Homestead
Advisers | Funds

Your Financial Wellness Workbook

Financial wellness is managing your money effectively, achieving your financial goals and maintaining a healthy financial situation. Good data, good habits and informed choices can help position you for a lifetime of well-being when it comes to your money. It is important for everyone to create and annually update their financial wellness plan.

By the end of this workbook, you will have a better understanding of key financial concepts, your personal situation, and strategies to help you make decisions about your money and investments.

NOTES

Table of Contents

Today's presenter is: ______________________________

Phone number: ______________ Email address: ______________

Pillars of Financial Wellness

Building good habits across each of these pillars can create a strong foundation for a life of financial wellness.

Budgeting

Creating and sticking to a realistic budget is a core habit for financial wellness. Tracking your income and expenses helps you to understand where your money is going and identify areas where you can cut back or allocate funds more effectively.

Paying Yourself First

Make it a habit to set aside a portion of your income for savings or investments before spending on discretionary expenses. This practice, known as “paying yourself first,” helps you to build wealth and achieve your financial goals.

Living Within Your Means

Develop the habit of living below your means by spending less than you earn. This helps you to save money, avoid debt and build financial security.

Maintaining an Emergency Fund

Build and maintain an emergency fund with enough savings to cover three to six months’ worth of living expenses. This fund provides a financial cushion for unexpected events or emergencies.

Start Saving, or Saving More, for Retirement

Take advantage of the retirement program offered through your employer, maxing out contributions if possible, but at the very least, putting in enough to receive any employer match.

Invest Your Savings

Saving is the crucial first step, but your finances really power up when you put your nest egg to work with smart investments. It’s important to choose suitable account types and diversified investments that meet your needs.

Seeking Professional Financial Guidance

Don’t hesitate to seek guidance from an experienced financial professional, especially for complex financial matters or significant life events that may impact your finances.

Neither asset allocation nor diversification guarantees a profit or protects against a loss in a declining market. They are methods used to help manage investment risk.

Your Financial Wellness Checklist

Achieving financial wellness is a matter of establishing the habits and guidelines that keep your finances in good shape. By regularly reviewing the items on the checklist below, you can gain a full picture of your financial situation and make adjustments to help you take control of your finances.

WEEKLY

- ◯ Review your account balances and transactions for any unexpected charges
- ◯ Track your spending and categorize expenses
- ◯ Pay any bills that are due for the week
- ◯ Check for any upcoming due dates for bills or payments
- ◯ Transfer money to a savings account
- ◯ Discuss financial matters with your significant other

MONTHLY

- ◯ Pay monthly bills (rent/mortgage, utilities, subscriptions, etc.)
- ◯ Review your budget and make adjustments as needed
- ◯ Transfer money to an investment account
- ◯ Set aside money for surprise expenses (car maintenance, home repairs, etc.)

ANNUALLY

- ◯ Review and update your overall financial plan and goals
- ◯ Review your investment portfolio and rebalance if necessary
- ◯ Plan for major expenses or purchases in the upcoming year
- ◯ Speak with a financial professional
- ◯ Review your insurance policies (health, life, auto, etc.) and make changes, if needed

Put this checklist on your refrigerator or near your desk for quick reference!

Spending and Saving

Rules of Thumb to Establish Good Spending and Saving Habits

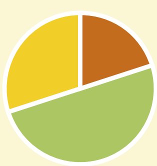
Your spending and saving habits are as much in the here and now as they are in your future. Your spending/saving split either lands you in debt or builds a nest egg for your security now and later.

Set a Big-Picture Budget.

One solid approach to budgeting is the 20/50/30 framework, where you aim to save 20% of your income, spend 50% on your necessities and use the remaining 30% for discretionary purposes. Within the 20/50/30 framework, some helpful rules can guide your day-to-day decisions.

THE 20/50/30 BUDGET

The 20/50/30 approach is a simple way to allocate your money and use it wisely.



20% savings and investing

50% necessities

30% discretionary purchases

Set Savings Goals Right Away.

For most, saving 20% is aspirational, not a current reality. But progress often starts with a clear goal. Putting aside 20% for your future needs is a great overall goal, but it should be broken down even more. Some of that — say 10% — is for retirement. That amount should be deducted from your paycheck and put straight into a workplace plan, if you have one, or an IRA account.

Pay Yourself First.

You'll never save if you tend to all your other financial priorities first. That's why it's important to "pay yourself first," making your savings deposits before you do anything else with your money.

