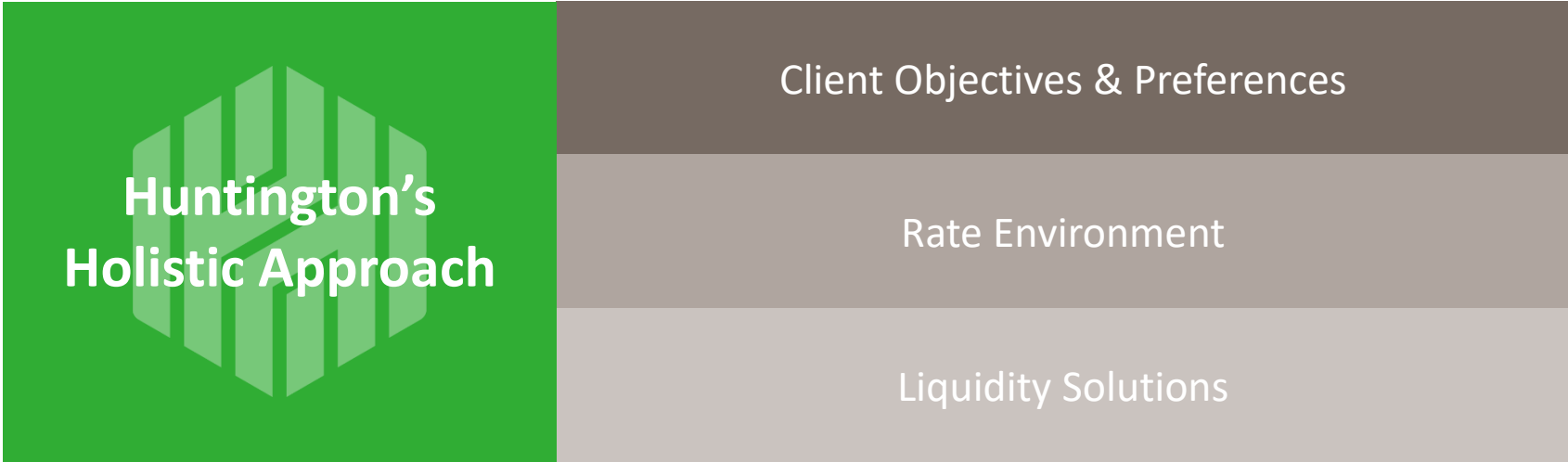

Excess Cash Investment Solutions

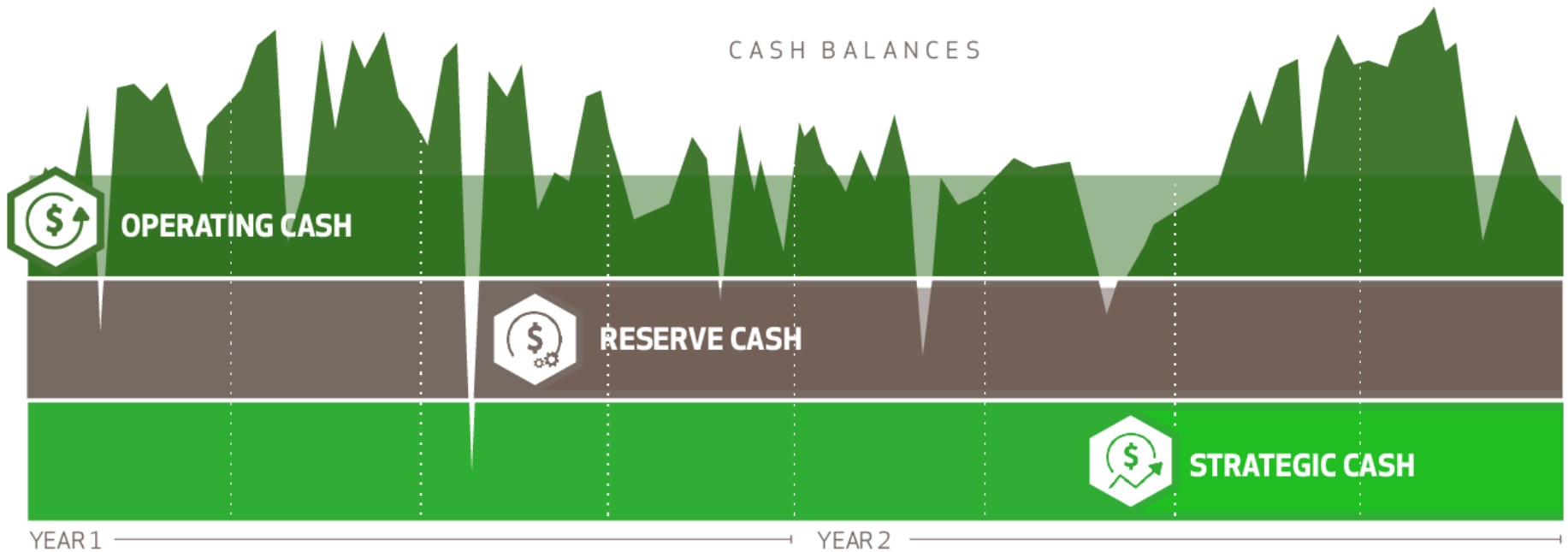
Holistic Liquidity Strategies



At Huntington, we work with you to tailor to your varying needs across the capital structure.

From deposit products coupled with our best-in-class treasury management services to solutions designed for the unique investment needs of more static or longer-term capital, our approach is designed to integrate easily across all products and leverage market rates.

Understanding Cash Needs



OPERATING CASH	RESERVE CASH	STRATEGIC CASH
Time: < 3 months	Time: 3-12 months	Time: >12 months
Uses: Daily operations + reserve for emergencies	Uses: Cash for periodic needs (i.e., taxes, dividends, R&D, etc.) and other intermediate-term planned/unplanned expenditures	Uses: Reserves which may or may not have future targeted uses
Volatility: Very High	Volatility: Low to medium	Volatility: Low
Objectives: Preservation of Capital, Immediate Liquidity, Treasury Management Services	Objectives: Balanced focus on capital preservation, incremental return and liquidity	Objectives: Enhanced return and capital preservation

Investment Approaches

Turnkey Solutions

Provide an efficient way to improve yield on cash while maintaining liquidity.

