

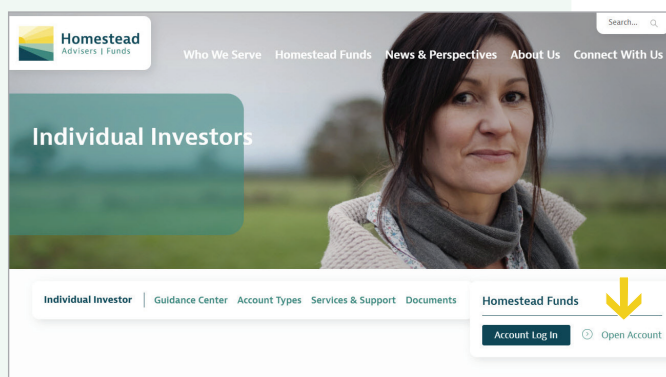
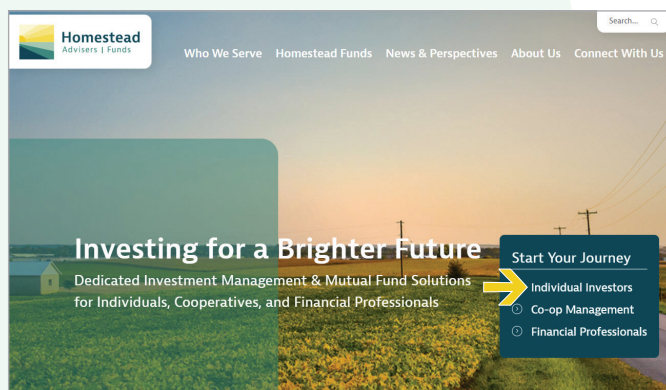
Employer-Sponsored Savings Program At Your Cooperative



Congratulations! Your employer has decided to offer the Employer-Sponsored Savings Program at your cooperative. To participate, you will need to open an account with Homestead Funds. While your cooperative will provide funding according to your program agreement, you will be the owner of the account.

Steps to Establish Your Homestead Funds Account

[Click to open a Homestead Funds account.](#) Or go to homesteadadvisers.com, under **Start Your Journey** on the right side click **Individual Investors**, and then click **Open Account** on the right side.



To learn more about Homestead Funds and the funds and services we offer, visit homesteadadvisers.com. If you need assistance at any time during the process, please call us at **800.258.3030, option 2** or [book](#) a meeting to speak to one of our financial professionals.

New Account Setup

Follow the new account setup process, which will walk you through the following steps*:

Requirements

In compliance with the USA Patriot Act, all mutual funds are required to obtain the following information for all registered owners and all authorized individuals: full name, date of birth, social security number and permanent street address (a Post Office Box may be used as the mailing address for all statements and required mailings).

- 1 Account Type**
Select Account Type such as Individual, UGMA/UTMA etc.
- 2 Investment Preferences**
Tell us how you would like to direct your initial investment
- 3 Bank Info**
Set up one or more bank accounts to fund purchases or receive dividends/redemption proceeds. This step is optional.
- 4 Initial Funding**
Fund the account from a bank account and select amounts to invest. This step is optional.
- 5 Account Registration**
Enter account registration name, SSN, date of birth, country of origin, etc. and attach any documents.
- 6 Address**
Enter new address including phone number and email address or link to address of existing account, if any.
- 7 Automatic Investments**
Set up automatic investment plan in one or more investments. Investment amount is debited from a bank account. This step is optional.
- 8 Document Delivery**
Setup preferred delivery mode for Statements, Confirms, Tax Forms, etc to the Investor.
- 9 Review & Verify**
Review and verify the information for accuracy purposes.
- 10 Disclaimer**
View and accept disclaimers.
- 11 Confirmation**
View Account Number for new account created and download forms.