Don't Underestimate One-Time Expenses.

Everyone underestimates the lumpy expenses when they make a budget — the special occasion dinner out, the vet bill, the car repair. Understandably, people are better able to predict their regular and recurring expenses, such as the mortgage. Consider giving a specific budget amount for monthly one-time expenses to plan for these things properly.

Work Toward a Strong Credit Score.

Credit scores matter a lot because they determine whether you can get loans when you need them and how much you'll pay in interest.

HOW TO EARN A GOOD CREDIT SCORE

- ✔ Make payments on time, every time.
- ✔ Don't max out your limits.
- ✔ Build a history of making payments.
- ✔ Don't apply for any kind of credit you don't really need.
- ✔ Check your credit report for errors.

Source: Consumer Financial Protection Bureau

Choose Your Debts Carefully.

Loans are a very useful tool but one you have to use carefully. A simple rule is, don't take on debt for anything that declines in value — clothes, electronics, furniture, vacations, even cars — if you can help it. Mortgages and student loans, on the other hand, both finance things that can grow in value. Be mindful about how much debt you take on.

ASSIGNMENT 2

Rank Your Savings Goals

What Are Your Savings Goals?

Using a scale of 1 to 10, indicate the importance of each goal, with 10 being the most important. This exercise will help distinguish which goals are **NEEDS** (what you must have), **WANTS** (what you would like to have) and **WISHES** (what you wish to have).

NEEDS			WANTS				WISHES		
10	9	8	7	6	5	4	3	2	1

IMPORTANCE SCORE

IMPORTANCE SCORE

Travel
Is there one special place calling your name? Or do you want to travel every year? Create travel goals for one special trip or for recurring travel.

Major Purchase
Have you always wanted a sailboat? A motor home? A hot tub? Whatever it is, go for it. Fill in the blank, and make it a goal.

College
Plan to pay for all or part of a college education (or some other education program) for yourself, a child or a grandchild.

Leave Bequest
Create bequests for the money you'd like to leave at your death to family, friends, charities and/or institutions.

Home Improvement
Do you have plans to renovate? Create goals for major home improvements and repairs.

Gifts or Donation
Would you like to give back? Or maybe your parents need help. Use gift goals for any cash gifts.

New Home
Do you plan to trade up or just want more space? Maybe you would like a vacation home.

Celebration
What special events do you look forward to celebrating? Do you have a family reunion, anniversary or retirement party in your future?

Provide Care
If you need money to take care of someone you love (e.g., your mother in a nursing home or a child with special needs), make sure you have a goal.

Pay Off Debt
If you are carrying student loans, auto loans or other debts, paying those down is a worthwhile form of saving — and will free up cash every month.

Start a Business
Do you plan to start a business or buy a business franchise?

Retirement
Build a nest egg for your dream retirement style.

ASSIGNMENT 3

Determine Your Lifestyle Living Expenses

Use the worksheet below to make a rough evaluation of your own readiness across key financial zones.

1 MONTHLY BUDGET WORKSHEET

NECESSITIES

Rent or mortgage $________
Insurance
- Health ________
- Dental ________
- Auto ________
- Homeowners ________
- Life ________

Utilities
- Energy ________
- Water ________
- Trash ________
- Phone ________
- Internet ________

Gasoline ________
Child care ________
Groceries ________
Minimum debt payments
- Car loan ________
- Home equity loan ________
- Credit card ________

Property taxes ________
Home repair and maintenance ________
Car repair and maintenance ________
Other ________
Other ________
Other ________

TOTAL $ ________ A
This is your monthly NECESSITIES total

DISCRETIONARY SPENDING

Eating out $________
Cable tv ________
Video subscriptions ________
Newspaper/magazine ________
Other entertainment ________
One-time expenses ________
Clothes ________
Hobbies ________
Books ________
Sporting goods ________
Donations ________
Travel ________
Holiday ________
Gifts ________
Other ________
Other ________
Other ________

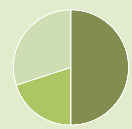
TOTAL $ ________ B
This is your monthly DISCRETIONARY total

THOSE ANNUAL EXPENSES
Some outlays are better to estimate on an annual basis, such as property taxes. In that case, project your annual number and divide by 12 to reach a monthly portion.