Overnight & Termed Liquidity

FDIC Money Markets
Money Market Funds
Repo Program
CDARS
Short Term Bond Funds

Simple Design
Conservative Risk Profile
Competitive Yield

Customized Portfolios

Designed to target specific liquidity needs while optimizing yield given investment policy objectives and risk constraints.

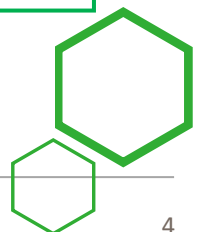
1-12 Months Liquidity

Treasury Bills
Agency Discount Notes
Certificates of Deposit
Commercial Paper

>12 Months Liquidity

Treasuries
Agencies
Certificates of Deposit
Municipal Bonds
Corporate Bonds
Mortgage-backed Securities
Structured Notes

Targeted Liquidity – Liability Driven Investing
Conservative to Moderate Risk Profile
Enhanced Yield



Fixed Income Investment Options

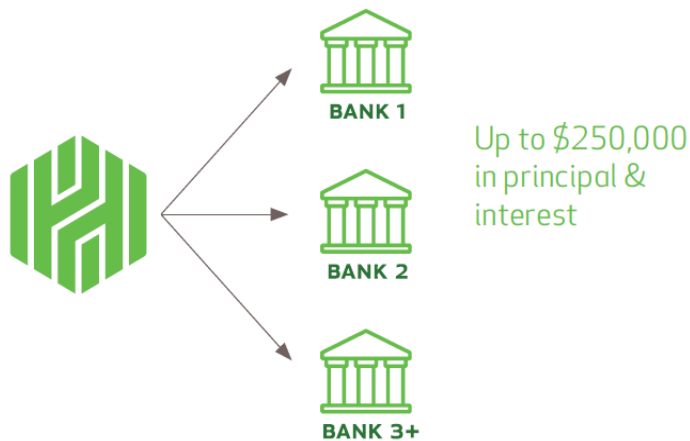
- Our traders specialize in all areas of fixed income investments including treasuries, agencies, certificates of deposit, corporates, commercial paper, municipals, mortgages, and structured products.
- We have a network of dealers and direct access to issuers, which allows us to easily find the right bond at the right price.
- An investment professional will work with you to customize a portfolio based on your yield objectives, risk tolerance, and liquidity needs.

