

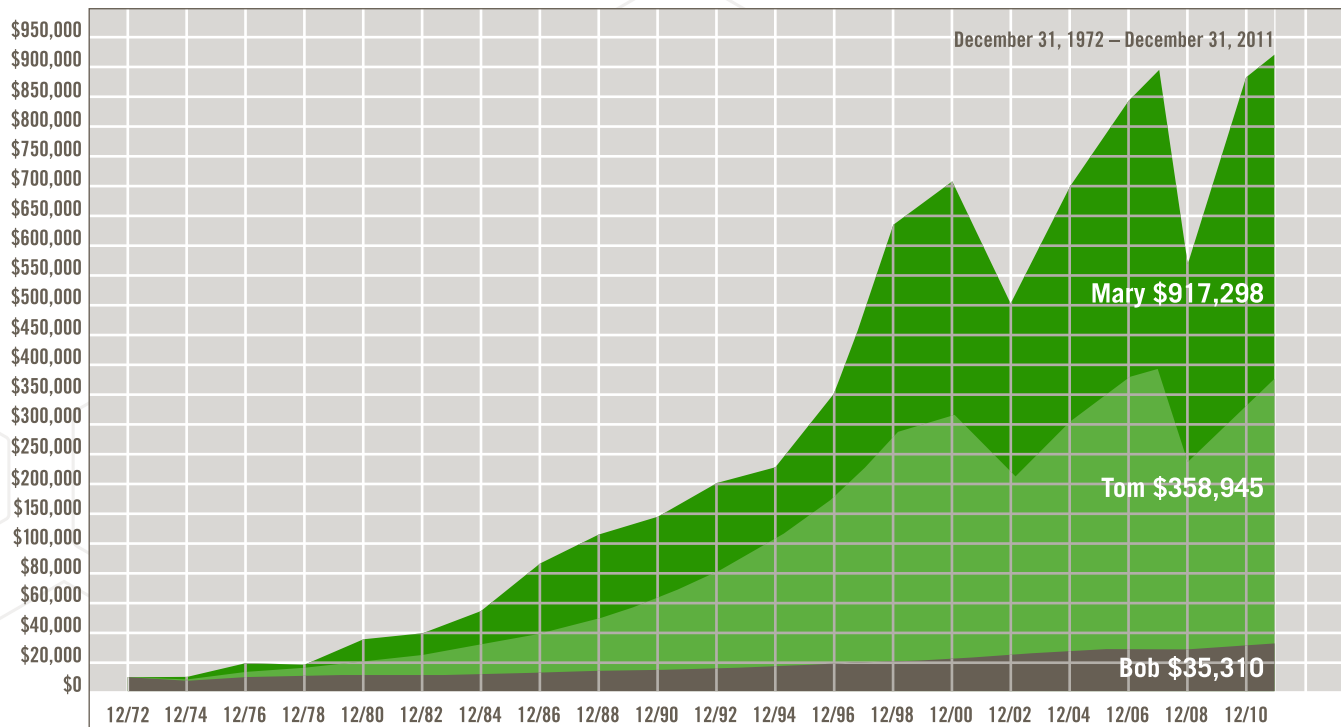
The Value of a Long-Term Perspective

Hold, Add or Bail Out?

Along with the long-term performance potential of stocks, investors must accept the periodic volatility that comes with it—volatility that can be particularly painful. In the 1973, 1974 and 2000 bear markets, for example, the Standard & Poor's declined.

Giving in to emotions or sticking with a long-term focus during that volatile period produced dramatically different results, as these hypothetical examples show. Each person invested \$10,000 in a hypothetical portfolio of S&P 500 stocks on December 31, 1972. While the value of their investments declined considerably over the next year and nine months, they adopted different strategies—with very different results over the same 39-year period.

When you have an important decision to make, an experienced, objective, committed investment professional can make all the difference.



Bob Lost Patience and Bailed Out: Gained \$35,310 After a year and nine months, the value of Bob's investment dropped to \$5,736. At that point, he lost patience and cashed in his stock investment—at the very bottom of the bear market. On the same day, he reinvested his money in a “safe” fixed rate account that offered an annual 5.00% return. In the end, he paid a high price for throwing in the towel—his original \$10,000 investment was worth just \$35,310 after 39 years. Had Bob invested an additional \$100 each month in his “safe” account, the ending value would have been \$161,877.

Tom Stayed the Course: Gained \$358,945 Tom was understandably anxious to see the value of his investment drop, but, with the help of his investment professional, he kept his emotions in check, remained focused on the long-term, and stayed invested in stocks. Thirty-nine years later, his stay-the-course strategy resulted in an investment that had grown to \$358,945.

Mary Added: Gained \$917,298 Working with her investment professional, Mary saw the depressed prices as a buying opportunity and regularly added to her holdings through the market's ups and downs. She invested an additional \$100 each month. Thirty-nine years later, her persistence was rewarded with an investment value that had climbed to \$917,298.

- Not a Deposit
- Not Insured By Any Government Agency
- Not FDIC Insured
- Have No Bank Guarantee
- May Lose Value

For more complete information about Huntington Funds, please call 1-800-253-0412 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.

Past performance is no guarantee of future results. These examples are for illustrative purposes only and are not representative of performance for any specific fund investment.

Mutual funds are subject to risks and fluctuate in value. The Funds are distributed by Unified Financial Securities, Inc. (Member FINRA) an affiliate of Huntington Bancshares, Inc. Huntington Asset Advisors, Inc. is the Investment Advisor of Huntington Funds.

This illustration represents performance during a specific 39-year period. Results over other time periods would have varied. The Standard & Poor's 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. Investments cannot be made in an index. The fixed rate account with a 5.00% return is a purely hypothetical example that is not indicative of any current or past investment.