SAVINGS

Retirement contribution $________
Emergency fund ________
Health accounts ________
Education accounts ________
Other ________

TOTAL $ ________ C
This is your monthly SAVINGS total



HERE'S YOUR BREAKDOWN:

What's your monthly income?
$ ________

NECESSITIES
Divide A by your monthly income
= ____%

DISCRETIONARY
Divide B by your monthly income
= ____%

SAVINGS
Divide C by your monthly income
= ____%

2 EMERGENCY FUND GOALS

Aim for 3–6 months of expenses

Your monthly NECESSITIES total $ ________ A
Your monthly DISCRETIONARY total + $ ________ B

SUBTOTAL — Your monthly expenses $ ________

Multiply by 3 = $ ________
Multiply by 6 = $ ________

This is your target emergency fund range

3 RETIREMENT SAVINGS PROGRESS

Add up your total retirement savings to date

401(k) or other work plan – 1	$ ________
401(k) or other work plan – 2	$ ________
IRA savings	$ ________
Roth IRA savings	$ ________
Other retirement savings	$ ________

TOTAL $ ________ D

What's your annual income? $ ________

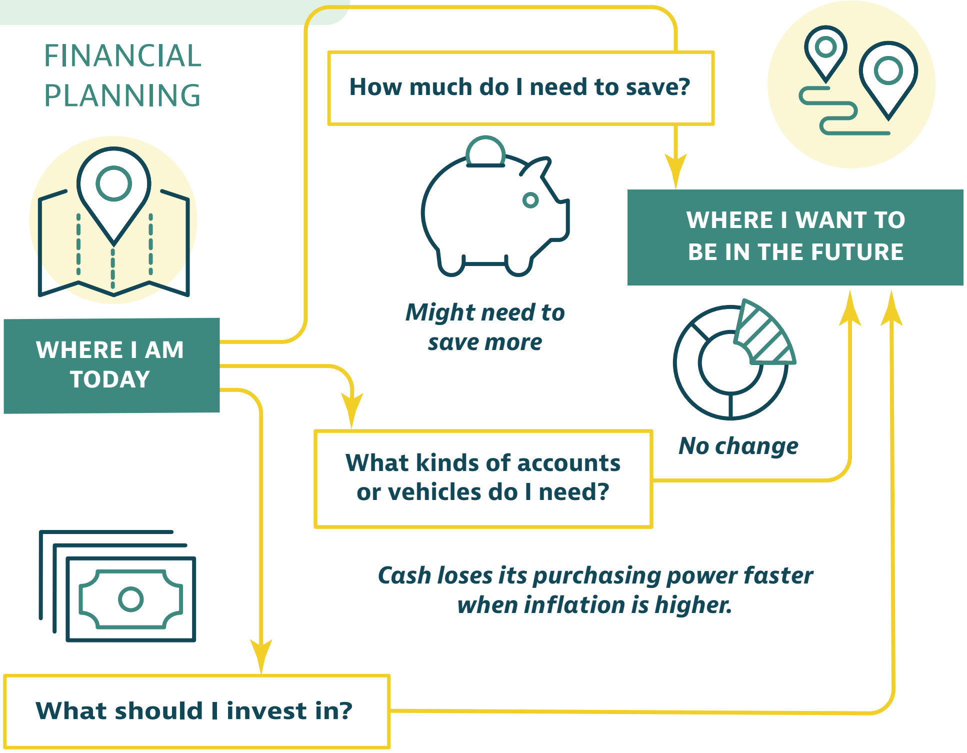
Here's the multiple of your annual income that you have saved today:

Divide D by your annual income = ____

Staying Ahead of Inflation

Inflation is inevitable and erodes the value of money over time. As prices for goods and services rise, your dollars will buy less, potentially putting a strain on finances and long-term savings goals.

Financial planning is all about assessing where you are today, outlining what your goals are for the future and devising a plan to get from here to there.



Adjust your estimated expenses for inflation:

$ ____________

Monthly expenses from the budgeting worksheet

x 1.03
(adding 3% inflation in the next year)

= $ ____________

Next year's projected expenses after inflation

CREATIVE WAYS TO PILE UP THE PENNIES

- **Set up autoinvesting** from your paycheck
- **Eat vegetarian** a few times per week
- **Always shop from a list**
- **Cut monthly subscriptions**
- **Cut back on spirits, sweets and treats**
- **Double down on sales** (stock up on grocery essentials when on sale)
- **Designate a "no spending" day** once a week
- **Try to borrow or buy used,** whenever possible — tools, books, clothes
- **Skip the restaurant** and organize a potluck instead

Investing

Helping Make Your Dreams a Reality: The Importance of Creating an Investment Program

An investment plan acts as a road map to guide you toward your desired destination. Having a thoughtful plan in place helps you build resources over time for short-term and long-term needs, as well as unexpected expenses.

