Homestead
Advisers | Funds

Financial Stewardship:
A Director's Guide

The landscape of electric cooperatives is complex and ever-changing. As a director, you oversee 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

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 develop custom solutions based on the real challenges faced by cooperative leadership.

Fiscal Planning

Strategic Asset Management

Financial success isn't a matter of chance. It takes a thoughtful, deliberate approach. Among the board's responsibilities is overseeing an investment policy.

We believe that an effective investment policy requires:

- A clear, adaptable framework that reflects the cooperative's unique goals and risk tolerance
- Well-defined financial goals to guide investment decisions and measure performance
- Carefully considered parameters for liquidity, quality, and return

Homestead Advisers works with cooperative leaders to implement the investment goals established in their investment policies.

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.

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.

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.

Cooperative Home Buyer Assistance

Help employees achieve homeownership through an employer-assisted benefit that supports down payment costs towards the purchase of a home in the community they serve.

Caring for Community

Community Purpose Initiatives

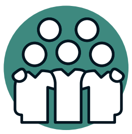
Grow assets to fund infrastructure improvements, renewable energy projects, community development initiatives and scholarship accounts or even to lower electricity rates for members in need.

THE SEVEN COOPERATIVE PRINCIPLES:
A FINANCIAL 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.

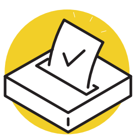
Here's what that the Seven Cooperative Principles look like through a financial lens.

1 Voluntary and Open Membership



Homestead Advisers was established by NRECA to provide high-quality, affordable financial services to rural America. True to the cooperative model, Homestead Funds extends its offerings beyond the cooperative community and is available to any investor seeking a values-aligned approach to financial management.

2 Democratic Member Control



When NRECA created Homestead Funds in 1990, they built democratic oversight into the foundation. Leaders from the electric cooperative community serve on Homestead Funds' board.

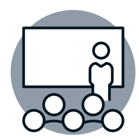
3 Members' Economic Participation

We're not just managing cooperative and individual investments. Homestead Advisers returns its profits to NRECA, which supports member needs and initiatives. At Homestead, we believe the work we do carries a purpose beyond asset management — contributing to the broader cooperative mission.

4 Autonomy and Independence

The same entrepreneurial vision that electrified rural America now powers Homestead Advisers. We have a deep understanding of the distinct needs of cooperatives and the communities they serve — and a longstanding commitment to putting our members and their people first.

5 Education, Training and Information



Financial literacy is our mission. 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 investment process, 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***.

Past performance does not guarantee future results. Investing in any mutual funds, including 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.*

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

Homestead Funds, Inc. and Homestead Funds Trust (collectively, the "Homestead Funds") are registered investment companies under the Investment Company Act of 1940, as amended.

Investment advisory services are provided by Homestead Advisers. Homestead Funds are offered through Homestead Financial Services.

Homestead Funds' investment adviser and/or administrator, Homestead Advisers Corp. ("Homestead Advisers"), is an SEC registered investment adviser under the Investment Advisers Act of 1940, as amended.

Additional information about Homestead Advisers, including its services, business practices, conflicts of interest, and disciplinary history, is available in its most recent Form ADV, which is publicly available at https://www.adviserinfo.sec.gov. 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). 07/26