

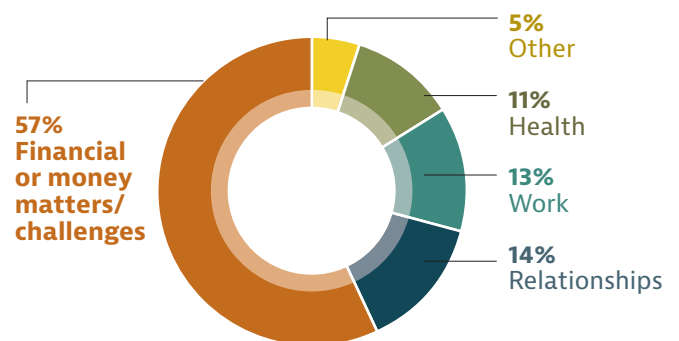


Beyond Traditional Benefits: Integrating Financial Wellness into Your Cooperative's Strategy

Money is one of the biggest sources of stress for American workers. As a benefits administrator, you wear many hats, and your role extends beyond payroll and benefit inquiries. You are a trusted resource to your cooperative. Employees often come to you about financial concerns that weigh heavily on their minds.

That's where Homestead Advisers can be a resource for you. Our virtual financial wellness seminars, along with a library of videos, equip your employees with tools and education to help them build a foundation for their financial present and future. **Best of all, our seminars and one-on-one financial guidance are offered at no cost to cooperatives.** Consider Homestead Advisers a trusted resource for your people's wellbeing.

WHICH OF THE FOLLOWING CAUSES YOU THE MOST STRESS?

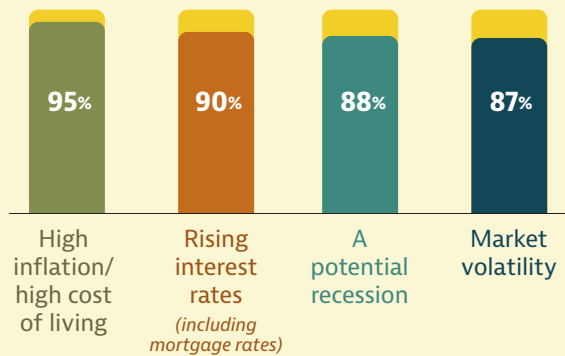


Source: PwC, "2023 Employee Financial Wellness Survey."

The Resilient Workforce: Navigating Economic Uncertainty

With challenging economic conditions, stress levels remain high — **91% of employees reported being stressed about finances**. While the cost of living outpacing salary growth is the leading cause of anxiety, it's not the only one.

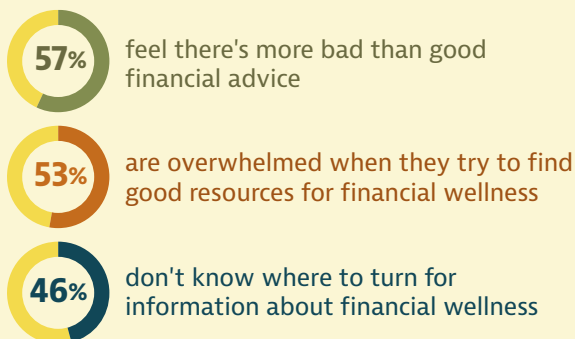
PRIMARY DRIVERS OF STRESS



Source: BrightPlan, "2024 The State of Financial Well-being"

In addition to these economic stressors, many Americans struggle with where to find reliable financial guidance, which adds to their stress levels. Benefits administrators are confidants who employees can turn to for help in dealing with challenges inside and outside the workplace. As part of the NRECA family, Homestead Advisers wants to partner with you to be a resource for your employees and to bring a financial wellness program to your workplace.

INFORMATION OVERLOAD Leads to Uncertainty of Where to Turn for Financial Advice



Source: BrightPlan, "2024 The State of Financial Well-being"

THE HIGH COST OF FINANCIAL STRESS

Financial stress doesn't just impact employees; it also can hurt your cooperative's bottom line.

PRODUCTIVITY

five times more likely to admit financial stress has been a distraction at work, which increases the risk of workplace accidents and compromises safety practices



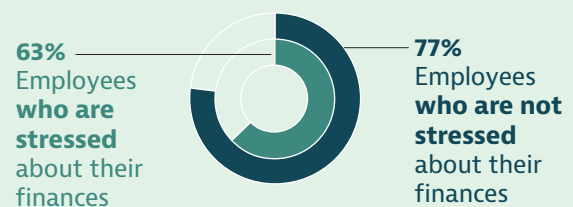
RETENTION

twice as likely to be looking for a new job, leading to higher turnover costs and loss of institutional knowledge



ENGAGEMENT

less likely to feel less valued at work, which could tempt some employees to engage in misconduct such as fraud or unethical behaviors for personal gain, exposing cooperatives to legal and reputational costs



Source: PwC, "2023 Employee Financial Wellness Survey." PwC conducted an online survey of 3,638 full-time employed U.S. adults across a variety of industries in January 2023.

