



## Homestead Advisers: We're Wired Differently

Homestead Advisers was created over 35 years ago by the National Rural Electric Cooperative Association (NRECA) to provide electric cooperatives and their employees access to affordable, high-quality investment management and financial services.

Our mission to serve and our values of operating with integrity and transparency in the spirit of innovation are aligned with those of our cooperatives. **We return our profits to NRECA, which provides an additional source of revenue to support member needs and initiatives.** In collaboration with your fellow cooperatives, we have created programs to **address cooperatives' specific business, employee and membership needs.**

We listened to cooperative leaders when they told us about their challenges. That's why we offer investment solutions tailored specifically for cooperatives. **Homestead Advisers' programs reflect cooperative needs, values and goals.**

### HOMESTEAD QUICK FACTS

**90+**  
YEARS OF  
INVESTMENT  
PROFESSIONAL  
EXPERIENCE

**\$0**  
COMMISSION-BASED  
PRODUCTS AND  
ADVISORY SERVICES<sup>1</sup>

### Labor Concerns



#### Deferred Compensation Plans

Provide competitive supplemental benefits for highly compensated employees through customized deferred compensation plans.



#### Employer-Sponsored Savings Program

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



#### Short-Term Incentive and Retention Program for Employees

Customize retention incentives by role and timeline to help protect "at-risk" positions and reduce workforce vulnerability.



#### Employee Financial Well-Being

Offer financial education seminars virtually or in-person for employees, where we discuss the importance of being financially prepared for life's challenges.

### Unexpected Expenses and Risk



#### Disaster Reserve Accounts

Set aside funds to help grow your assets for emergencies and future spending needs.

**Homestead Funds offers a range of professionally managed mutual funds** that cooperatives can use to build an investment portfolio that aligns with their specific objectives and risk tolerance.

### Market Uncertainties and Volatility



#### Entity Accounts

Position your cooperative's assets to help meet the economic headwinds facing institutional investors.

### Supporting Your Employees' Retirement Health Care



#### Retiree Medical Plans (FAS-106)

Fund future health care obligations through a dedicated trust that helps both cooperatives and retirees manage rising health care costs.

### Serving Your Membership



#### Community Purpose Accounts

Support your community by funding scholarships and local initiatives that strengthen your cooperative community.



Scan the QR code or visit [homesteadadvisers.com/coops](https://homesteadadvisers.com/coops) for more information on our programs.

<sup>1</sup>All mutual funds incur expenses, which cover operating costs.

## A COOPERATIVE-FOCUSED FINANCIAL PARTNER

*When you choose Homestead Advisers, you're not just selecting an investment management firm — you're gaining a partner committed to supporting your cooperative's financial success.*

### 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



Homestead Advisers and Homestead Funds does not offer legal or tax advice. Please consult the appropriate professional regarding your individual circumstances.

**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](http://homesteadadvisers.com).**

## TAKE THE NEXT STEP!

Supporting your success is our mission. Connect with our team for investment solutions and resources specifically designed for cooperatives.

Reach out to a relationship manager today to discuss how Homestead Advisers can support your cooperative's mission. **Call 800.258.3030, option 3.**



### BRIAN ALLEN

National Relationship Manager, Investment Advisor Representative and Registered Representative

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