4.91% \$39,362	15.79% \$45,579	5.49% \$48,083	-37.00% \$30,294	26.46% \$38,311	15.06% \$44,081	2.11% \$45,012
Mid-Cap Blend \$10,000	11.91% \$11,191	13.96% \$12,753	-3.58% \$12,296	30.95% \$16,101	19.20% \$19,193	32.25% \$25,383	19.11% \$30,235	14.72% \$34,686	17.51% \$40,758	-0.60% \$40,512	-14.51% \$34,633	35.62% \$46,969	16.48% \$54,711	12.56% \$61,580	10.32% \$67,934	7.98% \$73,355	-36.23% \$46,778	37.38% \$64,263	26.64% \$81,383	-1.73% \$79,974
Small-Cap Blend \$10,000	18.41% \$11,841	18.88% \$14,076	-1.82% \$13,820	28.45% \$17,752	16.49% \$20,680	22.36% \$25,304	-2.55% \$24,660	21.26% \$29,902	-3.02% \$28,999	2.49% \$29,719	-20.48% \$23,632	47.25% \$34,799	18.33% \$41,177	4.55% \$43,052	18.37% \$50,960	-1.57% \$50,162	-33.79% \$33,214	27.17% \$42,238	26.85% \$53,581	-4.18% \$51,344
Foreign Stocks \$10,000	-11.85% \$8,815	32.95% \$11,719	8.06% \$12,664	11.55% \$14,127	6.36% \$15,025	2.06% \$15,335	20.33% \$18,453	27.30% \$23,490	-13.96% \$20,211	-21.21% \$15,925	-15.66% \$13,432	39.17% \$18,692	20.70% \$22,561	14.02% \$25,723	26.86% \$32,632	11.63% \$36,428	-43.06% \$20,743	32.46% \$27,476	8.21% \$29,731	-11.73% \$26,243
Fixed Income \$10,000	7.40% \$10,740	9.75% \$11,787	-2.92% \$11,444	18.47% \$13,558	3.63% \$14,050	9.65% \$15,406	8.69% \$16,744	-0.82% \$16,607	11.63% \$18,538	8.44% \$20,103	10.26% \$22,164	4.10% \$23,074	4.34% \$24,075	2.43% \$24,660	4.33% \$25,729	6.97% \$27,521	5.24% \$28,963	5.93% \$30,681	6.54% \$32,688	7.84% \$35,251
Cash \$10,000	3.93% \$10,393	3.19% \$10,724	4.19% \$11,174	6.03% \$11,847	5.31% \$12,476	5.33% \$13,141	5.23% \$13,829	4.85% \$14,500	6.18% \$15,396	4.42% \$16,076	1.78% \$16,362	1.15% \$16,550	1.33% \$16,770	3.06% \$17,282	4.83% \$18,118	5.03% \$19,029	2.06% \$19,421	0.21% \$19,461	0.13% \$19,485	0.10% \$19,505
Commodities \$10,000	4.42% \$10,442	-12.33% \$9,155	5.29% \$9,639	20.33% \$11,599	33.92% \$15,534	-14.07% \$13,348	-35.75% \$8,577	40.92% \$12,086	49.74% \$18,098	-31.93% \$12,319	32.07% \$16,269	20.72% \$19,640	17.28% \$23,033	25.55% \$28,919	-15.09% \$24,554	32.67% \$32,577	-46.49% \$17,433	13.48% \$19,783	9.03% \$21,569	-1.18% \$21,315

Source: Wiesenberger/Thomson Financial Investment View

Past performance is no guarantee of future results.

This chart is for illustrative purposes only and is not representative of performance for any particular Huntington Fund. For performance information on the Huntington Funds, contact 1-800-253-0412.

In return for their greater growth potential, stocks are more volatile than other types of investments. The prices of small-cap stocks are more volatile than large-cap stocks. Foreign investing involves special risks due to increased volatility, political risks, and currency fluctuation. Unlike stocks and corporate bonds, government bonds and Treasury bills are guaranteed by the U.S. government and, if held to maturity, offer fixed rates of return and stable principal. Bond prices are sensitive to changes in interest rates and a rise in interest rates can cause a decline in their prices.

Prices of commodities may rise and fall in response to many factors such as economic, political and regulatory developments.

Performance is expressed in terms of total return. Returns do not reflect the deduction of sales charges that would be applicable to purchases of a mutual fund.

*From December 31, 1992- December 31, 2011.

Sources: **Fixed Income** is represented by the Barclays Capital Aggregate Bond Index. An unmanaged index composed of securities from the Barclays Capital Government/Corporate Bond Index, Mortgage-Backed Securities Index and the Asset-Backed Securities Index. Total return comprises price appreciation/depreciation and income as a percentage of the original investment. Indices are rebalanced monthly by market capitalization.

International is represented by the MSCI Europe, Australasia and Far East Index (EAFE):

An unmanaged market capitalization-weighted equity index comprising 20 of the 48 countries in the MSCI universe and representing the developed world outside of North America. Each MSCI country index is created separately, then aggregated, without change, into regional MSCI indices. EAFE performance data is calculated in U.S. dollars and in local currency.

