

No IRA? Look how much just one year could cost

You probably already know that saving for retirement is the right thing to do, and the more you save, the more rewarding retirement should be. But, do you fully understand what this means?

The most important thing you can do is begin.

The money you save today has the greatest potential to grow and to weather the market's ups and downs. The chart below shows how putting off investing for five years, or even one year, could cost you thousands of dollars.

The Cost of Procrastination *		
[The chart assumes an 8% pre-tax annual rate of return and describes the cost of waiting for a 30 year old]		
STARTING AGE	INVESTED PER YEAR	TOTAL VALUE AT AGE 65
30	\$5,000	\$930,511
31	\$5,000	\$856,584
35	\$5,000	\$611,729
40	\$5,000	\$394,772
Cost of Waiting One Year:		
\$73,927		
Cost of Waiting Five Years:		
\$318,782		
Cost of Waiting Ten Years:		
\$535,739		

There generally is a 10% early withdrawal penalty tax on certain withdrawals prior to age 59½.

*This chart is for illustrative purposes only and is not representative of performance for any particular investment fund. This chart is for a selected time period and does not assume taxes or possible penalties that would be applicable upon withdrawal. The value of an actual investment and rate of return will vary.

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. (12/11)

Investing in an IRA — sooner may be better!

Talk to your Investment Representative today to find out which IRA is best for you.



Learn more, call 800-253-0412.

For more complete information about the Huntington Funds call 800-253-0412 or visit huntingtonfunds.com for a prospectus and/or summary prospectus. You should consider the Funds' investment objectives, risks, charges and expenses carefully before you invest. Information about these and other important subjects is in the Funds' prospectus and/or summary prospectus, which you should read carefully before investing.

Mutual funds are subject to risks and may fluctuate in value.

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. (12/11)