

Empowering Your Financial Future

Let us help you get started.



Homestead
Funds

Decisions about money can be challenging. We seek to simplify them. Our team members are available to work with you to create a clear-cut strategy using our selection of account types and mutual funds to help meet your financial goals.

Created for Co-ops, Open to All

Created by NRECA, Homestead is part of the co-op community. While our focus is on electric cooperatives, their employees and families, we are open to the public. That means your friends, family, neighbors — even strangers walking down the street — can invest with us. Our team is happy to help everyone work toward their financial goals.

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



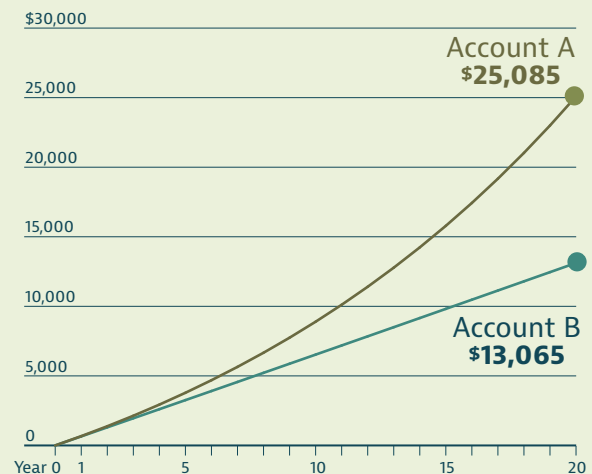
Homestead Advisers, the investment manager for Homestead Funds, **returns its profit to NRECA**; this additional source of revenue is available to support member needs and initiatives

Pay Yourself First

Your first step is to make investing a priority. Rather than assuming you don't have enough money to start investing, take matters into your own hands by adding investing to your budget. Rather than deciding that you'll invest after you see what's left at the end of the month, pay yourself first and commit to investing \$25 every paycheck.

Don't think you have enough money to invest? YOU DO.

The illustration below shows how investing \$25 every paycheck can add up over time.











*Account A assumes a 6% annual return. Account B assumes a 0.05% annual return, the 2021 average interest rate on savings accounts provided by Bloomberg. Both projections assume biweekly contributions of \$25 made over 20 years.

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

Account Types and Goals

If you have money just sitting in a savings account, it might not be doing much to help you reach your financial goals. A general investing account could potentially make your savings work harder for you — while still offering the flexibility to access your money when you need it.

KEY ■ Suggested for this goal ■ Could also work for this goal ■ Not typically used for this goal

| GOAL | Individual or Joint Taxable Account | Traditional IRA | Roth IRA | Education Savings Account | UGMA/UTMA Account | Trust Account |
|--|-------------------------------------|-----------------|----------|---------------------------|-------------------|---------------|
|  Rainy Day Savings | ■ | ■ | ■ | ■ | ■ | ■ |
|  Big Ticket Item | ■ | ■ | ■ | ■ | ■ | ■ |
|  Home Sweet Home | ■ | ■ | ■ | ■ | ■ | ■ |
|  Higher Education | ■ | ■ | ■ | ■ | ■ | ■ |
|  Celebrations | ■ | ■ | ■ | ■ | ■ | ■ |
|  Golden Years | ■ | ■ | ■ | ■ | ■ | ■ |
|  Giving | ■ | ■ | ■ | ■ | ■ | ■ |
|  Big Picture Planning | ■ | ■ | ■ | ■ | ■ | ■ |

Investment Strategies Made Simple

We have tools that can help you make informed decisions based on your investment goals and risk tolerance.

- 1 Open camera on your smart device.
- 2 **iPhone User:** Hold the camera up to the QR code.
Android User: Hold the camera up to the QR code and hold the home button.
- 3 Tap the notification to be taken to the account application.



Join your fellow co-op employees and invest with Homestead Funds!

We are here to help you take action. Our team members are committed to your financial future. Call us at **800.258.3030, option 2**, or visit **homesteadfunds.com** to learn more.

*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 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. 07/22