

# IRA Account Application



Use this form to open a Roth or Traditional IRA account with Homestead Funds. Please print neatly in blue or black ink. If you have a question about the application, call us at **1-800-258-3030**. For complete information about Homestead Funds and services, see the prospectus.

**If making a rollover from an NRECA plan, return this completed application with your Benefit Option Form to Lincoln, NE.** For all other types of IRA investments, return your completed application to Homestead Funds using the postage-paid envelope provided, or mail it to:

## REGULAR MAIL

Homestead Funds  
c/o BFDS  
P.O. Box 219486  
Kansas City, MO 64121-9486

## OVERNIGHT MAIL

Homestead Funds  
c/o BFDS  
330 W. 9th Street, 1st Floor  
Kansas City, MO 64105-1514  
Attn: Shareholder Services

### Important Notice — The USA Patriot Act

To help the government fight the funding of terrorism and money-laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. This information will be verified to ensure the identity of all individuals opening a mutual fund account.

**!** Be sure to sign your completed form (section 11).

## 1. Ownership

The USA Patriot Act requires mutual funds to collect identification information, including birth date. We cannot process your application if this information is not provided.

First Name	Middle Initial	Last Name
Social Security Number		Birth Date (mm/dd/yyyy)

Check one:  U.S. Citizen  Resident Alien

If the account owner is a minor, we need identification information for the parent or guardian.

Parent/Guardian's First Name	Middle Initial	Last Name
Parent/Guardian's Social Security Number		Parent/Guardian's Birth Date (mm/dd/yyyy)

Check one:  U.S. Citizen  Resident Alien

## 2. Address

Provide your residential street address. **A P.O. Box will not be accepted as a street address. A rural route, APO or FPO address will be accepted.**

Street Address		
City	State	ZIP

If you want account correspondence sent to an address other than your street address, give us your mailing address. Your mailing address may be a P.O. Box.

Mailing Address		
City	State	ZIP

Daytime phone (In case we have a question about your application.)

### 3. Account Type

Check one.

- Traditional IRA                       Inherited Traditional IRA (Name of deceased IRA owner \_\_\_\_\_)
- Roth IRA                                 Inherited Roth IRA (Name of deceased IRA owner \_\_\_\_\_)

### 4. Funding Source

If you are opening your new account with a check, rollover or transfer from another custodian, complete this section. If you are funding your new account only by establishing the Automatic Investing Plan, you may skip to section 6.

If sending a check, we accept personal checks with pre-printed name and address made payable directly to Homestead Funds. **We do not accept third-party checks, credit card convenience checks, bank account starter checks, cash or cash equivalents (including money orders, traveler's checks, cashier's checks or bearer bonds).** All purchases must be in U.S. dollars.

- Annual contribution.** Annual contributions to IRAs are limited to \$5,000 for tax years 2009 and 2010. If you are age 50 or above, you may make an additional contribution of \$1,000 for a total of \$6,000.

Total dollars \$  (\$200 minimum)

Indicate whether this is a contribution for the prior or current tax year. If no tax year is specified, your contribution will be deemed a current-year contribution.

- Prior-year contribution \_\_\_\_\_ tax year (yyyy)  
You have until the tax-filing deadline to make a prior-year contribution.
- Current-year contribution \_\_\_\_\_ tax year (yyyy)

Indicate method of investment.

- By check.
- By ACH transfer. Upon receipt of this application, we will initiate an electronic funds transfer from the account you indicate in section 10, Bank Information.

- Direct rollover of a distribution from an employer-sponsored retirement plan to a Rollover IRA (plan administrator sending assets directly, no check enclosed).**
- Indirect rollover of a distribution from an employer-sponsored retirement plan to a Rollover IRA (check enclosed).**

Total dollars \$  (\$200 minimum)

- Transfer from existing IRA custodian.** Also complete an IRA and ESA Transfer Form. Available online at [www.homesteadfunds.com](http://www.homesteadfunds.com).

- Beneficiary of pre-existing Homestead Funds IRA.**

### 5. Fund Selections

Indicate how the amount above should be allocated by fund. If you are opening your new account with a check, rollover or transfer from another custodian, complete this section. If you are funding your new account only by establishing the Automatic Investing Plan, you may skip to section 6.

