

BrokerCheck Report

HOMESTEAD FINANCIAL, INC.

CRD# 19937

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Registration and Withdrawal	2
Firm Profile	3 - 5
Firm History	6
Firm Operations	7 - 25



When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.

About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.

- Please note that the information contained in a BrokerCheck report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
 - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
 - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

• **Thank you for using FINRA BrokerCheck.**



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.

**HOMESTEAD FINANCIAL, INC.**

CRD# 19937

SEC# 8-37934

Main Office Location

612 CASTLEMAN CT.
KELLER, TX 76248-4301

Mailing Address

612 CASTLEMAN CT.
KELLER, TX 76248-4301

Business Telephone Number

817-379-0773

Report Summary for this Firm

This report summary provides an overview of the brokerage firm. Additional information for this firm can be found in the detailed report.

Firm Profile

This firm is classified as a corporation.

This firm was formed in Texas on 10/14/1987.

Its fiscal year ends in December.

Firm History

Information relating to the brokerage firm's history such as other business names and successions (e.g., mergers, acquisitions) can be found in the detailed report.

Firm Operations

This brokerage firm is no longer registered with FINRA or a national securities exchange.

Disclosure Events

Brokerage firms are required to disclose certain criminal matters, regulatory actions, civil judicial proceedings and financial matters in which the firm or one of its control affiliates has been involved.

Are there events disclosed about this firm? **No**

Registration Withdrawal Information

This section provides information relating to the date the brokerage firm ceased doing business and the firm's financial obligations to customers or other brokerage firms.



Date firm ceased business: 04/08/2010

Does this brokerage firm owe any money or securities to any customer or brokerage firm? No



Firm Profile

This firm is classified as a corporation.

This firm was formed in Texas on 10/14/1987.

Its fiscal year ends in December.

Firm Names and Locations

This section provides the brokerage firm's full legal name, "Doing Business As" name, business and mailing addresses, telephone number, and any alternate name by which the firm conducts business and where such name is used.

HOMESTEAD FINANCIAL, INC.

Doing business as HOMESTEAD FINANCIAL, INC.

CRD# 19937

SEC# 8-37934

Main Office Location

612 CASTLEMAN CT.
KELLER, TX 76248-4301

Mailing Address

612 CASTLEMAN CT.
KELLER, TX 76248-4301

Business Telephone Number

817-379-0773



Firm Profile

This section provides information relating to all direct owners and executive officers of the brokerage firm.

Direct Owners and Executive Officers

Legal Name & CRD# (if any): CHERRY, KENNETH ERVIN

806686

Is this a domestic or foreign entity or an individual? Individual

Position PRESIDENT/CEO/CCO

Position Start Date 10/1987

Percentage of Ownership 75% or more

Does this owner direct the management or policies of the firm? Yes

Is this a public reporting company? No

Legal Name & CRD# (if any): CHERRY, PATRICIA ANN

1752032

Is this a domestic or foreign entity or an individual? Individual

Position CORPORATE SECRETARY

Position Start Date 10/1987

Percentage of Ownership Less than 5%

Does this owner direct the management or policies of the firm? No

Is this a public reporting company? No

Firm Profile

This section provides information relating to any indirect owners of the brokerage firm.

Indirect Owners

No information reported.



Firm History

This section provides information relating to any successions (e.g., mergers, acquisitions) involving the firm.

No information reported.



Firm Operations



Registrations

This section provides information about the regulators (Securities and Exchange Commission (SEC), self-regulatory organizations (SROs), and U.S. states and territories) with which the brokerage firm is currently registered and licensed, the date the license became effective, and certain information about the firm's SEC registration.

This firm is no longer registered.

The firm's registration was from 10/08/1987 to 05/10/2010.



Firm Operations

Types of Business

This section provides the types of business, including non-securities business, the brokerage firm is engaged in or expects to be engaged in.

This firm currently conducts 3 types of businesses.

