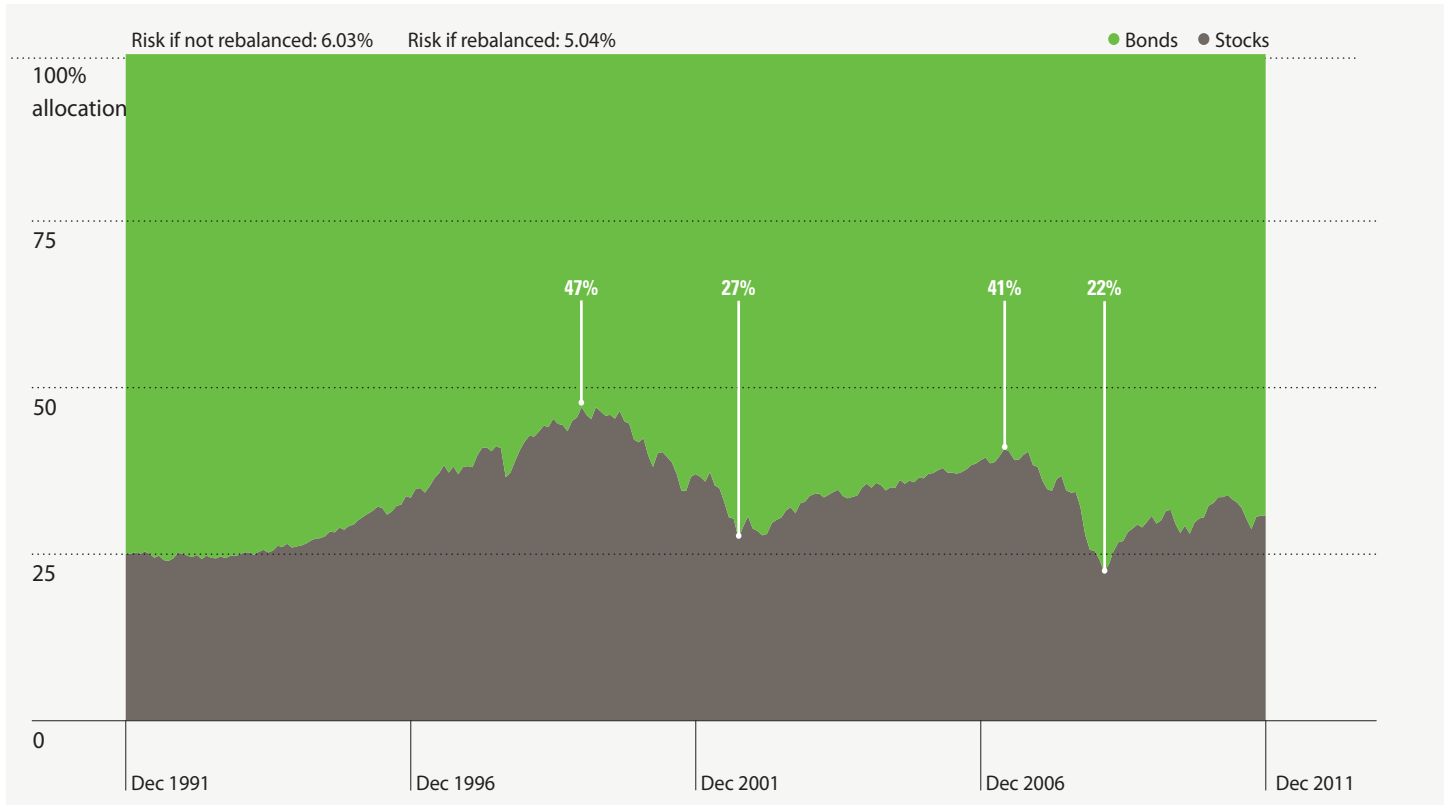


Keep Your Balance

Rough Waters

Portfolios moving out of balance may cause investors to ride unexpected waves



Portfolio risk may swell beyond your tolerance

Getting caught in strong currents can force you into dangerous parts of the sea. Similarly, ignoring proper management of your asset allocation may cause the risk of your portfolio to reach uncharted territories. This may occur because higher growth assets such as stocks tend to increase as a percentage of your portfolio allocation over time. The higher risk associated with stocks may increase the chance of experiencing portfolio loss.

Many investors experienced unexpected losses in the most recent market crash because their portfolio allocations were riskier than originally planned. To avoid portfolio allocations moving out of line, investors should consider a rebalancing strategy.

Carve through the waves

The above image illustrates how a hypothetical target allocation of 25% stocks and 75% bonds can shift over time. Heading into the recession of 2008–2009, the stock allocation grew to 41%. For conservative investors, this means their portfolio was becoming more aggressive. Conversely, over the entire time frame, an annual rebalancing strategy resulted in a lower risk—5.04% versus 6.03%, and higher return—7.09% versus 6.70%.

To stay on course and end up in calmer waters, utilize a rebalancing strategy to maintain an asset allocation reflective of your risk tolerance, goals, and time horizon.

The Funds are distributed by Unified Financial Securities, Inc., 2960 North Meridian Street, Suite 300, Indianapolis, IN 46208. (Member FINRA)

For more complete information about Huntington Funds, please call 1-800-253-0412 for a prospectus or log onto our website at www.huntingtonfunds.com. 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 Funds' prospectus, which you should read carefully before investing. The investment return and principal value of an investment will fluctuate so that an investor's shares when redeemed may be worth more or less than their original cost.

Past performance is no guarantee of future results. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index. Assumes reinvestment of all income and does not account for taxes or transaction costs. Assumes annual rebalancing. Rebalancing does not eliminate the risk of experiencing investment losses. Government bonds are guaranteed by the full faith and credit of the United States government as to the timely payment of principal and interest, while stocks are not guaranteed and have been more volatile than other asset classes.

Source: Large Company Stocks—Standard & Poor's 500®, which is an unmanaged group of securities and considered to be representative of the U.S. stock market in general; Intermediate Government Bonds—5-year U.S. Government Bond.