Homestead
Advisers | Funds

Financial Stewardship:

A Director's Guide Towards Cooperative Excellence

The landscape of electric cooperatives is complex and ever-changing. As a director, you are responsible for financial and employee benefit program decisions that can shape your organization's and employees' future, impact your community and serve the members who depend on you.

You don't have to navigate this journey alone. When you choose Homestead Advisers, you're not just selecting a financial advisory firm — you're gaining a partner committed to your cooperative's financial success that is also a **member of the NRECA family.**

Our commitment to your cooperative's success is rooted in:

- Cooperative DNA
- Tailored Financial Solutions
- A Mission-Driven Approach
- Comprehensive Support
- Investor Education
- Community Impact

WE'RE WIRED DIFFERENTLY:
BUILT FOR CO-OPS, BY CO-OPS

Originating from America's electric cooperatives, not Wall Street, we're lighting the path to investing with the same innovative spirit that brought power to Main Street. Homestead Advisers is an extension of the cooperative network — a strategic partner that understands the unique financial challenges facing cooperatives and their employees. We go beyond financial products to develop custom solutions based on the real challenges faced by cooperative leadership.

Fiscal Planning

Strategic Asset Management

Financial success doesn't happen by chance; it requires a deliberate, thoughtful approach. Directors evaluate assets to determine if they are strategically allocated to meet the organization's financial needs.

There isn't a one-size-fits-all approach. An effective strategy requires:

- A clear, adaptable investment policy
- Well-defined financial goals
- Carefully considered parameters for liquidity, quality and return

This is where Homestead Advisers emerges as more than just an investment provider; we're a dedicated partner focused on helping support your cooperative's mission.

Corporate Investment Account

Homestead Funds offers a selection of mutual funds and separate account options that you can align with your cooperative's risk tolerance and investment time horizons. We work with cooperative leaders and their boards on creating or amending investment policy statements to meet investment expectations.

Addressing Workforce Challenges

Deferred Compensation

Implement talent attraction and retention strategies that recognize the unique value of cooperative leadership.

Short-Term Incentive and Retention Program

Develop innovative approaches to keep your most valuable asset — your people — engaged and supported.

Employer-Sponsored Savings Program

Help employees build emergency funds while fostering loyalty through an employer-matched, post-tax savings benefit.

Employee Financial Wellness

Build programs and education that support financial empowerment, motivation and commitment.

Retiree Medical Benefits

Extend your commitment to your employees beyond their active years, honoring their lifetime of service.

Emergency Management Preparedness

Disaster Reserves

Strategic planning helps build capital you can use for emergencies and future spending needs.

Emergency Contingency Accounts

Creating a special fund for emergencies is a great way to start any investing journey

Caring for Community

Community Purpose Initiatives

Grow assets to fund infrastructure improvements, renewable energy projects, community development initiatives and scholarship accounts or even to lower electricity rates for members in need.

THE SEVEN COOPERATIVE PRINCIPLES:
A FINANCIAL FIDUCIARY LENS

When electric cooperatives brought power to rural America, they did so by putting people before profits — guided by principles of self-reliance, concern for others and innovation. Those same principles drive Homestead Advisers today.

Here's what that the Seven Cooperative Principles look like through a financial fiduciary lens.

1 Voluntary and Open Membership

Created by NRECA to provide high-quality, affordable financial services to rural America, Homestead Funds are open to all investors.

2 Democratic Member Control

In 1990, NRECA board members authorized the establishment of Homestead Funds and Homestead Advisers. Leaders from the electric cooperative community serve on the Homestead Funds board.

3 Members' Economic Participation

We're not just managing cooperative and individual investments — we're also investing in the electric cooperatives and rural America. Homestead Advisers returns its profits to NRECA, which supports member needs and initiatives.

4 Autonomy and Independence

The same entrepreneurial vision that electrified rural America now powers Homestead Advisers — proving that independence means creating opportunities where others see limitations. We service our cooperative members and their people, not stockholders.

5 Education, Training and Information

Financial literacy is our mission in person and on our website. We travel across America, offering financial education to cooperative employees, empowering individuals to make informed financial decisions.

6 Cooperation Among Cooperatives

We are driven by the spirit of cooperation, where teamwork, communication and shared interests unite to create something special.

7 Concern for Community

Our commitment extends beyond financial services. We help cooperatives structure programs that support local economic development, educational initiatives and community well-being.

This is the cooperative difference.

While Wall Street firms may chase quarterly earnings and maximize fees, we're focused on what matters most to our cooperative family — consistent performance, reliable service and solutions built for real life, not boardrooms.

It's not just a different business model. It's a different way of thinking about what a financial partner looks like.

INVEST IN A BRIGHTER FUTURE
EVERYONE'S WELCOME. LET'S GET STARTED.

Ready to experience financial guidance built on cooperative principles?
Contact Homestead Advisers today. We're here to answer your questions and help you get started.

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Investment Accounts for Everyone

Rooted in the cooperative community, Homestead Funds **welcomes all investors** who value our mission-driven approach to investing. While our heritage and experience come from decades of serving electric cooperatives, we are open to anyone seeking professional investment management guided by cooperative principles.

From retirement planning to building personal emergency funds, we help individuals achieve their financial goals with the same dedication we bring to cooperatives.

We offer the following types of investment accounts:

- Individual or Joint Taxable Account
- Traditional/Roth IRA
- Education Savings Account
- Uniform Gift/Transfer to Minor Account
- Trust Account

For more information please visit ***homesteadadvisers.com/accounts***.