



THE POWER OF AN IRA.

Put the Power of an IRA to Work For You

Whether retirement seems like a lifetime away or is just around the corner, getting started on your retirement savings plan is one of the smartest moves you can make.

An IRA—an individual retirement account—offers the potential for three compelling benefits:

- The power of time
- The power of compounded earnings
- The power of deferring—or eliminating—taxes on your earnings

The unique advantages of an IRA can mean a world of difference in achieving your retirement dreams.

Whether you've just started your first job, are reviewing options to roll over a 401(k) or other employer plan withdrawal or are ready to fund a small business retirement account, Huntington Funds is ready to help.

Take a look at this brochure, then talk to your financial representative and your attorney, tax advisor or accountant. They'll help select the best alternative for you.

Investing in the Huntington Funds offers you 25 quality investment choices to suit your investing style and time horizon. Importantly, Huntington Funds are managed by Huntington Asset Advisors, Inc., which includes some of the most experienced investment managers in the industry.



Tax-Advantaged Investing

In an IRA, your investment earnings compound every year — free of taxes. And, with a Roth IRA, even withdrawals can be tax-free.

If you invest only a small amount each year, the additional benefit of a tax-favored investment vehicle can be significant.

The tax advantages of a traditional IRA start immediately. In some instances, the annual contribution can be deducted from your current income, lowering your overall tax bill. Any earnings and appreciation of the investments in your IRA will then grow and compound every year on a tax-deferred basis. Generally, no taxes will be due until you begin withdrawals in retirement, when your tax bracket will typically be lower.

With a Roth IRA, the contributions you make are from your after-tax dollars. As with the traditional IRA, your money grows tax-deferred. Provided you only receive qualified distributions, you will pay no income tax on any portion of your withdrawals in retirement.

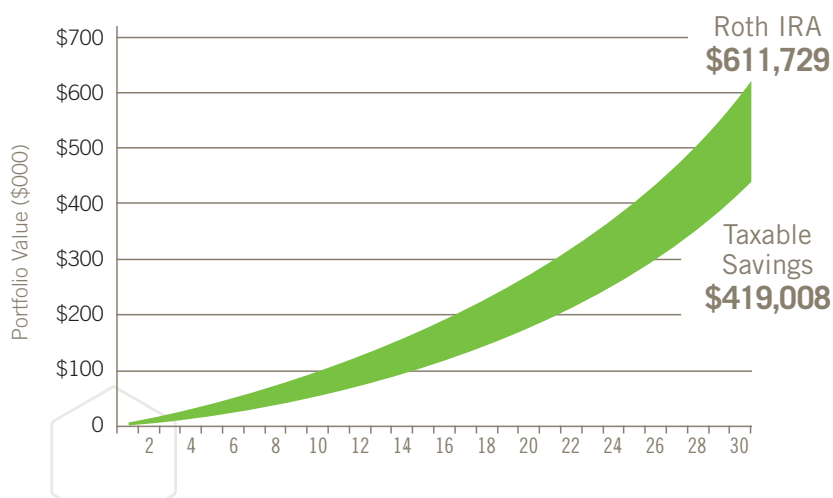


Contribute to a tax-sheltered savings plan

If your employer offers a tax-sheltered savings plan, such as a 401(k) plan, most experts recommend taking full advantage. You make payroll deductions, which grow tax-deferred, and your employer may match your contribution.

If you're self-employed, consider funding a Keogh plan or another type of employer plan for smaller businesses. These arrangements let you shelter self-employment income.

THE POWER OF TAX-ADVANTAGED INVESTING



Assumes an 8% rate of return before taxes, annual after tax investment of \$5,000 for each of 30 years, tax rate of 25% during investing years (on taxable savings only) and a qualified distribution from the Roth IRA at the end of 30 years.

Traditional and Roth IRAs are subject to rules concerning limits on amounts contributed and restrictions on withdrawals. We suggest you consult your attorney, tax advisor or accountant on how these rules, limits and restrictions may apply to you.

This chart is for illustrative purposes only and is not representative of the 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.

Source: Bankrate.com

NOT A DEPOSIT | NOT FDIC INSURED | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
NOT BANK GUARANTEED | MAY LOSE VALUE

Taking the **First Step**

Whatever your dreams may be, today is the day to start planning for your retirement.

Taking a few common-sense steps can help you attain the retirement you envision, whether it is traveling the world or relaxing and enjoying your grandchildren.