Large-Cap Growth is represented by the Russell 1000(r) Growth Index: Measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth companies.

Large-Cap Value Russell 1000(r) Value Index: Measures the performance of those Russell 1000 companies with lower price-to-book ratios and lower forecasted growth values.

Large-Cap Blend S&P 500 Index: An unmanaged capitalization-weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries.

Small-Cap Blend Russell 2000(r) Index: Measures the performance of the 2,000 smallest companies in the Russell 3000 Index, which represents approximately 10% of the total market capitalization of the Russell 3000 Index.

Mid-Cap Blend S&P Midcap 400 Index: An unmanaged capitalization-weighted index of common stocks representing all major industries in the mid-range of the U.S. stock market.

Diversified is the average return of the nine index-defined categories. The average is calculated each year by taking the sum of all nine indexes and dividing it by the total number of indexes. It does not represent any specific index. Diversification does not assure profit or protect against loss in a declining market.

Cash 3-Month T-Bill: An average reflecting the annualized monthly yield on all actively traded T-Bills maturing in 90 days quoted on a discounted basis in the secondary market. The 3-Month Treasury Bill is guaranteed by the U.S. Government as to payment of principal and interest, yet involves risk to principal loss if sold prior to the maturity.

Commodities The Goldman Sachs Commodity Index (GSCI) is a world-production weighted index composed of 24 commodity futures contracts. The index is a composite index of commodity sector returns and represents an unleveraged investment through broadly diversified long positions in commodity futures.

The indices shown here are unmanaged indices used as general measures of market performance. It is not possible to invest directly in an index. Calculations assume dividends and capital gains are reinvested and do not include any managerial expenses.

The funds are distributed by Unified Financial Securities, Inc. (Member FINRA) a wholly owned subsidiary of Huntington Bancshares, Inc. and an affiliate of Huntington Asset Advisors, Inc. the advisor to the Huntington Funds.

Why Diversify

A History of Financial Market Performance

As this chart shows, no single market sector performs best year in and year out. Because some market sectors, like stocks, can be volatile from one year to the next—producing higher highs one year, and lower lows another—diversifying your assets is a critical investment strategy. A diversified portfolio allows an investor to capture the market ups and smooth out the downs through the years.

