



4301 WILSON BLVD
INV8-305
ARLINGTON, VA 22203

We Heard You! ***New Features Coming Soon to the Shareholder Section of homesteadfunds.com***

Homestead Funds is pleased to announce some exciting news: important enhancements to the shareholder section of the homesteadfunds.com website are coming in late January. Shareholders will now be able to open new accounts, create or update bank instructions, and set up automatic transactions online.

In addition, the site will feature easier, more intuitive navigation, and a cleaner look that will closely match the rest of the website. We are also adding two-factor authentication, an enhanced security measure to help protect your information online.

A screenshot of the Homestead Funds website's account access page. The page has a light yellow background and a dark green header with the Homestead Funds logo and the text "Account Access: Log In". Below the header, there is a section for "Important Information" with a note about NYSE closing dates. The main content area is divided into two columns: "Existing User" and "New User". The "Existing User" column contains fields for "Username" and "Password", with links for "Forgot Username?" and "Forgot/Reset Your Password?". There is also a "Remember my Username" checkbox. The "New User" column contains text about registration requirements and a list of benefits: "View your account balance", "View your recent account activity", and "Request transactions". At the bottom of the page, there are "CONTINUE" and "REGISTER" buttons.

Why Change?

Technology evolves quickly, and as new capabilities become available we continually try to improve the level of service we provide you. We also get terrific suggestions from many of our shareholders who enjoy the convenience of managing their accounts online. Because change can be disruptive, we always wait to introduce new features and functions until we are convinced the benefits outweigh any short-term inconvenience the changes may cause.

What's Changing?

Our shareholders will now have access to the following features online:

- **Open a new account:** Save time, a stamp, and a trip to the post office. You can now open most types of accounts in a single online session!
- **Establish or update bank instructions:** You can instantly verify your bank account information online, making it easier than ever to establish or change your bank instructions.
- **Schedule or update automatic transactions:** You will now be able to set up or change your automated investments, redemptions, and exchanges online.

- **Access tax forms:** Although you will continue to receive your annual tax forms by U.S. Mail, for your convenience you may now also access and print most of your Homestead Funds tax forms online.

In addition, to protect our shareholders from fraud and identity theft we've added two-factor authentication, an important new security feature, to the shareholder section of the site.

If you already have a username and password, your login credentials have not changed. However, for your security, you will be prompted to take a few additional steps the first two times you login. Once you establish two-factor authentication on a computer or mobile device and authorize homesteadfunds.com to remember that device, you will not need to go through the process again for the same computer or device.

Who's Impacted?

All shareholders with current login access to the shareholder section of the homesteadfunds.com website will see these changes. In addition, if you are a current shareholder, but you have not yet established your login credentials, you will have the opportunity to set up a username and password online.

When is This Happening?

Most new functionality and features will be available at the end of January. At that time, when you log in to homesteadfunds.com as an Existing User with your current username and password, you will be prompted to go through the two-factor authentication process.

If you are a current shareholder but don't have a username and password, you will be able to set them up online by following the steps under the New User section of the login page.

What's Next?

Additional new features, including the ability to automatically rebalance your portfolio online, will be introduced later in the spring. We look forward to sharing more information about these changes soon.

What if I Have Questions?

We welcome your feedback on the homesteadfunds.com website and new functionality. If you have any questions, please contact us by sending an email to invest@homesteadfunds.com, or by calling 800-258-3030, option 1.

Thank you for your continued trust, and for being a valued shareholder of Homestead Funds.

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

Investors are advised to consider fund objectives, risks, charges and expenses before investing. The prospectus contains this and other information and should be read carefully before you invest. To obtain a prospectus, call 800.258.3030 or [download a PDF](#) of it now.

The information provided herein is not directed at any investor or category of investors and is provided solely as general information about our products and services and to otherwise provide general investment education. No information contained herein should be regarded as a suggestion to engage in or refrain from any investment-related course of action as none of Homestead Funds, RE Advisers, nor any of its affiliates is undertaking to provide investment advice, act as an adviser to any plan or entity subject to the Employee Retirement Income Security Act of 1974, as amended, individual retirement account or individual retirement annuity, or give advice in a fiduciary capacity with respect to the materials presented herein. If you are an individual retirement investor, contact your financial advisor or other fiduciary about whether any given investment idea, strategy, product or service described herein may be appropriate for your circumstances.

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