Types of Business

Mutual fund retailer
Municipal securities broker
Broker or dealer selling variable life insurance or annuities

Other Types of Business

This firm does not effect transactions in commodities, commodity futures, or commodity options.
This firm does engage in other non-securities business.

Non-Securities Business Description: HEALTH, LIFE, DISABILITY INSURANCE



Firm Operations

Clearing Arrangements

This firm does not hold or maintain funds or securities or provide clearing services for other broker-dealer(s).

Introducing Arrangements

This firm does refer or introduce customers to other brokers and dealers.

Name: DELAWARE DISTRIBUTORS, L.P.

CRD #: 14232

Business Address: 2005 MARKET STREET
PHILADELPHIA, PA 19103-7094

Effective Date: 04/18/2005

Description: SELLING GROUP AGRMNT [SGA]- HFI, ON INTRODUCTORY BASIS, MAY OFFER/SELL SHARES AT PUB OFFERING PRICE IN ANY OF MUTUAL FD SHS OF DELAWARE INVESTMENTS FAMILY OF FUNDS WHO RETAIN DELAWARE DISTRIBUTORS,LP [DDL] TO ACT AS EXCLUSIVE NATL DISTRIB'R UPON PRESENTATION OF THEN-CURRENT PROSPECTUS. 12B-1 FD PLAN FEES ARE PABL TO HFI UNDER PROSPECTUS-NOTED CONDITIONS. NO \$DEP TO DDL FROM HFI TO SELL SHS REQUIRED. SCHED A OF SGA IS REVISED PERIODICALLY TO REPLACE LIST OF DISTRIBUTED FUNDS AVAILABLE, ETC.

Name: INVESCO DISTRIBUTORS, INC.

CRD #: 289

Business Address: 4350 SOUTH MONACO STREET
DENVER, CO 80237

Effective Date: 02/11/2002

Description: SELLING GRP AGRMT - ON INTRODUCTORY BASIS, HFI MAY PARTICIPATE IN DISTR'N OF (MULTI-CLASS)SHARES OF THE INVESCO FUNDS GROUP AT PUB OFFERING PRICE UPON PRES'N OF CURRENT PROSPECTUS & IS SUBJECT TO NASD COND RULES (RE RULE 2830). COMPENSATION AND RULE 12B-1 PLAN FEES ARE PABL TO HFI UNDER PROSP'S-NOTED CONDITIONS. INVESCO DISTRIBUTORS, INC. REQUIRES NO \$DEP FROM HFI. QUARTERLY 12B-1 FEES UNDER \$25.00 MAY OR MAY NOT BE PAID.

Name: CANADA LIFE OF AMERICA FINANCIAL SERVICES, INC.

CRD #: 24220

Firm Operations



Introducing Arrangements

This firm does refer or introduce customers to other brokers and dealers.

Business Address: 6201 POWERS FERRY ROAD
ATLANTA, GA 30339

Effective Date: 08/13/2001

Description: SELLING AGREEMENT: CANADA LIFE INSURANCE CO OF AMERICA AND CANADA LIFE OF AMERICA FINANCIAL SERVICES, INC. APPOINT HOMESTEAD FINANCIAL, INC. (INTRODUCING SELLING BROKER-DEALER) FOR SOLICIATION OF APPLICATIONS FOR PURCHASE OF CERTAIN ANNUITY CONTRACTS WITH SELIGMAN ADVISORS, INC. AS PROMOTIONAL AGENT. ALL APPLICATIONS ARE SUBJECT TO ACCEPTANCE OR REJECTION BY CLICA IN ITS SOLE DISCRETION.

Name: SELIGMAN ADVISORS, INC.