Cancel

Start

*More detail on following page

1 Account Type

Read the account type descriptions and select the appropriate account:

- (Taxable) Individual
- (Taxable) Joint Tenants
- (Taxable) Joint Tenants — Transfer on Death
- (Taxable) Individual — Transfer on Death

2 Investment Preferences

Here you will need to establish an [asset allocation model](#) to facilitate your cooperative funding the account. **Do not select the “Specific Funds” option as this will not create a model.** Select one of the following:

- Select a Pre-Defined Asset Allocation Model: You can select from among five different predefined Asset Allocation Models, ranging from a conservative portfolio to a very aggressive portfolio. Each model is designed for investment in a mix of Homestead Funds. These models are intended to make it easy for you to match your risk tolerance and investment preferences with allocations to primary asset classes (including stocks, bonds and cash) that can help you meet your targeted objectives.
- Take a Questionnaire: If you need additional help in selecting an Asset Allocation Model, please select “**Take a Questionnaire**” to receive an Asset Allocation Model that is based on your responses to brief questions about your risk tolerance.
- Create a Custom Asset Allocation Model: If you want to create a custom allocation, choose Create Custom Asset Allocation Model.

You can add auto rebalance if you would like or *skip that section*.

For more information on the process to add an asset allocation model, [view our detailed directions](#). These directions are specific to adding a model to an existing account, but the steps are essentially the same. Start by viewing the Terminology section and then *skip down to Step 3*.

3 Bank Info

You can choose to add your personal bank instructions in this section, but it’s not required. Not all banks participate in the program to add banking instructions online. Skip this section if you can’t add your bank. You can add bank instructions at a later date using the [Account Services Form](#).

4 Initial Funding

Select “Payroll Deduction” as the funding source. Print the [Automatic Payroll Deduction Form](#) linked here or on the page, or request a copy from your benefits administrator. You do not need to print the Employer Instructions to Submit Funds document. The minimum initial investment does not apply.

5 Account Registration

Add your personal information, such as registration name, SSN, date of birth, etc. to this section.

6 Address

Add your personal address, along with your phone number and email address, to this section.

7 Automatic Investments

Add an additional automatic investment from your bank account if you wish. But this would be separate from the required payroll deduction being managed by your cooperative. *Skip if not adding.*

8 Document Delivery

Choose how you wish to receive statements, transaction confirmations, and regulatory mailings.

9 Review & Verify

Review and verify your information in this section.

10 Disclaimer

Review and accept the terms and conditions to open the account.

11 Confirmation

Make note of your account number for future reference. Use it to complete the [Automatic Payroll Deduction Form](#) from Step 4. In Section 1 of the Form, you will use Asset Allocation Model (555) for your allocation instructions. Once completed, provide the Form to your benefits administrator, or whoever is administering the Employer Sponsored Savings Program at your cooperative.

Investing in any mutual fund, including the Homestead Funds, involves risk, including the possible loss of principal. An investment in a mutual fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.

Using the Asset Allocation Tool

The asset allocation tool relies entirely on the limited information you provide in response to the questions posed in the risk tolerance questionnaire, and does not take into account any other information pertaining to your particular personal financial or investment situation. Homestead Advisers

Corp., Homestead Financial Services Corp. and their affiliates do not verify the completeness or accuracy of such information and do not tailor an Asset Allocation Model to your particular circumstances.

As a result, you should not rely on the tool as providing advice or a recommendation as to any asset allocation or security selection. The tool does not provide any advice or recommendation regarding whether or how your asset allocation should change over time and is not a substitute for consulting with a financial advisor. Changes in tax or benefit laws, investment markets or your own financial situation over time can cause actual results of any asset allocation made today to deviate from expectations. To address this possibility, you should create several scenarios, with various sets of assumptions, to evaluate a wide range of possible outcomes. You may make changes to your responses and Asset Allocation Model selection at any time.

The asset allocation tool is provided on a non-discretionary basis, and you are under no obligation to buy or sell any Homestead Fund or other investment product or service based on any Asset Allocation Model.

Predefined Asset Allocation Models

The predefined Asset Allocation Models and related tools, as well as other investor resources provided by Homestead Advisers, are intended as informational and educational tools and should not be relied upon as the primary basis for investment, financial, tax-planning or retirement decisions. The Asset Allocation Models represent examples of possible asset allocations based on varying degrees of market risk and other factors. These Asset Allocation Models are generic and are not tailored to the investment objectives of any specific investor. The Asset Allocation Models neither are, nor should be construed as, investment advice or an offer or solicitation or recommendation to buy, sell or hold any Homestead Fund or other security.

