



**Homestead**  
Advisers | Funds

# Investor's Guide to Homestead

Investing for a Brighter Future

**Your financial success is our priority.** Let's work together to help build the financial future of you and your family.

Ready to take the next step? **We're here to help you navigate your financial journey.**

# Our Story Starts with You

Born from America's heartland over 30 years ago, Homestead Advisers isn't your typical money manager. We were created by the National Rural Electric Cooperative Association with a specific purpose: **to serve the hardworking people who power our nation.**

**At Homestead Advisers, we're wired differently.** We bring the reliable, community-focused spirit of rural electric cooperatives to the world of investing. The most important aspects of Homestead Advisers are reflections of a mission guided by those we serve. Our origins are an essential aspect of our identity. They inform and guide our way of doing business, with every decision based on client needs.

**Is Homestead Advisers the same as Homestead Funds?** Let's take a look at the relationship. Homestead Advisers is the investment manager to Homestead Funds, managing the portfolios of the different investment strategies. Homestead Advisers is responsible for implementing investment strategies, conducting research and making specific investment decisions for each Homestead Funds portfolio. **Homestead Funds is a family of mutual funds that is publicly traded and open to all investors.**



## Building Your Tomorrow, Today

Your financial goals are more than numbers on a page; **they are dreams waiting to be realized.** 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. Take control of your financial future with our investor-friendly tool kit.



### Guidance Center

*Our Guidance Center provides resources to support your investment journey.*

- **Educational Content:** New to investing? Get started and oriented here to learn more and find easy-to-understand answers to your questions.
- **Market Insights:** Our portfolio managers provide their perspective on what they are seeing in the economy and markets.
- **Videos:** From beginner basics to specific investment goals, our videos make financial education engaging and accessible.

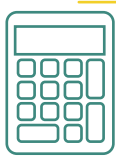


### Asset Allocation Models

*Build a portfolio based on your risk tolerance and time horizon.*

- **Risk-Based Models:** From conservative to aggressive, find the balance that is right for you between potential growth and comfort.
- **Goal-Oriented Portfolios:** Whether it is retirement, education or building wealth, you can align your investments with your goals.
- **Automatic Rebalancing:** Your investment portfolio can stay optimized without you having to lift a finger. Automated adjustments maintain your target asset mix, adapting to market changes and keeping your investments on track.





## 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 help you make informed financial decisions.

### 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.



## Account Management

Streamline your experience with our account management tools.

- **Real-Time Portfolio Tracking:** Get a comprehensive view of your Homestead Funds accounts — anytime, anywhere.
- **Transaction Management:** Manage your investments with just a few clicks. You can seamlessly manage your Homestead Funds account online with easy fund transfers, automatic investment options and transaction history.
- **Security Features:** To protect your investments, access to your Homestead Funds' account uses multi-factor authentication. This two-step verification process means that even if someone obtains your password, they cannot access your account from a new device without additional verification.
- **Mobile App:** Available for both iPhone and Android devices, our mobile app is designed to provide you with the tools you need to open an account or manage your investments, making it easy to stay on track with your financial goals.

## Putting Homestead Funds to Work for You

We strive to deliver competitive long-term performance and value by keeping a watchful eye on fund expenses, helping to keep more of your money working for you.

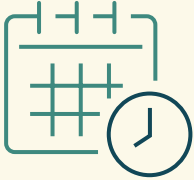
Time Frame	Investment Type	Fund	Investment Objective	Symbol and CUSIP
<b>Short term:</b> Less than one year	MONEY MARKET	<b>Daily Income Fund</b>	Seeks maximum current income, consistent with preservation of capital and liquidity, by investing in high-quality money market securities	HDIXX 437769102
<b>Medium term:</b> Less than five years	BONDS	<b>Short-Term Government Securities Fund</b>	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
		<b>Short-Term Bond Fund</b>	Seeks a high level of income consistent with maintaining minimum fluctuation of principal by investing in high-quality, short-term debt securities	HOSBX 437769300
		<b>Intermediate Bond Fund</b>	Seeks to provide a high level of current income consistent with preservation of capital through investments in bonds and other debt securities	HOIBX 437771108
<b>Long term:</b> Five or more years	STOCK FUNDS	<b>Stock Index Fund</b>	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
		<b>Value Fund</b>	Seeks long-term growth of capital and income for the long-term investor (current income is a secondary objective)	HOVLX 437769201
		<b>Growth Fund</b>	Seeks to provide long-term capital appreciation through investments in common stocks of growth companies	HNASX 437769706
		<b>International Equity Fund</b>	Seeks long-term capital appreciation through investments in equity securities of companies based outside the U.S.	HISIX 437769805
		<b>Small-Company Stock Fund</b>	Seeks long-term growth of capital for the long-term investor	HSCSX 437769508

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 interest rate risk, credit risk, income risk, issuer risk and market risk. The value of U.S. government securities can decrease due to changes in interest rates or changes to the financial condition or credit rating of the U.S. government.

## CONNECT WITH US

*Whether you're starting your investment journey or looking to enhance your existing strategy, we are here to help. Reach out in the way that's most convenient for you!*

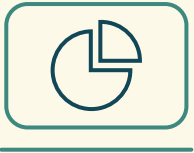


### Book a meeting.

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](https://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](https://homesteadadvisers.com/connect).



### Search our website.

For investing basics, market updates and other insights from our team, visit [homesteadadvisers.com](https://homesteadadvisers.com).

## Let's Build Your Brighter Future, Together.

Our team is here to listen, understand your hopes and dreams, and **help you create a plan that feels right for you.**

### START YOUR JOURNEY TODAY.

#### Explore Your Options

- Review our family of mutual funds.
- Assess your risk tolerance and find or create an asset allocation model that matches your goals.

#### Put Our Tools to Work

- Use our interactive financial planning calculators.
- Tap into our Guidance Center for educational resources.
- Use our secure, online portal to open a Homestead Funds account.

***Have questions?*** *Our team is available to help Monday - Friday, 8:30 a.m. to 5:00 p.m. ET by phone at 800.258.3030, or email us anytime at [invest@homesteadfunds.com](mailto:invest@homesteadfunds.com).*

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.

*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.*

Fund total returns include changes in principal value and reinvested dividends, income and capital gain distributions.

Debt securities are subject to 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 factors, 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 factors affecting the issuer or equity securities markets generally.

Growth and value stocks are subject to the risk, among others, that returns on stocks within this style category will trail returns of stocks representing other styles or the market overall over any period of time and 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, as these companies usually invest a high portion of earnings in their business and therefore may not provide the dividends of value stocks that can cushion stock prices in a falling market. Also, earnings disappointments often lead to sharply falling prices because investors 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 (a "master fund"). 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 researching 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 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 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 present in domestic investments and may exhibit 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 other risks than in more developed markets.

Performance information for the International Equity Fund (formerly the International Value Fund) reflects its investment as an actively managed fund subadvised by Mercator Asset Management from December 31, 2006, to September 14, 2015, as a passively managed portfolio directed by SSgA Funds Management, Inc. from September 15, 2015, to January 8, 2016, and, after a transition, as an actively managed fund subadvised by Harding Loevner LP from January 15, 2016 to period end.

Performance information for the Growth Fund (formerly the Nasdaq-100 Index Tracking Stock Fund) reflects its previous investment strategy of matching, as closely as possible, before expenses, the performance of the Nasdaq-100 Index.

Investing in mutual 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. 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).***

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. and Homestead Financial Services Corp. receive 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). 01/25

INVGUIDE