CRD #: 840

Business Address: 100 PARK AVENUE
NEW YORK, NY 10017-5516

Effective Date: 04/18/2001

Description: SALES AGREEMENT: ON INTRO'Y BASIS, HFI MAY PARTICIPATE IN DISTR'N OF SHARES (MULTI-CLASS) IN THE SELIGMAN GRP OF MUT FUNDS AT PUB OFFERING PRICE UPON PRES'N OF CUR PROSPECTUS & IS SUBJ TO NASD COND RULES (RE RULE 2830). COMPENSATION AND RULE 12B-1 PLAN FEES ARE PABL TO HFI UNDER PROSP'S-NOTED CONDITIONS. NO CL B SH PURCH AT \$250K OR MORE, OR CL C \$1 MIL+, CL D SPEC CRITERIA & SELIG GRP MUST REC MIN OF \$.75/TRANS ON CL A SHS. SELIGMAN REQ'RS NO \$DEP FROM HFI.

Name: SCUDDER DISTRIBUTORS, INC.

CRD #: 37306

Business Address: 222 SOUTH RIVERSIDE PLAZA
CHICAGO, IL 60606

Effective Date: 05/29/2001

Description: SELLING GRP AGRMT - ON INTRODUCTORY BASIS, HFI MAY PARTICIPATE IN DISTR'N OF SHARES

Firm Operations



Introducing Arrangements

This firm does refer or introduce customers to other brokers and dealers.

(MULTI-CLASS) IN THE SCUDDER FAMILY OF FUNDS AT PUB OFFERING PRICE UPON PRES'N OF CURRENT PROSPECTUS & IS SUBJECT TO NASD COND RULES (RE RULE 2830). COMPENSATION AND RULE 12B-1 PLAN FEES ARE PABL TO HFI UNDER PROSP'S-NOTED CONDITIONS. AT \$500K PURCH - CL A SHS ONLY. ZURICH SCUDDER REQUIRES NO \$DEP FROM HFI.

Name: THE DREYFUS SERVICE CORPORATION

CRD #: 231

Business Address: 200 PARK AVENUE
NEW YORK, NY 10166

Effective Date: 03/19/2001

Description: FULLY DISCLOSED DEALER AGREEMENT - HFI, ON INTRODUCTORY BASIS, MAY OFFER & SELL MULTI-CLASS SHARES AT PUBLIC OFFERING PRICE IN ANY OF THE OPEN-END DREYFUS FUNDS UPON PRESENTATION OF THEN CURRENT PROSPECTUS AT OR BEFORE CLIENT PURCH, INCLUDING DREYFUS IRA PLANS, ETC. 12B-1 FEES ARE PAYABLE TO HFI UNDER RULE 12B-1 FUND SERV. PLAN PROSPECTUS-NOTED TERMS. NO \$DEPOSIT FROM HFI REQUIRED. NO DREYFUS FUND TRADEMARKS, ETC, IN ADS, SALES LIT, ETC. AGREEMENT IN ACCORDANCE WITH INTERNAL LAWS OF STATE OF N Y

Name: ALLIANZ LIFE FINANCIAL SERVICES, LLC

CRD #: 612

Business Address: 5701 GOLDEN HILLS DRIVE
MINNEAPOLIS, MN 55416-1297

Effective Date: 05/03/2007

Description: GENERAL AGENCY AGREEMENT: HFI, ON INTRODUCTORY BASIS, MAY OFFER & SELL BY USE OF THEN CURRENT PROSPECTUS & APPLICATION CERTAIN VARIABLE INSURANCE POLICIES AUTHORIZED BY A.L.F.S. (ALLIANZ LIFE FINANCIAL SERVICES, LLC). HFI AUTHORIZED TO APPT PROPERLY LICENSED SUB-AGENTS TO SOLICIT SALES OF PLANS. IF CONTRACT/PREMIUM PAYMENT REFUNDED TO PURCHASER, COMPENSATION PAID OUT TO HFI IS CHARGED BACK TO HFI ACCORDING TO DATE PURCHASED BY CUST'R.

Name: JOHN NUVEEN & CO., INCORPORATED

Firm Operations



Introducing Arrangements

This firm does refer or introduce customers to other brokers and dealers.