The Asset Allocation Models for one or more Asset Allocation Models may change at any time and neither Homestead Advisers Corp. nor Homestead Financial Services Corp. will notify you when such changes are made. In addition, Asset Allocation Models do not utilize any rebalancing methodologies and also will not be rebalanced when deposits or withdrawals are made. Therefore, if you choose to allocate your mutual fund holdings according to an Asset Allocation Model, your mutual fund holdings will not be updated as a result of any changes to the Asset Allocation Models nor according to any rebalancing strategy unless you elect to set up auto-rebalancing for your account. A rebalancing strategy seeks to minimize relative risk by aligning your portfolio to a target asset allocation as the portfolio's asset allocation changes. Not rebalancing a portfolio may over time change its risk and return characteristics. Strategies that do not rebalance may not address prolonged changes in market conditions. You are responsible for monitoring your investments and their performance and for determining whether your investments should be rebalanced. Further, we are under no obligation to update or change the asset allocation tool in any way or inform you of any changes to the tool or to any Asset Allocation Model.

An Asset Allocation Model can help you focus on a possible asset allocation strategy and create a plan of action. Homestead Advisers Corp., Homestead Financial Services Corp. and their affiliates do not provide tax advice, and you always should consult your own tax advisor regarding your personal circumstances before taking any action that might have tax consequences. You may also wish to consult a financial advisor for advice that is tailored to your investment needs. There is no guarantee that any particular asset allocation or mix of funds will meet your investment objectives, provide you with a given level of income or protect against a loss. The Asset Allocation Models are intended to help manage investment risk.

You understand and acknowledge that investments made pursuant to the Asset Allocation Models are limited to investments in the Homestead Funds. By selecting an Asset Allocation Model and creating a Homestead Funds account for the purpose of making investments pursuant to an Asset Allocation Model, you are choosing to enter into a series of mutual fund orders allocated across the specific Homestead Funds that are included in the Asset Allocation Model selected by you. This may present a conflict of interest in that Homestead Advisers and its affiliates receive compensation, directly or indirectly, in connection with the management, distribution and/or servicing of the Homestead Funds.

Investment return and principal value of an investment will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original cost.

Customized Asset Allocation Model

You should consult with your financial advisor to establish your investment goals and the appropriate allocations of your investments, and you should carefully consider whether a customized Asset Allocation Model is appropriate for you.

Rebalancing

You may set up auto-rebalancing for your account at any time. This will rebalance your account, according to the frequency you select, to match your chosen Asset Allocation Model percentages. When rebalancing, the system performs exchange transactions among the Homestead Funds in the account, so that the resulting positions are in line with percentages listed in the Asset Allocation Model for the account. As a result, each exchange involves purchase and sell transactions. Please note that this may result in a taxable event for non-IRA accounts. Rebalancing can entail transaction costs and tax consequences that should be considered when determining a rebalancing strategy.

Payroll Deposits

Once an asset allocation model is selected, future payroll deposits will be invested according to that asset allocation model unless you direct us differently.

Investing in any mutual fund, including the Homestead Funds, involves risk, including the possible loss of principal. An investment in a mutual fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.

Past performance does not guarantee future results.

Before investing in any Homestead Fund, you should carefully consider the fund's investment objectives, risks, charges and expenses before investing. The prospectus contains this and other information about each of the Homestead Funds and should be read carefully before investing. To obtain a prospectus, call 800.258.3030 or visit homesteadadvisers.com.

Homestead Funds' investment adviser and/or administrator, Homestead Advisers Corp., is an SEC-registered investment adviser. Homestead Funds are distributed by Homestead Financial Services Corp. Homestead Advisers Corp. receives compensation from the Homestead Funds for serving in these roles. Homestead Advisers Corp. and Homestead Financial Services Corp. are indirect, wholly owned subsidiaries of the National Rural Electric Cooperative Association (NRECA). 05/25