

Tax Time Important Reminders for 2011

Huntington Funds is committed to helping make your tax preparation process as simple and efficient as possible. This overview will help you get started.

Capital Gains and Losses

Generally, if you redeemed your shares for more than their original cost, you realized a capital gain. Conversely, if you redeemed shares for less than the original cost, you generally realized a capital loss. Gains or losses on fund shares held for one year or less are considered short-term, while gains or losses on fund shares held for longer than one year are long-term. Federal short-term capital gains are taxed at ordinary income rates. Federal long-term capital gains have historically been taxed at lower rates. If you redeemed or exchanged shares in 2011, the gross proceeds will be reported on Form 1099-B (combined with Form 1099-DIV) and mailed to you generally by January 31, 2012.

Tax Form	Purpose	Who Receives It
1099-DIV	Reports taxable dividend and capital gain distributions	Non-retirement plan/IRA shareholders with a fund that made distributions
1099-INT	Reports tax-exempt dividends	Non-retirement plan/IRA shareholders with a fund that made distributions
1099-B (combined with Form 1099-DIV)	Reports proceeds, cost or other basis and other information from exchanges and redemptions	Non-retirement plan/IRA and non-money market shareholders who performed a redemption or exchange
1099-R	Reports full and partial withdrawals from retirement plans and IRAs	Retirement plan and IRA account owners who have taken withdrawals
1042-S	Reports dividends and short-term capital gains subject to non-resident alien withholding	Foreign citizens with U.S. investment income
5498 or 5498-ESA	Reports year-end market value and any contributions and rollovers for the year; may also be used to notify owner if a minimum distribution is required	Owners of traditional IRAs, Roth IRAs, SEPs and SIMPLE-IRAs and certain owners and beneficiaries of Coverdell ESAs
1099-Q	Reports withdrawals from Coverdell ESAs and other qualified education programs	Owners or beneficiaries, as applicable, of Coverdell ESAs who received withdrawals

Taxable Distributions

Capital gain distributions as well as any ordinary income withdrawals will be reported on your combined Form 1099-DIV/1099-B and are subject to taxation. Ordinary income distributions may result from dividend and interest income earned in taxable funds. These amounts should be reported on Form 1040 (and Schedule B if required).

Tax-Exempt Income

Tax-exempt mutual funds invest in municipal securities and all or most of the income earned on these securities is free from federal personal income tax.¹ The total income you will receive for 2011 is reported on your year-end statement. The amount that is tax-exempt will be identified on your Form 1099-INT and mailed generally by January 31, 2012. The amount of income must be reported on line 8b of your IRS Form 1040.

U.S. Government Securities

A portion of the ordinary dividends reported in Box 1 of the combined Form 1099-DIV/1099-B may have been derived from U.S. government securities. Some of this income may be exempt from state income tax. We will provide you with the amount of U.S. government income on a special worksheet with your Form 1099-DIV/1099-B, which will be mailed generally by January 31, 2012.

¹Income may be subject to the federal alternative minimum tax and state and local taxes. Mutual fund investing involves risks, including possible loss of principal.

Neither Huntington nor any agents or representatives are authorized to give legal, tax or accounting advice and this information is not intended to be considered as tax, legal or accounting advice. We suggest you consult your attorney, accountant or tax advisor on specific points of interest to you.

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)

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.