Daily Income (168).....	\$ _____ or _____%	Value (176).....	\$ _____ or _____%
Short-Term Gov. (170).....	\$ _____ or _____%	Small-Company (178).....	\$ _____ or _____%
Short-Term Bond (172).....	\$ _____ or _____%	International Value (180).....	\$ _____ or _____%
Stock Index (174).....	\$ _____ or _____%	Growth (182).....	\$ _____ or _____%
		<b>Total .....</b>	<b>\$ _____ or 100%</b>

(Must match amount from section 4.)

## 6. Automatic Investing Plan

In addition to or instead of sending a check with this application, you may elect to fund your IRA account by making regular investments transferred directly from your bank account or paycheck. Contributions made automatically are considered current-year contributions for the year in which they are received. Be sure your total contributions for the year do not exceed annual IRA contribution limits.

Indicate method of investment. Check one:

- ACH Transfer from Bank Account.** Complete this section to sign up for the Automatic Investing Plan and have money moved regularly from your bank account to your IRA account. You must also complete section 10, Bank Information.

Amount to transfer \$

Transfer frequency Check one:  Monthly  Quarterly  Semi-annually  Annually  
Transfers will be made on or about the 20th of the month.

First purchase (mm/yyyy) \_\_\_\_\_

Indicate how the amount transferred should be allocated by fund.

Daily Income (168).....\$ _____	Value (176) .....\$ _____
Short-Term Gov. (170).....\$ _____	Small-Company (178) .....\$ _____
Short-Term Bond (172)....\$ _____	International Value (180) \$ _____
Stock Index (174).....\$ _____	Growth (182) .....\$ _____
	Total dollars.....\$ <input type="text"/>

(Must match transfer amount above.)

- Payroll Deduction.** Complete this section to set up an account for receipt of payroll deductions to be sent by your employer. We'll mail your new account numbers and other information you'll need to provide to your payroll office to initiate deposits.

Select the funds you will be investing in. You do not need to indicate the investment amount at this time.

- |  |  |
|--|--|
| <input type="checkbox"/> Daily Income (168)    | <input type="checkbox"/> Value (176)               |
| <input type="checkbox"/> Short-Term Gov. (170) | <input type="checkbox"/> Small-Company (178)       |
| <input type="checkbox"/> Short-Term Bond (172) | <input type="checkbox"/> International Value (180) |
| <input type="checkbox"/> Stock Index (174)     | <input type="checkbox"/> Growth (182)              |

## Need help?

Homestead Funds client service associates are available

on weekdays from 8:30 a.m. to 5:00 p.m., ET.

Call **1-800-258-3030**

## 7. Dividends and Capital Gains

All distributions will be automatically reinvested in your fund account unless you are age 59½ or older and make a different election here. For Traditional IRA investors, any fund distributions paid to you are taxable as income. Income tax will not be automatically withheld.

### Dividends

- Pay by Check Sent to Address of Record
- Pay by Direct Deposit to Bank Account (You must also complete section 10, Bank Information.)
- Reinvest in Different Fund Account (Accounts must be identically registered.)

\_\_\_\_\_  
Fund Name and Account Number

### Capital Gains

- Pay by Check Sent to Address of Record
- Pay by Direct Deposit to Bank Account (You must also complete section 10, Bank Information.)
- Reinvest in Different Fund Account (Accounts must be identically registered.)

\_\_\_\_\_  
Fund Name and Account Number

## 8. Telephone and Internet Services

We will act on your instructions to buy, exchange or sell shares by phone and/or online, unless you check the boxes below to opt out of those services.

Neither Homestead Funds nor the Transfer Agent will be liable for properly acting upon telephone instructions believed to be genuine.

### Check to Opt Out:

- I DO NOT want to be able to authorize **purchases** by phone or online.
- I DO NOT want to be able to authorize **exchanges** between identically registered accounts by phone or online.
- I DO NOT want to be able to authorize **redemptions** by phone. Telephone redemption services are available only to IRA investors age 59½ or older.

## 9. Beneficiary Designation

Designate who should receive account assets in the event of your death. Assets are divided among primary beneficiaries first. If there are no surviving primary beneficiaries, assets are divided among secondary beneficiaries. Attach a separate sheet if you have more than four beneficiaries, and provide all of the information requested here for each beneficiary.

