

Huntington **Situs Fund**

Location. Location. Location.



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

 **Huntington Funds**[™]

Location: more than a place.

Huntington Situs Fund looks for critical features of a region that we believe offer attractive potential benefits to companies.

Where a business is located plays a huge role in its ability to compete. Retail companies need to be near and easily accessible to consumers. Geographic regions with growing populations or increasingly favorable demographics create a growing need for consumer goods. Likewise, manufacturing and service companies may benefit by selecting sites where they can draw from a strong, talented labor market or quickly and inexpensively access the natural resources, transportation and products they need.

Economics. Politics. Taxes.

The global economy has exploded connecting businesses and consumers through advances in communications and technology. Yet, regional differences in the political climate—whether state to state or country to country—continue to significantly impact many small- and medium-size businesses. When barriers, such as income tax rates and regulations created by local governments are low, businesses are able to produce goods and services more economically and consumers can benefit from a greater supply of goods and services at lower cost.



Areas recovering from natural disasters stimulate construction and need for building materials.



Regions encouraging immigration and a growing middle class require more consumer products.



Politics and tax incentives attract and encourage businesses to locate and expand.



Proximity to transportation and consumers keeps costs low for companies dealing with perishable goods.

Location: a potential competitive edge.

The art of investing for Huntington Situs Fund is grounded in our time-tested process and complemented by the potential advantages of situs.

One philosophy and process underlies our investment decisions for all the Huntington Funds. They are shaped by a continual analysis of U.S. and international economic trends, forecasts of interest rates and a review of the stock and bond markets.

Looking to smaller companies.

We then look to situs—those geographic attributes related to economic and political attributes, resources and location—to identify what we believe are the unique opportunities that may provide competitive advantages to smaller companies or position them for attractive sale terms.

Since 2002, the Fund continues to invest primarily in small-cap companies across all sectors.

Our work is supported by a premier economic research and consulting firm, Laffer Associates, Inc. Chairman and founder Arthur B. Laffer, Ph.D. is the architect of supply-side economics and was a primary advisor under the Reagan Administration in the U.S. and the Thatcher Administration in the U.K.



Attractive locations with networking opportunities appeal to highly educated, talented workers who are essential for highly skilled jobs.



Easy access to natural resources fuels manufacturing facilities and processes.



Relying on partnerships with neighboring businesses cut costs with just-in-time inventory.



The Huntington advantage.

The investment managers of Huntington Funds include some of the most experienced people in the industry. On average, the investment professionals of Huntington Asset Advisors, Inc. (HAA), advisor to the Funds, have worked for more than 25 years in the investment business.

Managing money always demands a blending of art and science.

At Huntington, our staff's experience and talent contribute the art. Our disciplines provide the science. Today HAA and its affiliates manage more than \$13 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 \$52 billion* in assets.

Huntington Situs Fund

Ticker symbols:

HGUTX (Trust Shares)

HSUAX (Class A Shares)

*as of December 31, 2009



What makes a small company a great potential investment?

We believe superior products, customer service, talented management ... and location are key.

Location still plays a major role for companies, particularly small and mid-sized, despite today's global marketplace and ever-expanding communications technologies. In 1910, economist and sociologist Alfred Weber pioneered work on the significance of where an industry chose to locate, focusing primarily on where costs would be low. In our view, this is just the first of many factors tied to geographic location that may point to a company's potential to prosper.

The location, or situs, of a company may open up organic opportunities for accessing talent, minimizing costs or attracting customers, enabling it to maximize profitability.

Situs defined:

Situs reflects the economic attributes of location, including the relationship between the location and surrounding resources.

For the Fund, "situs" is considered to be the aspect of location that contributes added value to the investment potential of a security.



Location: a key in identifying investments that work hard.

Consider Huntington Situs Fund to diversify your portfolio and help it work hard for you.

For investors who wish to supplement their large-company stock investments with a more aggressive portfolio, the Huntington Situs Fund may be an appropriate choice. The Fund pursues long-term capital appreciation by investing in a strategic combination of U.S. and foreign companies whose situs, or geographic location, may influence their potential to outperform.

For more information, please call 800-253-0412 for a prospectus or visit huntingtonfunds.com.

Past performance is not indicative of future results.

Diversification does not ensure a profit or guarantee against loss.

Mid-cap and small-cap investing involves greater risk not associated with investing in more established companies, such as greater price volatility, business risk, less liquidity and increased competitive threat.


International investing involves special risks including currency risk, increased volatility of foreign securities, political risks and differences in auditing and other financial standards.

For more complete information about the Huntington Funds, please call 1-800-253-0412 for a prospectus or log onto our web site at huntingtonfunds.com. 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, 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.



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