While Saving Is Important, It's Different From Investing

While saving is a necessary first step, it's different from investing. Sometimes people use the terms "saving" and "investing" interchangeably, and while they're both steps in the wealth accumulation process, they're very different actions.

- **Savings accounts** are a place to park excess cash. They can provide stability and quick access to savings, but they may not capture enough interest income to keep up with inflation.
- **Investment accounts** are designed to generate investment income, provide growth or do both.

It's important to understand the difference between saving and investing, as well as the various investment vehicles available. Each option carries its own level of risk and potential return, so your investments align with your risk tolerance and financial goals.

Small Contributions Add Up With Automatic Investment Plans

Automating your investments can be an easy way to help build your savings over time. By establishing automatic transfers at regular intervals from your bank account or through payroll deduction with your employer into an investment account, you can put your money to work in the background.

CREATING AN INVESTMENT PLAN AND PUTTING IT INTO ACTION

STEP 1

Define Your Investment Goal
Identify your specific investment goals, such as retirement, paying for a child's education or wealth accumulation.

STEP 2

Create an Investment Plan
Develop an investment plan that aligns with your goals, time horizon and risk tolerance.

STEP 3

Stay Disciplined and Patient
Avoid making emotional decisions based on short-term market fluctuations.

STEP 4

Monitor and Adjust
Regularly monitor your investment account's performance and adjust your strategy as needed.

Preparing for Your Financial Journey

Choosing Your Luggage: Types of Investment Accounts

Before we take a look at the different types of investment accounts, let's clear up two terms that are often confused:

1. **Account:** Think of this as your suitcase. It is where you hold your money and investments.
2. **Investment:** This is what you put inside your suitcase, like clothes.

Now, imagine you're packing for different trips. Just like you would choose different bags for a beach vacation versus a mountain hiking adventure, you'll want to select the right type of account for each of your financial goals.

Below, we'll explore various investment accounts (suitcases) for different financial goals. What you pack inside will depend on where you're going. For a long-term goal such as retirement, you can pack more stocks, which are historically known for growth. For a short-term goal such as a down payment, you will want more bonds, which are historically known for preserving value and generating interest.

KEY Suggested for this goal | Could also work for this goal | Not typically used for this goal

GOAL	Individual or Joint Taxable Account	Traditional IRA	Roth IRA	Education Savings Account	UGMA/UTMA Account	Trust Account
Emergency Savings	Suggested for this goal	Not typically used for this goal	Not typically used for this goal	Not typically used for this goal	Not typically used for this goal	Not typically used for this goal
Big-Ticket Item or Trips	Suggested for this goal	Not typically used for this goal	Not typically used for this goal	Not typically used for this goal	Not typically used for this goal	Not typically used for this goal
Home Sweet Home	Suggested for this goal	Could also work for this goal	Could also work for this goal	Not typically used for this goal	Not typically used for this goal	Not typically used for this goal
Higher Education	Not typically used for this goal	Could also work for this goal	Could also work for this goal	Suggested for this goal	Suggested for this goal	Not typically used for this goal
Celebrations	Suggested for this goal	Not typically used for this goal	Not typically used for this goal	Not typically used for this goal	Not typically used for this goal	Not typically used for this goal
Retirement	Suggested for this goal	Suggested for this goal	Suggested for this goal	Not typically used for this goal	Not typically used for this goal	Suggested for this goal
Giving	Suggested for this goal	Suggested for this goal	Not typically used for this goal	Suggested for this goal	Suggested for this goal	Suggested for this goal
Other Goals	Suggested for this goal	Suggested for this goal	Suggested for this goal	Suggested for this goal	Suggested for this goal	Suggested for this goal

NOTES

Account Types for Tax Considerations

Tax benefits can help you grow your savings by allowing more money to be invested for longer, boosting the base of savings that is compounding. In some cases, the benefit is that you can defer income to a later year when your tax rate may be lower.