### Primary Beneficiaries

Name	Relationship	Birth Date	Social Security Number	If minor, name of parent/guardian	Percent
_____	_____	___/___/___	_____	_____	_____%
_____	_____	___/___/___	_____	_____	_____%
_____	_____	___/___/___	_____	_____	_____%
_____	_____	___/___/___	_____	_____	_____%
					<b>100%</b>

### Secondary Beneficiaries

Name	Relationship	Birth Date	Social Security Number	If minor, name of parent/guardian	Percent
_____	_____	___/___/___	_____	_____	_____%
_____	_____	___/___/___	_____	_____	_____%
_____	_____	___/___/___	_____	_____	_____%
_____	_____	___/___/___	_____	_____	_____%
					<b>100%</b>

If you are married and reside in a community property or marital property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington or Wisconsin), you may need to obtain your spouse's consent if you have not designated your spouse as primary beneficiary for at least half of your account. See your lawyer or other tax professional for additional information and advice.

## 10. Bank Information

Be sure to complete this section if you...

- elected to make an annual contribution by ACH transfer (section 4)
- signed up for the Automatic Investing Plan and chose to have money moved by ACH transfer from your bank account (section 6)
- elected to have distributions deposited directly in your bank account (section 7)
- want the option of having redemption proceeds deposited directly in your bank account.

**Account type.** Check one:

- Checking
- Saving

Tape a voided blank check or bank deposit slip to this application. Your check or deposit slip must be preprinted with name and account information (no starter checks or cashier's checks).

Also available through Homestead Funds:  
**regular (taxable) accounts and  
Education Savings Accounts.**

Call us at 1-800-258-3030

for more information and an application

**!** Be sure to sign this form. We cannot act on your instructions without your signature.

## 11. Certifications and Signatures

By signing this application, the depositor certifies that...

- He or she has received, read and agrees to the terms of the Homestead Funds prospectus and the Universal Individual Retirement Information document, which includes the IRA disclosure statement, custodial agreement and fee schedule. The depositor confirms receipt of the Universal Individual Retirement Information document at least seven days before the date inscribed below and acknowledges that he or she has no further right of revocation. This application incorporates by reference the Universal Individual Retirement Information document.
- He or she is a U.S. citizen or resident alien and that the Social Security Number provided in section 1 of this application is correct.
- If the depositor has indicated a direct rollover or an indirect rollover, that depositor has not made another rollover within the one-year period immediately preceding this rollover (if the distribution is from another Traditional IRA); that such distribution was received within 60 days of making the rollover to this account; and that no portion of the amount rolled over is a required minimum distribution under the required distribution rules or a hardship distribution from an employer qualified plan or eligible 457 plan.
- He or she acknowledges that it is his/her sole responsibility to report all contributions to or withdrawals from the account correctly on his or her tax returns, and to keep necessary records of all the depositor's IRAs (including any that may be held by another custodian or trustee) for tax purposes. All forms must be acceptable to the custodian and dated and signed by the depositor.

▶ **X** \_\_\_\_\_  
Signature of Depositor Date

**Custodian Acceptance.** State Street Bank and Trust Company will accept appointment as custodian of the depositor's account. However, this application is not binding upon the custodian until the depositor has received a statement confirming the initial transaction for the account. Receipt by the depositor of a confirmation of the purchase of fund shares indicated above will serve as notification of State Street Bank and Trust Company's acceptance of appointment as custodian of the depositor's account.

STATE STREET BANK AND TRUST COMPANY, CUSTODIAN

If the depositor is a minor under the laws of the depositor's state of residence, a parent or guardian must sign the application. Until the depositor reaches the age of majority, the parent or guardian will exercise the powers and duties of the depositor.

▶ **X** \_\_\_\_\_  
Signature of Parent or Guardian Relationship to minor  
(A legal guardian must provide a copy of the court appointment documents authorizing him or her to act on behalf of the minor.)

## 12. Checkwriting

**This service is available only to Daily Income Fund investors age 59½ and older.** There is a \$100 per check minimum. Our Transfer Agent charges a nominal fee for checkbooks. Check redemptions from Traditional IRA accounts are processed as "normal distributions" and subject to income tax. Federal income tax is not automatically withheld from check amounts.

Sign the signature line below as you will sign your checks. In signing this signature card, you agree to be subject to the rules and regulations of the State Street Bank and Trust Company as amended from time to time and subject to the conditions printed in the Homestead Funds prospectus.

\_\_\_\_\_  
Owner's Name Signature