		Time Horizon	
		Short-Term (12 months and <)	Intermediate / Long Term (> 12 months)
Relative Risk	Risk-Free	<ul style="list-style-type: none"> • Treasury Bills • Agency Discount Notes • Government MMKT 	<ul style="list-style-type: none"> • Treasury Notes / Bonds • Agency Notes / Bonds
	Low	<ul style="list-style-type: none"> • Bank Deposit / MMKT Accounts • Bank Certificates of Deposit • Commercial Paper (IG: A1/P1) • Municipal Notes 	<ul style="list-style-type: none"> • Agency MBS • Callable Agency Bonds • Municipal Notes / Bonds • Corporate Bonds (IG: A1 or higher)
	Moderate	<ul style="list-style-type: none"> • Commercial Paper (IG: A2/P2) 	<ul style="list-style-type: none"> • Corporate Bonds (IG: A2 to Baa3) • Structured Notes

FDIC Protected Investment Programs

How do the programs work?

Leveraging a network of participating banks, your deposits are distributed in increments less than the \$250,000 FDIC limit across various financial institutions. For your convenience, you receive consolidated monthly statements and interest payments without having to open accounts at multiple financial institutions.



Insured Cash Sweep (ICS)

ICS[®] provides up to \$240 million of FDIC Insurance by placing your funds in various demand deposit and savings accounts throughout the ICS network. Funds may be accessed daily, withdrawals are unlimited on balances up to \$165 million, and limited to six per month for balances exceeding \$110 million.

Certificate of Deposit Account Registry Service[®] (CDARS)

CDARS[®] provides up to \$50 million in FDIC insured CDs with the flexibility of selecting a term that best suits your specific liquidity profile and investment needs.

What are the rates and fees?

The rates reflect the funding costs of the underlying banks in the network. The ICS[®] rate is variable and generally changes with movement in Fed Funds, while CDARS[®] rates are updated weekly. There are no fees associated with either program.

Institutional Investments

- Huntington Securities, Inc. (HSI) is an institutional-only broker dealer.
- We work with clients to develop and execute investment strategies designed to preserve capital, maintain liquidity and achieve competitive yields, while managing risk.
- Our team provides access to a variety of investment and bank deposit solutions and can assist in designing a customized portfolio. Additionally, we offer ongoing market insight to ensure portfolios reflect evolving liquidity objectives and changing market conditions.
- We do not charge a management fee. All investments are sold on a net yield basis.

Products

- U.S. Govt. Treasuries
- Municipal Securities
- Corporate Obligations
- Asset Backed Securities
- Mortgage-Backed Securities
- Structured Investments
- Money Market Funds
- Certificates of Deposit
- Commercial Paper
- FDIC-Insured Products

Services

- Customized Portfolios
- Investment Policy Design
- Real Time Market Data
- Economic / Regulatory Updates
- Comprehensive Reporting
- Custody / Safekeeping
- Access to Broker / Dealer inventories

Industry Coverage

- Government & Municipalities
- Healthcare
- Higher Education
- Money Managers
- Insurance Companies
- Non-Profit

Risk Considerations

Short Duration Funds:

Please note Short Duration Funds are not Money Market Funds, do not attempt to maintain a stable value, and should not be considered as cash alternatives. The Securities and Exchange Commission mandated 30-Day Standardized Subsidized Yield is a more relevant measure of yield for Short Duration Funds than the 1-Day Yield. The 1-Day Yield is the annualized net yield for the day listed. It is calculated by multiplying the daily dividend factor by 365 and dividing by the net asset value (NAV).

The expense ratios of the funds, both current (net of any fee waivers or expense limitations) and before waivers (gross of any fee waivers or expense limitations) are available for viewing above. Pursuant to any contractual arrangements, some fund's may have waivers and/or expense limitations in place at least through the date(s) found in the fund's prospectus. Prior to such date(s), the Investment Advisers may not terminate the arrangements without the approval of the fund's Board of Trustees. Please see the external managers' prospectus for additional information on expense ratios and disclosures.

Government and Treasury Money Market Fund:


You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not a deposit of the bank and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

Prime Institutional Money Market Fund:

You could lose money by investing in the Fund. Because the share price of the Fund will fluctuate, when you sell your shares, they may be worth more or less than what you originally paid for them. The Fund may impose a fee upon sale of your shares or may temporarily suspend your ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the Fund is not a deposit of the bank and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

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