- Know your retirement needs and be realistic
- Find out about your Social Security benefits
- Learn about your employer's pension and/or profit sharing plans
- Contribute to a tax-sheltered savings plan and/or an Individual Retirement Account (IRA)
- Get advice and personal attention from a registered investment representative
- Consult your attorney, tax advisor or accountant
- Review your progress

No matter where you are today, Huntington Funds can help you invest to reach your goals.

Get to know Huntington Funds.

We want to get to know you. We recognize that no two investors are exactly alike. We'll work with you to understand your goals, time to retirement and tolerance for risk. It all begins with a customized investment plan.

Turn to us for advantages thousands of clients already enjoy. Huntington is a name you can trust. Today Huntington Asset Advisors (HAA), advisor to the Funds, and its affiliates manage more than \$14.5 billion for individuals, institutions, endowments, foundations, retirement plans, IRAs and municipalities across six states. HAA is a wholly-owned subsidiary of Huntington National Bank, which is the principal subsidiary of Huntington Bancshares Incorporated, a regional bank holding company headquartered in Columbus, Ohio with \$55 billion in assets.*

Huntington Funds offers investment options for all kinds of investors.

Talk to your Investment Representative today to find out which Huntington Funds are 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)

*September 30, 2011

Terms You Should Know

5-YEAR HOLDING RULE

With a Roth IRA, you may not make tax and penalty free withdrawals for 5 years following the initial tax year in which the Roth IRA is opened.

DEDUCTIBLE CONTRIBUTION

This is the portion of your contribution to a traditional IRA that is tax deductible. Whether the contribution is fully or partially deducted from your income when filing your federal income tax return will depend upon your (and/or your spouse's) participation in an employer plan, your income and your filing status.

EMPLOYER PLAN

An employer sponsored retirement arrangement typically receives preferential tax treatment. These generally include 401(k) plans (available from many employers and allowing contributions to be made by you), 403(b) plans (similar to 401(k) plans but for educational and not-for-profit organizations) and 457(b) plans (which allow government employees to contribute pre-tax dollars to tax-advantaged deferred compensation plans).

LIFE EXPECTANCY

Life expectancy is the number of years you are expected to live based on your current age.

MUTUAL FUND

A mutual fund is an investment that allows you to pool your money with other investors for the purpose of investing in stocks, bonds and other securities. Most mutual fund portfolios are professionally managed.

NON-DEDUCTIBLE CONTRIBUTION

This is the portion of your contribution to a traditional IRA, up to the annual limit, that cannot be deducted from your federal income tax.

QUALIFIED DISTRIBUTION

A qualified distribution is made to a taxpayer over age 59½ (or who satisfies other conditions) from a Roth IRA and meets the 5-year holding rule.

PREMATURE WITHDRAWAL

When you take a withdrawal from your IRA (traditional or Roth) before you are 59½, there is usually a 10% early withdrawal penalty tax. See penalty free withdrawal.

PENALTY FREE WITHDRAWAL

Under certain circumstances, early (before age 59½) withdrawals from IRAs are exempt from the 10% early withdrawal penalty tax. These exemptions may include purchasing a first home, qualified educational expenses, qualifying medical expenses, health insurance premiums while unemployed, payment made in equal installments over your life expectancy, disability or payments to your beneficiary after you die.

REQUIRED MINIMUM DISTRIBUTION (RMD)

When the owner of a traditional IRA reaches 70½, or a participant in most employer plans reaches 70½ and terminates employment, a minimum amount is required to be withdrawn each year.

ROLLOVER

When you leave an employer, you may be eligible to receive a withdrawal from their retirement plan. Most withdrawals can be “rolled over” into a new IRA, allowing the funds to retain their tax-advantaged status. An “indirect rollover” occurs when the money (net of withholding) is sent to the participant who must then complete the rollover within 60 days. A “direct rollover” occurs when the money is sent directly to the new IRA.

ROTH IRA

You may make annual non-deductible contributions, up to the annual limit, to this tax-deferred retirement account. Qualified distributions are tax-free.

TRADITIONAL IRA

You may make annual contributions, up to the annual limit, to this tax-deferred retirement account. Contributions may be deductible or non-deductible, depending on your circumstances. Withdrawals are generally subject to tax at the time of withdrawal. See deductible contribution and non-deductible contribution.

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