

The table below shows the IRS tax forms and other account information you can expect to receive from Homestead Funds. Copies of tax forms and statements are also available online when you login to your account at homesteadfunds.com.

Year-end account statements are not filed with the IRS, although some of the information found there is reported on other tax forms, such as year-end IRA account balances and distributions.

Mailing Schedule	Form	IRS Form Name	What the Form Reports	Who Will Receive a Form?
Early January	Year-End Statement		Reports distributions and activity in each fund for the year and includes year-end account balances.	All shareholders
Late January	IRS 1099-DIV	Dividends and Distributions	Dividend and capital gains distributions paid by each fund during the year.	Shareholders with distributions or exempt-interest dividends. Distributions are generally taxable whether received in cash or reinvested.
Mid-February	IRS 1099-B	Proceeds from Broker and Barter Exchange Transactions	Redemptions from sales or exchanges of shares in taxable accounts and cost basis for tax reporting.	Shareholders with redemption activity (except for money market funds).
Mid-February	IRS 1099-R	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.	Distributions from retirement plan accounts and IRAs (including direct rollover distributions, excess contribution removals, IRA conversions, and IRA re-characterizations).	Shareholders who made distributions from retirement accounts.
Mid-February	IRS 1099-Q	Payments From Qualified Education Programs (Under Sections 529 and 530)	Distributions from qualified education expenses, including qualified tuition programs and Coverdell Education Savings Accounts.	Beneficiaries who have made distributions for qualified education expenses.
Mid-May	IRS Form 5498	IRA or ESA Contribution Information	Reports any contributions, rollovers, conversions and re-characterizations made to an IRA or ESA account during the year.	Shareholders who made contributions to retirement accounts.

Investing in mutual funds involves risk, including the possible loss of principal.

Homestead Financial Services Corp., located at 4301 Wilson Boulevard, Arlington, VA 22203, is an indirect wholly-owned subsidiary of NRECA, and serves as distributor for the Homestead Funds. 05/22

Homestead Funds does not offer legal or tax advice. Consult an attorney or qualified tax professional if you have questions about your specific legal or tax situation.