CRD #: 469

Business Address: 333 WEST WACKER DRIVE
CHICAGO, IL 60606-1286

Effective Date: 07/23/1999

Description: BROKER CORRESPONDENT RELATIONSHIP AGREEMENT WITH REGARD TO NUVEEN UNIT TRUSTS - HFI, ON INTRODUCTORY BASIS, MAY OFFER & SELL ALL UNIT TRUSTS SPONSORED BY NUVEEN. NUVEEN IS TO CONFIRM TRANSACTIONS (WITH ACCOMPANYING PROSPECTUS) TO OUR CUST'RS DIRECTLY ON A FULLY DISCLOSED BASIS. NO \$DEP REQ'D FROM HFI. NUVEEN CUSTOMERS, NOT HFI'S - RE: SIP ACT 1970. REG T PROV'S COMPLIANCE. NUVEEN TAX-EXEMPT MUT FDS DEALER DISTR'N AGRMNT: CURRENT APPROP FD PROS'TUS AT EFFECTIVE OFFERING PRICE PRESENTED TO CUST'R.

Name: SUN LIFE OF CANADA (U.S.) DISTRIBUTORS, INC.

CRD #: 5496

Business Address: ONE SUN LIFE EXECUTIVE PARK
WELLESLEY HILLS, MA 02481

Effective Date: 05/08/1999

Description: SALES OPERATIONS AND GENERAL AGENT AGREEMENT: HFI, ON INTRODUCTORY BASIS, MAY OFFER & SELL BY USE OF THEN CURRENT PROSPECTUS & APPLICATION FORM THE REGATTA GOLD, COMPASS & FUTURITY INSURANCE & ANNUITY PLANS. HFI AUTHORIZED TO APPOINT PROPERLY LICENSED SUB-AGENTS TO SOLICIT SALES OF PLANS. IF CONTRACT SURRENDERED DURING 1ST CONTRACT YR, COMPENSATION IS CHARGED BACK TO HFI AS FOLLOWS ON REGATTA GOLD, COMPASS AND FUTURITY CONTRACTS: 1ST 6 MOS.- 100%; 6-12 MOS. 50% OF COMPENSATION PAID TO HFI.

Name: FRANKLIN/TEMPLETON DISTRIBUTORS, INC.

CRD #: 332

Business Address: 777 MARINERS ISLAND BLVD.
SAN MATEO, CA 94404-7777

Effective Date: 05/15/1998

Firm Operations



Introducing Arrangements

This firm does refer or introduce customers to other brokers and dealers.

