

# Welcome

## An Introduction to Homestead Funds for New Employees



**Homestead**  
Funds

*As you begin a new role at your cooperative, we'd like you to know about Homestead Funds, a mutual fund company created by NRECA to help meet the investing needs of rural electric cooperatives and their employees.*

### Made by Co-ops for Co-ops

Since 1990, Homestead has partnered with co-ops like yours, all around the country. We help cooperative employees — and their families — with financial education and investment options.

Of course, your cooperative's employer-sponsored benefit plans, like the 401(k) or defined benefit program, are important components of your total financial picture, but it's not likely that all of your financial challenges can be met with retirement savings vehicles. For example, retirement plan assets are earmarked for one specific future goal and can't be easily tapped for everyday financial needs.

There are many other important reasons to invest, and that's where Homestead Funds can help!

- Building an emergency savings plan
- Saving money for the down payment on a house or vehicle
- Funding a home renovation
- Setting aside money for a child's future college costs
- Planning for a special trip or wedding
- Providing some financial support to your children or grandchildren
- Helping aging parents manage some of their expenses
- Leaving a legacy to your heirs

### Homestead Makes It Simple

#### Easy and affordable.

We have a manageable range of funds that provide broad exposure to all of the major asset classes. We keep our account minimums low — just \$500 or \$200 for an IRA — and you can open a new account online right away. Visit [homesteadfunds.com](https://homesteadfunds.com) to get started.

#### Options for every situation.

Homestead tries to keep investing simple, but we still offer funds and account types to help meet all kinds of employee needs, from emergency accounts to supplemental retirement accounts to accounts for a grandchild's education.

#### Pay yourself first.

Co-op employees have told us that it's easier to save when the money is taken from their paychecks before they see it. Check with your benefits administrator to see if the co-op offers a payroll deduction program, and take advantage of this if it's available. If not, you can invest by making regular contributions from your bank account. We waive our already low account minimum entirely if you set up a program of regular investments made directly from your paycheck or bank account.

## Become an Investor Today

Visit [homesteadfunds.com](http://homesteadfunds.com) to learn more and open an account. You can get started right away or explore the Guidance Center for financial planning help. Our representatives would also welcome your call at **800.258.3030, option 2.**

*There are many other important reasons to invest, and that's where Homestead Funds can help!*

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



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



We work with many co-ops and can help yours **tackle common co-op challenges**

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



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

*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](http://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 11/22.