ACCOUNT TYPE	TAXES*: Taxes in the year of CONTRIBUTING *Do I pay normal income taxes on my wages before contributing to the account?*	TAXES*: YEARLY TAXES while savings are invested *Do I pay yearly taxes on dividends and interest received from investments? On capital gains (profits made from selling investments)?*	TAXES*: Taxes in the year of WITHDRAWING *Do I pay income taxes on money that I withdraw from the account?*
Individual or Joint Taxable Account *Purpose: Anything*	Yes, contributions are made with after-tax dollars.	Yes, all investment income and realized profits are taxed yearly.	Yes, investment income and realized profits from investment sales are taxed. Withdrawals are not otherwise taxed, however.
401(k), Traditional IRA or other workplace retirement account *Purpose: Retirement*	No, if contributions are **qualified**, they are made with pre-tax dollars, meaning you don't pay income tax on those earnings in the year of contribution.	No, investments grow tax-deferred.	Yes, **qualified** withdrawals are taxed as ordinary income.
Roth IRA *Purpose: Retirement*	Yes, contributions are made with after-tax dollars.	No, investments grow tax-free.	No, **qualified** withdrawals are tax-free.
Education Savings Account *Purpose: Education expenses for dependents*	Yes, contributions are made with after-tax dollars.	No, investments grow tax-deferred.	No, **qualified** withdrawals are tax-free.

DO YOU HAVE A NON-WORKING SPOUSE?

Ordinarily, you can't contribute to an IRA without earned income. But that doesn't apply to spouses. A "spousal IRA" allows a non-working spouse to have a traditional IRA without having earned income. The working spouse contributes to the IRA, and the money can benefit your spouse or enhance the overall savings of a married couple.

WHAT'S "QUALIFIED"?

Each account has rules for making contributions or withdrawals that qualify for the tax benefits. To learn more, visit us online or call us at **800.258.3030**.

**Homestead Funds does not offer legal or tax advice. Please consult the appropriate professional regarding your individual circumstance.*

Picking the Right Investments for Your Needs

How Asset Classes Compare

When constructing your investment portfolio, it's important to understand the characteristics and risk/reward profiles of the different asset classes.

	STOCKS	**BONDS**	**CASH**	**ALTERNATIVES**
	Ownership in companies	*Loans to companies and governments*	*Money in the bank*	*Gold, real estate, art, crypto, hedge funds*
RISK LEVEL	**High**	**Moderate**	**Low**	**Varies**
POTENTIAL RETURN	**High**	**Moderate**	**Low**	**Varies**
TIME HORIZON	**Long Term**	**Medium or Long Term**	**Short Term**	**Long Term**

Investing at Different Life Stages

Priorities often change depending on life stage. Up until retirement, good saving and investing habits will help you to balance a range of financial goals that may be competing in your budget.

Investor Profile	**Accumulation Stage** Age 20 – 35	**Preparation Stage** Age 35 – 60	**Retirement Stage** Age 60+
			
Investment Goals	▪ Paying off student debt ▪ Buying real estate ▪ Building emergency savings ▪ Saving for children's education ▪ Accumulating wealth	▪ Taking vacations ▪ Funding children's education ▪ Planning for retirement	▪ Achieving desired lifestyle ▪ Covering medical expenses ▪ Estate planning

ASSET ALLOCATION MODELS:
Mapping Your Financial Journey

If you know your portfolio needs some TLC but you aren't sure where to start, these model portfolios could be the answer. If you need to put cash to work, or if you just want to take a more holistic view of your existing investments, these sample portfolios can be a template to get you started.

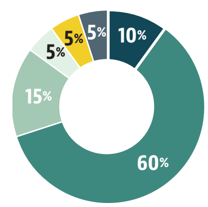
***Asset allocation** refers to the mix of different investment types in your portfolio — what percentage goes to stocks or stock funds, to bonds or bond funds, and to other kinds of investments.*

■ Cash ■ Short-Term Bonds ■ Intermediate-Term Bonds ■ Large-Cap Value Stocks ■ Large-Cap Growth Stocks ■ International Stocks ■ Small-Cap Stocks

CONSERVATIVE

Core characteristic: Protection of savings

Best for: Short-term goals or anything that needs protection over growth, such as your emergency fund or savings for a home down payment.



Short time horizon: 1 – 3 years

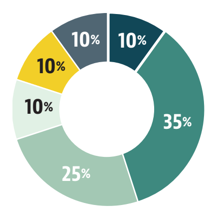
Lower risk compared with moderate and aggressive portfolios

Less potential for return

MODERATELY CONSERVATIVE

Core characteristic: Prioritizes capital preservation while still pursuing moderate growth

Best for: Medium-term goals over the next 3 – 4 years, such as investors nearing retirement who still want some exposure to growth assets.