Description:	DEALER AGRMT - ON INTRODUCTORY BASIS, HFI MAY PARTICIPATE IN DISTR'N OF MULTI-CLASS SHARES OF FRANKLIN TEMPLETON INVESTMENT CO'S (OPEN & CLOSED-END FDS) AT PUB OFFERING PRICE UPON PRES'N OF THEN CURRENT PROSPECTUS & IS SUBJ TO NASD COND RULES (RE RULE 2830). RULE 12B-1 PLAN FEES ARE PABL TO HFI UNDER PROSP'S-NOTED CONDITIONS. F/T REQ'RS NO \$DEP FROM HFI. RE: SECTION 13 OF AGRMT - COMP'N TO HFI NOT TO EXCEED UNDERWR'G COMP LIMITATION PRESCR'D BY NASD COND RULE 2710. MAX COMP NO MORE THAN IN TR PROSPECTUS.
Name:	AMERICAN FUNDS DISTRIBUTORS, INC.
CRD #:	6247
Business Address:	333 S. HOPE STREET, 55TH FLR. LOS ANGELES, CA 90071
Effective Date:	05/12/1999
Description:	SELLING GROUP AGREEMENT - HFI, ON INTRODUCTORY BASIS, MAY OFFER & SELL SHARES AT PUBLIC OFFERING PRICE IN ANY OF THE MUTUAL FUNDS IN THE AMER FUNDS GROUP UPON PRESENTATION OF THEN CURRENT PROSPECTUS. 12B-1 FUND PLAN FEES ARE PAYABLE TO HFI UNDER PROSPECTUS-NOTED CONDITIONS. AFDI REQUIRES NO \$DEP FROM HFI. SCHEDULE A OF SELLING GRP AGRMNT REVISED PERIODICALLY TO REPLACE LIST OF DISTR'D FUNDS AVAILABLE TO HFI CUSTOMERS AS WELL AS FEE SCHEDULES ACCORDING TO WHICH AFDI IS TO PAY HFI PURSUANT TO AGRMT.
Name:	LORD ABBETT DISTRIBUTOR LLC
CRD #:	530
Business Address:	767 FIFTH AVENUE NEW YORK, NY 10153
Effective Date:	03/11/1992
Description:	DISTRIBUTOR'S AGREEMENT - HFI, ON INTRODUCTORY BASIS, MAY OFFER AND SELL SHARES AT PUBLIC OFFERING PRICE IN ANY OF THE INVESTMENT COMPANIES WITH WHOM LORD ABBETT IS EXCLUSIVE SELLING AGENT UPON PRESENTATION OF THEN CURRENT PROSPECTUS. RULE 12B-1 PLAN FUNDS (REGARDING CLIENT-PURCHASED FUNDS) WILL PAY SERVICE FEES TO OUR FIRM UNDER PROSPECTUS-NOTED CONDITIONS. LORD ABBETT REQUIRES NO

Firm Operations



Introducing Arrangements

This firm does refer or introduce customers to other brokers and dealers.

\$DEPOSIT FROM HFI.

Name: DIRECTED SERVICES, INC.

CRD #: 21675

Business Address: 1475 DUNWOODY DRIVE
WEST CHESTER, PA 19380

Effective Date: 06/01/1999

Description: BROKER-DEALER SALES AGREEMENT - ON INTRODUCTORY BASIS, HFI MAY OFFER & SELL BY APPLICATION VARIOUS LIFE INS POLICIES AND VARIABLE ANNUITY CONTRACTS UNDER ING VARIABLE ANNUITIES UMBRELLA, INCLUDING, BUT NOT LIM'D TO, CERTAIN GOLDENSELECT (GOLDEN AMER LIFE INS CO) & EQUI-SELECT (EQUITABLE LIFE INS CO/IOWA) PRODUCTS UPON PRES'N OF CURRENT PROSPECTUS. NO COMMISSION CHARGEBACKS AFTER FREE-LOOK PERIOD OF ANY PREMIUM-BASED COMPENSATION MAY BE ASSESSED HFI DUE TO RETURNED PREM FOR 7 SPECIFIC PRODS. NO \$DEP REQ'D.

Name: A I M DISTRIBUTORS, INC.

CRD #: 7369

Business Address: 11 GREENWAY PLAZA, SUITE 100
HOUSTON, TX 77046

Effective Date: 03/27/2001

Description: SELLING GROUP AGREEMENT - HFI, ON INTRODUCTORY BASIS, MAY OFFER & SELL SHARES AT PUB. OFFERING PRICE IN ANY OF THE MUTUAL FUNDS IN AIM FUNDS GRP. UPON PRESENTATION OF THEN CURRENT PROSPECTUS TO PROSPECTIVE CLIENTS. AIM REQUIRES NO \$DEP. FROM HFI.
DEALER ASSISTANCE AGRMT - 12B-1 FUND PLAN FEES ARE PAYABLE TO HFI UNDER PROSPECTUS-NOTED TERMS. SCHED. A OF DEALER ASSIS AGRMT REVISED PERIODICALLY TO REPLACE LIST OF DISTRIBUTED FUNDS AVAILABLE TO HFI CUSTOMERS & FEES PAID HFI.
3/2001 AGRMT AMEND - GLB ACT 1999

Name: FEDERATED SECURITIES CORP.

