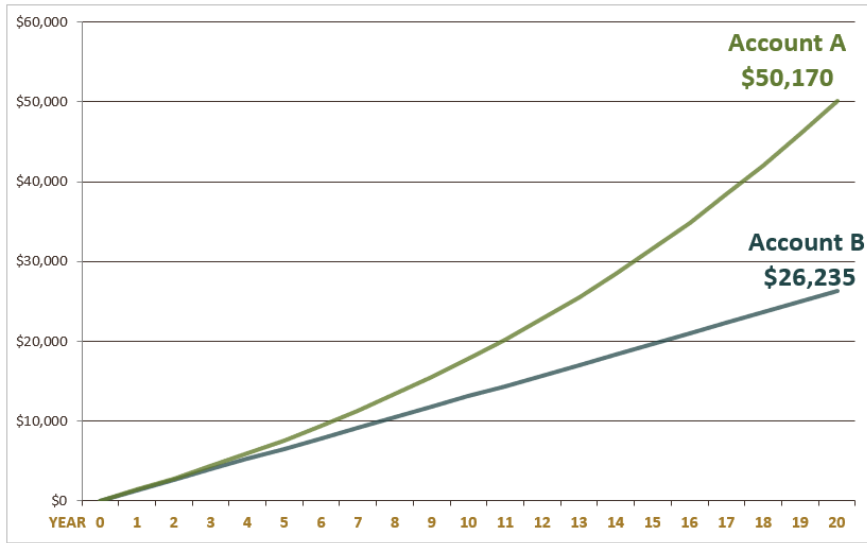


It Only Takes \$1 to Get Started

With Homestead Funds, when you sign up for recurring contributions through your paycheck or bank account, there are no minimums to get started. That means you can put the power of compounding interest to work for you and still stay within your budget.

Are You Saving or Investing?

Both are important, but if you're using ultraconservative savings vehicles to meet your long-term investment objectives, you're missing out on growth potential that could really make a difference over time.



Account A assumes a 6% annual return. Account B assumes a 0.09% annual return, the 2019 average interest rate on savings accounts provided by Bloomberg. Both projections assume biweekly contributions of \$50 made over 20 years.

Homestead is part of the co-op community. Homestead Funds was originally created by NRECA to meet the investing needs of America's rural electric cooperatives and their employees.



Homestead
Funds

In honor of America Saves Week, we encourage you to take the 52-WEEK MONEY CHALLENGE

Every week, save the dollar amount equivalent to the week of the challenge you are on. If you're on week 1, save \$1. Week 2, save \$2, etc.

WEEK	DEPOSIT	BAL.	✓	WEEK	DEPOSIT	BAL.	✓
1	\$1	\$1	✓	27	\$27	\$378	
2	\$2	\$3		28	\$28	\$406	
3	\$3	\$6		29	\$29	\$435	
4	\$4	\$10		30	\$30	\$465	
5	\$5	\$15		31	\$31	\$496	
6	\$6	\$21		32	\$32	\$528	
7	\$7	\$28		33	\$33	\$561	
8	\$8	\$36		34	\$34	\$595	
9	\$9	\$45		35	\$35	\$630	
10	\$10	\$55		36	\$36	\$666	
11	\$11	\$66		37	\$37	\$703	
12	\$12	\$78		38	\$38	\$741	
13	\$13	\$91		39	\$39	\$780	
14	\$14	\$105		40	\$40	\$820	
15	\$15	\$120		41	\$41	\$861	
16	\$16	\$136		42	\$42	\$903	
17	\$17	\$153		43	\$43	\$946	
18	\$18	\$171		44	\$44	\$990	
19	\$19	\$190		45	\$45	\$1,035	
20	\$20	\$210		46	\$46	\$1,081	
21	\$21	\$231		47	\$47	\$1,128	
22	\$22	\$253		48	\$48	\$1,176	
23	\$23	\$276		49	\$49	\$1,225	
24	\$24	\$300		50	\$50	\$1,275	
25	\$25	\$325		51	\$51	\$1,326	
26	\$26	\$351		52	\$52	\$1,378	

This is a hypothetical illustration provided for educational purposes to demonstrate the mathematical principal of compounding interest. It is not a promise of any investment's future return or past performance of any specific investment.

Debt securities are subject to interest rate risk, credit risk, extension risk, income risk, issuer risk and market risk. The value of U.S. Government securities can decrease due to changes in interest rates or changes to the financial condition or credit rating of the U.S. Government. Investments in asset-backed and mortgage-backed securities are also subject to prepayment risk as well as increased susceptibility to adverse economic developments. High-yield, lower-rated, securities involve greater risk than higher-rated securities. Equity securities generally have greater price volatility than fixed-income securities and are subject to issuer risk and market risk.

Investing in mutual funds involves risk, including the possible loss of principal.

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, RE Advisers Corporation, and distributor, RE Investment Corporation, are indirect, wholly owned subsidiaries of NRECA. RE Investment Corporation, Distributor. 02/20