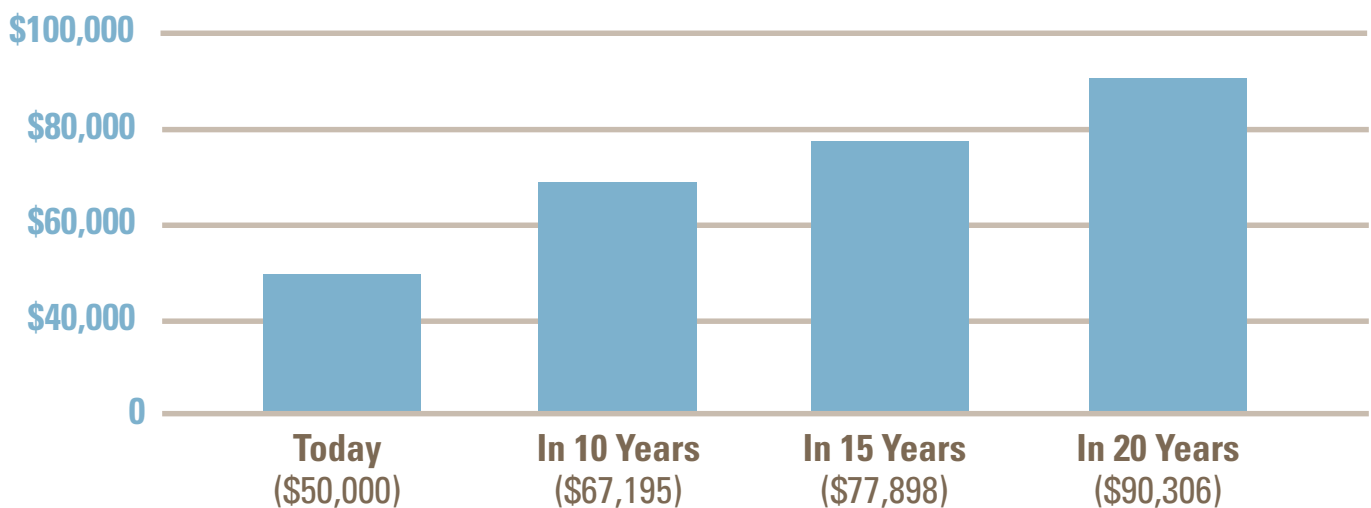


INFLATION

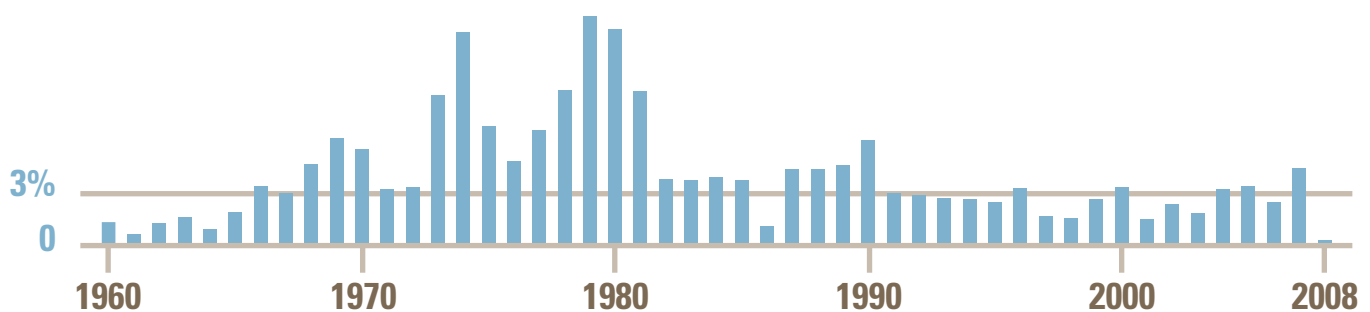
What's the Chance of Inflation Robbing Your Retirement Nest Egg?

Unfortunately, it's almost a sure bet. In fact, inflation can be one of the biggest obstacles in your retirement years. Why? Because inflation raises living costs and shrinks the value of the dollars you already have. And, according to a study by Hewitt Associates, medical costs could consume about 20% of pre-retirement income for people who retire at age 65 and have no employer medical subsidy.

Take a look at how much you need to keep up with a modest 3% annual inflation rate:



Over the past 49 years, there have been many periods when the inflation rate has far exceeded 3%:¹



When It Comes to Inflation, Low-Risk Investing Can Be Risky.

As you approach retirement, it's natural to want to play it safe with your investment portfolio. But by owning only low-risk investments like short-term Treasury bills or CDs, you expose yourself to the very real risk of seeing the value of your money diminish through inflation. That's especially true given today's longer life spans and the fact that you may be living 20, 30 or more years in retirement.

That's why your portfolio should include a mix of low, medium and higher risk investments in a proportion based on your goals, your time horizon and your overall financial situation.²

Talk to your Investment Professional for help in determining an appropriate investment mix for your portfolio.



1 Source: Lipper, Inc.

2 Diversification does not assure a profit nor protect against loss.

Mutual funds, unlike CD's and Treasury Bills, are not federally insured or guaranteed and do not offer fixed rates of return. In addition, their principal value will fluctuate with market conditions.

For more complete information on Huntington Funds, please call 1-800-253-0412 or visit www.huntingtonfunds.com 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.

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