Shorter time horizon: 3 – 4 years

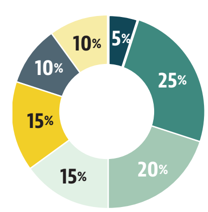
Lower risk compared with moderate and aggressive portfolios

Less potential for return

MODERATE

Core characteristic: Balanced mix of assets with a focus on long-term growth potential

Best for: Investors who want to participate in market growth while maintaining some stability through fixed-income investments.



Medium time horizon: 4 – 7 years

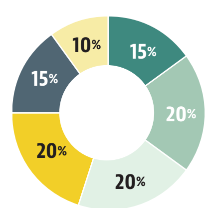
Higher risk compared with the conservative portfolios

More potential for return

AGGRESSIVE

Core characteristic: Moderate growth

Best for: Longer-term goals that have a little more sensitivity to losses, such as retirement or college funds that will be needed sooner than 12 years.



Longer time horizon: 8 – 12 years

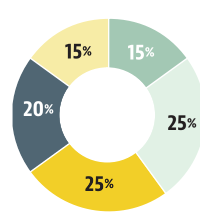
Higher risk compared with the conservative and moderate portfolios

Higher potential for return

VERY AGGRESSIVE

Core characteristic: Prioritizes growth with the expectation that there will be volatility at times

Best for: The longest-term, highest-aspiration goals, such as retirement, college funds, or other goals with 12 years or more to grow.



Very long time horizon: 12+ years

Higher risk compared with the conservative and moderate portfolios

Higher potential for return

Please see last page for important disclosures.

Homestead Funds and Our Investment Offerings

Firm History: We're Wired Differently

Homestead Funds was created over 30 years ago by the National Rural Electric Cooperative Association (NRECA), a non-profit organization whose mission is to serve electric cooperative employees. Through the creation of Homestead Funds, NRECA sought to give the employees who bring power to America's farms, factories, schools and homes access to high-quality money management and financial services. From our early roots in rural America, we have expanded our outreach to offer equity and fixed-income strategies to **all investors.**

CONNECT WITH US

Reach out in the way that's most convenient for you!

Book a meeting.

Use our new online scheduler to book a 20-minute phone call or video chat with one of our registered representatives who can help with questions about account types, asset allocation and other investment questions. Go to ***homesteadadvisers.com/appointments.***

Log in online.

Check account balances, view transactions and statements, and make fund purchases or redemptions.

Call or email us.

800.258.3030, every weekday from 8:30 a.m. to 5:00 p.m ET. You can email us through the query form on our website at ***homesteadadvisers.com/connect.***

Search our website.

For investing basics, market updates and other insights from our team, visit ***homesteadadvisers.com.***

Whatever Your Dreams, Homestead Wants to Help You Reach Them

Our team is here to listen, understand your hopes and dreams, and help you create a plan that feels just right for you. Whether you're dreaming of a cozy retirement, your child's college graduation or that boat you've always wanted, we're here to help you along your financial journey.

LET US HELP GUIDE YOU ON YOUR FINANCIAL JOURNEY

Set goals

Define clear short-term and long-term financial objectives to guide your investment strategy.

Stay ahead of inflation

Protect your purchasing power by choosing investments that have the potential to outpace rising costs.

Invest in a mix of funds

Balance risk and reward by investing in a mix of complementary funds.

Start your plan today

Begin investing today with our easy, no-minimum automatic investment plans.

Give your portfolio regular checkups

Conduct annual portfolio checkups to ensure your investments align with your financial goals.

Ready to take the next step in your financial journey? Visit us **homesteadadvisers.com/individuals** to access additional tools and resources to help you achieve your financial goals.

Planning Calculators

Whether you're planning for retirement, saving for a rainy day or weighing your next big purchase, we've got a tool for you. Each calculator is simple to use and provides personalized insights to guide your financial choices.

Visit **homesteadadvisers.com/calculators** to explore how different scenarios might shape your financial journey. Our user-friendly calculators are designed to help you feel more confident when making financial decisions — no financial degree required!

Preparing for Retirement

Retirement Fund

Your personal retirement road map! Plan your retirement savings by estimating future needs based on current income, expected contributions and timeline.

Life Expectancy

Curious about your long-term financial journey? Align your financial plan with projected longevity and potential health care needs.

Health Care

Create an investment plan to help anticipate and plan for potential medical expenses in retirement.

Social Security

Compare Social Security claiming strategies to determine the optimal timing for claiming benefits based on your financial situation.

Supporting Financial Goals

Emergency Fund

Determine your recommended emergency fund size based on monthly income, expenses and potential financial risks.