↑ Best Asset Class
↓ Worst Asset Class

Annual Total Returns of Key Markets Since 1992

1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Small-Cap Blend 18.41%	Foreign Stocks 32.95%	Foreign Stocks 8.06%	Large-Cap Value 38.36%	Commodities 33.92%	Large-Cap Value 35.18%	Large-Cap Growth 38.71%	Commodities 40.92%	Commodities 49.74%	Fixed Income 8.44%	Commodities 32.07%	Small-Cap Blend 47.25%	Foreign Stocks 20.70%	Commodities 25.55%	Foreign Stocks 26.86%	Commodities 32.67%	Fixed Income 5.24%	Mid-Cap Blend 37.38%	Small-Cap Blend 26.85%	Fixed Income 7.84%
Large-Cap Value 13.58%	Small-Cap Blend 18.88%	Commodities 5.29%	Large-Cap Blend 37.58%	Large-Cap Growth 23.12%	Large-Cap Blend 33.36%	Large-Cap Blend 28.58%	Large-Cap Growth 33.16%	Mid-Cap Blend 17.51%	Cash 4.42%	Fixed Income 10.26%	Foreign Stocks 39.17%	Small-Cap Blend 18.33%	Foreign Stocks 14.02%	Large-Cap Value 22.25%	Large-Cap Growth 11.81%	Cash 2.06%	Large-Cap Growth 37.21%	Mid-Cap Blend 26.64%	Large-Cap Growth 2.64%
Mid-Cap Blend 11.91%	Large-Cap Value 18.07%	Cash 4.19%	Large-Cap Growth 37.18%	Large-Cap Blend 22.96%	Mid-Cap Blend 32.25%	Foreign Stocks 20.33%	Foreign Stocks 27.30%	Fixed Income 11.63%	Small-Cap Blend 2.49%	Cash 1.78%	Mid-Cap Blend 35.62%	Commodities 17.28%	Mid-Cap Blend 12.56%	Small-Cap Blend 18.37%	Foreign Stocks 11.63%	Diversified -32.97%	Foreign Stocks 32.46%	Large-Cap Growth 16.71%	Large-Cap Blend 2.11%
Large-Cap Blend 7.62%	Mid-Cap Blend 13.96%	Large-Cap Growth 2.62%	Mid-Cap Blend 30.95%	Large-Cap Value 21.64%	Large-Cap Growth 30.49%	Mid-Cap Blend 19.11%	Small-Cap Blend 21.26%	Large-Cap Value 7.01%	Mid-Cap Blend -0.60%	Diversified -12.50%	Large-Cap Value 30.03%	Large-Cap Value 16.49%	Diversified 8.65%	Large-Cap Blend 15.79%	Mid-Cap Blend 7.98%	Small-Cap Blend -33.79%	Small-Cap Blend 27.17%	Diversified 16.48%	Large-Cap Value 0.39%
Fixed Income 7.40%	Diversified 10.65%	Large-Cap Blend 1.32%	Small-Cap Blend 28.45%	Mid-Cap Blend 19.20%	Small-Cap Blend 22.36%	Large-Cap Value 15.63%	Large-Cap Blend 21.04%	Cash 6.18%	Large-Cap Value -5.59%	Mid-Cap Blend -14.51%	Large-Cap Growth 29.75%	Mid-Cap Blend 16.48%	Large-Cap Value 7.05%	Diversified 12.15%	Diversified 7.02%	Mid-Cap Blend -36.23%	Large-Cap Blend 26.46%	Large-Cap Value 15.51%	Cash 0.10%
Diversified 6.71%	Large-Cap Blend 10.08%	Diversified 0.94%	Diversified 25.75%	Diversified 17.21%	Diversified 19.75%	Diversified 13.97%	Diversified 18.48%	Diversified -0.24%	Diversified -8.34%	Large-Cap Value -15.52%	Large-Cap Blend 28.68%	Diversified 13.31%	Large-Cap Growth 5.26%	Mid-Cap Blend 10.32%	Fixed Income 6.97%	Large-Cap Value -36.85%	Diversified 23.73%	Large-Cap Blend 15.06%	Diversified -0.73%
Large-Cap Growth 4.99%	Fixed Income 9.75%	Small-Cap Blend -1.82%	Commodities 20.33%	Small-Cap Blend 16.49%	Fixed Income 9.65%	Fixed Income 8.69%	Mid-Cap Blend 14.72%	Small-Cap Blend -3.02%	Large-Cap Blend -11.89%	Foreign Stocks -15.66%	Diversified 27.51%	Large-Cap Blend 10.88%	Large-Cap Blend 4.91%	Large-Cap Growth 9.07%	Large-Cap Blend 5.49%	Large-Cap Blend -37.00%	Large-Cap Value 19.69%	Commodities 9.03%	Commodities -1.18%
Commodities 4.42%	Cash 3.19%	Large-Cap Value -1.98%	Fixed Income 18.47%	Foreign Stocks 6.36%	Cash 5.33%	Cash 5.23%	Large-Cap Value 7.35%	Large-Cap Blend -9.10%	Large-Cap Growth -20.42%	Small-Cap Blend -20.48%	Commodities 20.72%	Large-Cap Growth 6.30%	Small-Cap Blend 4.55%	Cash 4.83%	Cash 5.03%	Large-Cap Growth -38.44%	Commodities 13.48%	Foreign Stocks 8.21%	Mid-Cap Blend -1.73%
Cash 3.93%	Large-Cap Growth 2.87%	Fixed Income -2.92%	Foreign Stocks 11.55%	Cash 5.31%	Foreign Stocks 2.06%	Small-Cap Blend -2.55%	Cash 4.85%	Foreign Stocks -13.96%	Foreign Stocks -21.21%	Large-Cap Blend -22.10%	Fixed Income 4.10%	Fixed Income 4.34%	Cash 3.06%	Fixed Income 4.33%	Large-Cap Value -0.17%	Foreign Stocks -43.06%	Fixed Income 5.93%	Fixed Income 6.54%	Small-Cap Blend -4.18%
Foreign Stocks -11.85%	Commodities -12.33%	Mid-Cap Blend -3.58%	Cash 6.03%	Fixed Income 3.63%	Commodities -14.07%	Commodities -35.75%	Fixed Income -0.82%	Large-Cap Growth -22.42%	Commodities -31.93%	Large-Cap Growth -27.88%	Cash 1.15%	Cash 1.33%	Fixed Income 2.43%	Commodities -15.09%	Small-Cap Blend -1.57%	Commodities -46.49%	Cash 0.21%	Cash 0.13%	Foreign Stocks -11.73%

Past performance is no guarantee of future results.

Source: Wiesenberger. **Large Cap Blend** is represented by the S&P 500®; **Small Cap Blend** is represented by the Russell 2000® Index; **Foreign Stocks** are represented by the MSCI® EAFE® Index; **Fixed Income** is represented by the Barclays Capital Aggregate Bond Index. **Large Cap Value and Large Cap Growth** are represented by the Russell 1000® Value Index and Russell 1000® Growth Index. **Mid-Cap Blend** represented by the S&P MidCap 400 Index. **Cash** is represented by the Merrill Lynch 3-Month T-Bill. **Commodities** are represented by the Goldman Sachs Commodity Index (GSCI). Diversified is the average return of the nine index-defined categories. The average is calculated each year by taking the sum of all nine indexes and dividing it by the total number of indexes.

See the reverse for additional information about these indexes and asset classes. The indexes above do not represent the performance of any Huntington Fund

For more complete information, visit www.huntingtonfunds.com or contact your investment professional for prospectuses. You should consider the fund's investment objectives, risks, charges and expenses carefully before you invest. Information about these and other important subjects is in the fund's prospectus, which you should read carefully before investing. Diversification does not ensure a profit or guarantee against loss.

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Huntington Funds: • Not A Deposit • Not Insured By Any Government Agency
• Are NOT FDIC Insured • Have No Bank Guarantee • May Lose Value