

Supporting Cooperative Employees and Their Families



Homestead
Funds

Straightforward Investing for Every Goal and Life Stage

You can become a super-resource for your team by partnering with Homestead Funds to provide financial guidance to your employees, at no cost to the cooperative.

Created for Co-ops, Open to All

NRECA launched Homestead Funds in 1990 to provide a series of affordable, no-load mutual funds for co-op members; the funds are open to everyone.

Homestead Funds has been **working with the co-op community** since our start in 1990



Homestead's funds are **available to the public** — that means everyone can invest

Homestead Funds **works hard to keep costs down**, keeping more of your money working for you



We make **money decisions easier** with clear information and self-help tools

Homestead Advisers, the investment manager for Homestead Funds, **returns its profit to NRECA**; this additional source of revenue is available to support member needs and initiatives



The Value of Financial Guidance

There's an advantage in working with our team members. We take the time to get to know your employees and understand their financial goals. By talking one-on-one with your employees, we can:

- Better understand their time horizon and risk tolerance
- Create a plan based on what's important to them
- Recommend investments that support and align with their goals
- Help keep them on track with regular check-ins

And unlike some firms, we provide our educational services for no additional fee and make them available to all regardless of account size.

Strategies for Every Goal

Your employees don't have to do it alone, and it doesn't have to be difficult. We keep investing simple by offering funds and account types to meet a variety of long- and short-term needs.



Rainy Day Savings



Celebrations



Big Ticket Item



Golden Years



Home Sweet Home



Giving



Higher Education



Big Picture Planning

IRAs: A Complement to Employer-Sponsored Plans

If new employees are not eligible to contribute to your cooperative's 401(k) plan right away, suggest that they consider an IRA. IRAs can help keep employees on track toward their retirement goals, and there is no waiting period to get started with Homestead Funds.

Homestead Funds is open to the public, so employees and family members with earned income can open an IRA for themselves. For non-working spouses, a "spousal IRA" allows the working spouse to contribute to a Traditional IRA on behalf of the nonworking spouse without having earned income; the money can benefit the spouse or enhance the overall savings of a married couple.

Join the other cooperatives around the country that have partnered with us to empower the financial futures of their employees. We are proud to service your employees by offering:

- In-person co-op visits
- Virtual presentations
- One-on-one financial checkups

Contact us today to strengthen your staff's financial wellness by scheduling a virtual or on-site employee presentation with Homestead Funds. Call us at **800.258.3030, option 3**, or visit us online at **homesteadfunds.com/coop-contact-page/** to get information about the resources we offer and coordinating a meeting for your employees.

Automation Removes Temptation

We make it easy to get started with payroll deduction. Your employees can make after-tax contributions to their Homestead Funds account by directing money from their paycheck or bank account to an investment account at Homestead Funds. This encourages employees to take advantage of direct deposit as a way to help them take control over their spending habits and start working toward their financial goals.

Put Time on Your Side



This is a hypothetical illustration provided for educational purposes only to demonstrate the mathematical principle of compounding. It is not a promise of any investment's future return. Account value in the illustration assumes a 6% return.

Investing in mutual funds involves risk, including the possible loss of principal. **Past performance does not guarantee future results.**

Homestead Funds does not offer legal or tax advice. Please consult the appropriate professional regarding your individual circumstance.

Investors should carefully consider fund objectives, risks, charges and expenses before investing. The prospectus contains this and other information about the funds and should be read carefully before investing. To obtain a prospectus, call 1-800-258-3030 or visit homesteadfunds.com.

Homestead Funds' investment advisor and/or administrator, Homestead Advisers Corp., and distributor, Homestead Financial Services Corp., are indirect, wholly owned subsidiaries of NRECA. Homestead Financial Services Corp., Distributor. 08/2023