Upcoming Goals

Bring your dreams into focus! See how your current savings and investment strategy can turn your goals from "someday" to "on track."

Next Best Dollar

Like GPS for your money, this calculator will help you determine the most strategic move to guide you to your financial goals.

Spend vs. Borrow

Evaluate financial implications of using savings versus taking on debt for major purchases.

Planning calculators do not provide legal, tax or accounting advice. Please consult with your financial advisor and other professional advisors.

Additional Resources:

Understanding Your Current Situation

The first step toward financial wellness is reviewing your current financial situation and habits. Take a few moments to review each of these areas and note your current status.

ASSIGNMENT 4

Take Stock of Your Finances Today

SPENDING AND SAVING HABITS

How is your spending/saving balance today?

	Never	Sometimes	Often	Always
I spend less than I earn each month.	○	○	○	○
I have a budgeting method and I stick to it.	○	○	○	○
I have enough cash on hand to handle unexpected bills such as car repairs or a medical bill.	○	○	○	○
I pay off monthly credit card balances in full.	○	○	○	○

Are you automating good habits?

	Never	Sometimes	Often	Always
I have automated payment set up for all my monthly bills.	○	○	○	○
My retirement contribution comes out of my paycheck automatically.	○	○	○	○
I have an automated deposit into a savings or investment account.	○	○	○	○

continued

NET WORTH

Do you know your current credit score?

◯ Yes: __________ ◯ No

Are you currently in debt?

◯ Yes ◯ No

How much and in what form?

Mortgage debt . . . . $ ______________

Car loan(s) . . . . ______________

Student loan(s) . . . . ______________

Credit card balances . . . . ______________

Other debts . . . . ______________

TOTAL DEBT (add all the above) **$** ______________

Do you own a home, car or other valuable assets?

◯ Yes ◯ No

Do you have an emergency fund?

◯ Yes ◯ No

What's the current state of your retirement savings?

$ ______________

Tally the value of all your assets here:

Home value. . . . . $ ______________

Car value . . . . $ ______________

Other valuable assets . . . . $ ______________

Emergency fund or other
savings account balance. . . . . $ ______________

Retirement savings . . . . $ ______________

Other investment accounts . . $ ______________

TOTAL ASSETS
(add all the above) . . . . **$** ______________

NET WORTH = TOTAL ASSETS – TOTAL DEBTS

YOUR CURRENT NET WORTH =

______________ – ______________ = ______________

TOTAL ASSETS TOTAL DEBTS NET WORTH

INVESTING HABITS

Are your savings invested? ◯ Yes ◯ No

What kinds of investment accounts do you have?

◯ Workplace plan
◯ IRA
◯ Roth IRA
◯ Taxable brokerage account
◯ Other accounts ______________________

Are your investment choices appropriate for your goals? ◯ Yes ◯ No

What investments do you hold and how much?

Stocks, stock mutual funds or
stock exchange-traded funds
(ETFs). . . . . $ ______________

Bonds, bond mutual funds
or bond ETFs . . . . $ ______________

CDs, savings accounts or
other cash equivalents . . . . $ ______________

Uninvested cash . . . . $ ______________

Other kinds of
financial investments. . . . . $ ______________

Do you have trusted professionals to guide you?

◯ Yes ◯ No

Homestead Funds

Putting Homestead Funds to Work for You

We have nine no-load mutual funds across the risk and reward investment spectrum. Our no-load funds can act as complements or as alternatives to portfolio investments — or provide a customized blended solution to help meet your asset allocation objective.

Time Frame	Investment Type	Fund	Investment Objective	Symbol and CUSIP
Short term: Less than one year	MONEY MARKET	**Daily Income Fund**	Seeks maximum current income, consistent with preservation of capital and liquidity, by investing in high-quality money market securities	HDIXX 437769102
Medium term: Less than five years	BONDS	**Short-Term Government Securities Fund**	Seeks a high level of current income from investments in a portfolio of securities backed by the full faith and credit of the U.S. government	HOSGX 437769409
		Short-Term Bond Fund	Seeks a high level of income consistent with maintaining minimum fluctuation of principal by investing in high-quality, short-term debt securities	HOSBX 437769300
		Intermediate Bond Fund	Seeks to provide a high level of current income consistent with preservation of capital through investments in bonds and other debt securities	HOIBX 437771108
Long term: Five or more years	STOCK FUNDS	**Stock Index Fund**	Seeks to match, as closely as possible, before expenses, the performance of the Standard & Poor's 500 Index (the "Index"), which emphasizes stocks of large U.S. companies	HSTIX 437769607
		Value Fund	Seeks long-term growth of capital and income for the long-term investor (current income is a secondary objective)	HOVLX 437769201
		Growth Fund	Seeks to provide long-term capital appreciation through investments in common stocks of growth companies	HNASX 437769706
		International Equity Fund	Seeks long-term capital appreciation through investments in equity securities of companies based outside the U.S.	HISIX 437769805
		Small-Company Stock Fund	Seeks long-term growth of capital for the long-term investor	HSCSX 437769508