5 Benefits to Offering a Financial Wellness Program

Offering financial wellness can be a win-win. Demonstrating that you care about your employees' overall well-being makes them feel valued and is an investment that pays tangible dividends back to the cooperative. We believe financial wellness initiatives benefit cooperatives in the following ways:

- 1 Increased Productivity:** Improves efficiency by employees spending less time and energy on costly distractions
- 2 Enhanced Loyalty:** Makes employees feel valued when their overall well-being is supported
- 3 Attraction and Retention:** Signals a commitment to your employees, making your cooperative an employer of choice
- 4 Positive Workplace Culture:** Cultivates a culture of support, trust and mutual success
- 5 Reduced Costs:** Lowers absenteeism, turnover and healthcare costs



80% of employees surveyed said that they would stay longer with an employer that offered more financial wellness benefits

Source: PNC, "Industry Insights Financial Wellness in the Workplace: What U.S. Employees Want (And Need)"

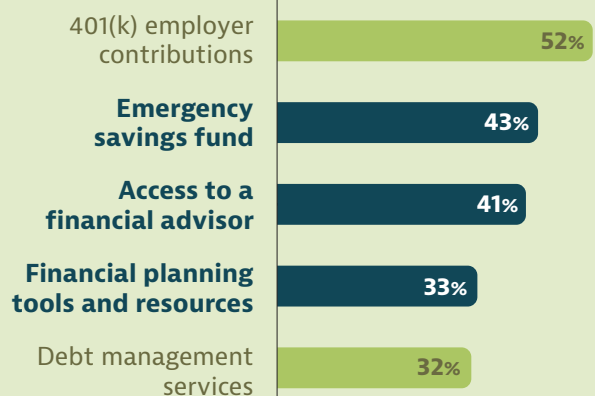
Empower Employees to Take Control of Their Finances

Today's workforces want their employers to support their holistic financial wellness. Homestead Advisers can bring this personalization and support to your cooperative that employees are looking for. Our team works one-on-one with individuals to understand their risk tolerances and time horizons to create an investment portfolio tailored to their needs — at no additional cost!

We strive to keep investing simple and offer a range of account types to help investors work toward all kinds of financial goals, including:

- Building an emergency savings plan
- Saving money for the down payment on a house or vehicle
- Funding a home renovation
- Setting aside money for a child's education
- Planning for a special trip or wedding
- Providing some financial support to your children or grandchildren
- Helping aging parents manage some of their expenses
- Saving for retirement

MOST DESIRED FINANCIAL BENEFITS



Source: BrightPlan, "2024 The State of Financial Well-being." Survey results are among respondents who do not currently have these benefits.

Help Build a Brighter Future for Your Workforce

A financial wellness program is an investment in your most valuable asset — your employees. As a benefits administrator, you can help shape your employees' financial capability and confidence.

Take the first step by contacting Homestead Advisers at **800.258.3030, option 2**, to explore customized financial wellness solutions for your workforce.



WHAT WE OFFER AT NO COST



virtual financial wellness seminars



a library of videos



one-on-one financial guidance

Homestead Advisers: We're Wired Differently

Homestead Advisers was created over 30 years ago by the NRECA to provide electric cooperatives, their employees and their families 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.**

We complement the benefits your cooperative already has available to employees. Homestead Advisers goes beyond workplace retirement accounts to provide investment options for an individual's broader financial goals using our family of mutual funds.

Don't let financial worries hold your employees back any longer. Partner with Homestead Advisers to make a lasting investment in the financial wellness of your team. The path to a brighter future starts today!

Homestead Advisers does not charge a fee for financial planning services, nor does Homestead Advisers receive compensation for such services. However, if you invest in Homestead Funds, you will indirectly pay advisory fees to Homestead Advisers. Additionally, you will pay your pro rata portion of Homestead Funds' other operating expenses. See the prospectus for additional details.

Investing in mutual funds involves risk, including the possible loss of principal. **Past performance does not guarantee future results.**

Investors should carefully consider fund objectives, risks, charges and expenses before investing. The prospectus contains this and other information about the funds and should be read carefully before investing. To obtain a prospectus, call 800.258.3030 or visit homesteadfunds.com.

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