Asset allocation does not guarantee a profit or protect against a loss. It is a method used to help manage investment risk. The asset allocation tool and predefined mutual fund portfolios are educational tools and should not be relied upon as the primary basis for investment, financial, tax-planning or retirement decisions. The tools provide a sample of possible mutual fund portfolios based on varying degrees of market risk. These portfolios are not tailored to the investment objectives of any specific investor. The predefined portfolios and model portfolio and asset allocations neither are, nor should be construed as, investment advice, financial guidance, or an offer or solicitation or recommendation to buy, sell or hold any security, or to engage in any specific investment strategy by Homestead Advisers Corp. or Homestead Financial Services Corp. The asset allocations for one or more predefined or model portfolios may change at any time and neither Homestead Advisers Corp. nor Homestead Financial Services Corp. will notify you when such changes are made.

As a money market fund, the Daily Income Fund has limited potential for income production. You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor is not required to reimburse the Fund for losses, and you should not expect that the sponsor will provide financial support to the Fund at any time, including during periods of market stress.

Debt securities are subject to various risks, including, among others, interest rate risk, credit risk, extension risk, income risk, issuer risk and market risk. The value of U.S. Government securities can decrease due to, among other reasons, changes in interest rates or changes to the financial condition or credit rating of the U.S. Government. Investments in asset-backed and mortgage-backed securities are also subject to prepayment risk as well as increased susceptibility to adverse economic developments. High-yield, lower-rated, securities involve greater risk than higher-rated securities.

Equity securities generally have greater price volatility than fixed-income securities. The market price of equity securities may go up or down, sometimes rapidly or unpredictably. Equity securities may decline in value due to a number of factors including those relating to the issuer or equity securities markets generally, among others.

Growth and value stocks are subject to the risk, among others, that returns on stocks within these style categories will trail returns of stocks representing another style or the market overall over any period of time and each style category may shift in and out of favor with investors generally, sometimes rapidly, depending on changes in market, economic, and other factors. Growth stocks can be volatile. These companies typically invest a higher portion of their earnings in their businesses and therefore may not offer the level of dividends provided by a number of value stocks, which may have the potential to cushion stock prices in a falling market. Also, earnings disappointments can lead to sharply falling prices because investors frequently buy growth stocks in anticipation of superior earnings growth. Investments in value securities may be subject to risks that (1) the issuer's potential business prospects will not be realized; (2) their potential values will not be recognized by the market; and (3) they will not perform as anticipated.

The Stock Index Fund pursues its objective by investing substantially all of its assets in another pooled investment vehicle ("Master Fund"). The Master Fund's investment objective is to match, as closely as possible, the performance of Standard & Poor's 500 Stock Index. Accordingly, the ability of the Stock Index Fund to meet its investment objective is directly related to the ability of the master fund to meet its investment objective. Index funds may hold securities of companies that present risks that an investment adviser actively managing individual securities might otherwise seek to avoid and also are subject to tracking error risk.

As a general matter, securities of small and medium-sized companies tend to be riskier than those of larger companies. Compared to large companies, small and medium-sized companies may face greater business risks because, among other factors, they may lack the management depth or experience, financial resources, product diversification or competitive strengths of larger companies, and they may be more adversely affected by prevailing economic conditions. There also may be less publicly available information about smaller companies than larger companies. In addition, these companies may have been recently organized and may have little or no operational or performance track record. Diversification does not ensure a profit or protect against loss. It is a method used to help manage investment risk.

Foreign securities are subject to political, regulatory, and economic risks not generally present in domestic investments and may experience more extreme changes in value than securities of U.S. companies. Investing in emerging and frontier markets may be subject to greater political and economic instability, less developed securities markets, and different and enhanced risks from those in more developed markets.

Past performance does not guarantee future results. 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.*

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). 07/25

Homestead
Advisers | Funds