CRD #: 5009

Business Address: 1001 LIBERTY AVENUE

Firm Operations



Introducing Arrangements

This firm does refer or introduce customers to other brokers and dealers.

FEDERATED TOWER
PITTSBURGH, PA 15222-3779

Effective Date: 03/19/1997

Description: SALES AGREEMENT: ON INTRODUCTORY BASIS, HFI MAY OFFER & SELL SHARES AT PUBLIC OFFERING PRICE IN ANY OF THE MUTUAL FUNDS FOR WHICH FSC SERVES AS DISTRIBUTOR OF SHARES, UPON PRESENTATION OF THEN CURRENT PROSPECTUS. RULE 12B-1 AGREEMENT: FEES ARE PAYABLE TO HFI UNDER PROSPECTUS-NOTED CONDITIONS. FSC REQUIRES NO \$DEPOSIT FROM HFI. EXHIBIT A OF 12B-1 AGRMT REVISED PERIODICALLY WITH LIST OF OFFERED FDS & FEE SCHEDULES ACCORDING TO WHICH FSC IS TO PAY HFI PURSUANT TO AGRMT.

Name: VAN KAMPEN FUNDS INC.

CRD #: 6939

Business Address: 1 PARKVIEW PLAZA
OAKBROOK TERRACE, IL 60181-5555

Effective Date: 07/21/1999

Description: BROKER FULLY DISCLOSED CLEARING AGR'MT: VK TO MAKE AVAILABLE TO HFI (INTRODUCING FIRM) CUST'RS OPEN-END/CLOSED-END MUT FDS & UT TR'S (PHYSICAL METALS TRDS - RIVER VIEW INT'L) AT THEN CURR PUB OFFERING PRICE/BULLION CONTENT. CUST'R TRANS IN TR'S DIR'LY CONFIRMED W/COPY OF TR PROSP TO CUSTR. PAYMTS ON/BEFORE SETLMNT DATE - ORDERS ACCEPTED BY VK (REG T PROVS). CUST'RS OF VK, NOT OF HFI, RE: SIP ACT/1970, ALL OTHER PURP'S, HFI'S. NO \$DEP REQ'RD. CLEARING AUTH'Y NOT COMPLY W/SEC PAIB 11/3/98 N-A LTR.

Name: PUTNAM MUTUAL FUNDS CORP.

CRD #: 7325

Business Address: PUTNAM PLACE
859 WILLARD STREET
QUINCY, MA 02169

Effective Date: 12/04/1992

Description: DEALER SALES AGREEMENT - HFI, ON INTRODUCTORY BASIS, MAY OFFER AND SELL MULTI-CLASS SHARES AT PUBLIC OFFERING PRICE IN

Firm Operations



Introducing Arrangements

This firm does refer or introduce customers to other brokers and dealers.

ANY OF THE FUNDS IN THE PUTNAM FAMILY OF MUTUAL FUNDS UPON PRESENTATION OF THEN CURRENT PROSPECTUS OF APPLICABLE FUND. PUTNAM REQUIRES NO \$DEPOSIT FROM HFI.
DEALER SERVICE AGREEMENT - PORTION OF 12B-1 PLAN FUND FEES (RE: CLIENT-PURCHASED FUNDS) ARE PAYABLE TO HFI REPS SUBJECT TO LIMITATIONS IN EACH 12B-1 FUND'S DISTRIBUTION PLAN.

Name: OPPENHEIMERFUNDS DISTRIBUTOR, INC.

CRD #: 7834

Business Address: 2 WORLD FINANCIAL CENTER
225 LIBERTY STREET--11TH FLOOR
NEW YORK, NY 10080

Effective Date: 07/21/1999

Description: BROKER AGREEMENT - HFI, ON INTRODUCTORY BASIS, MAY OFFER/SELL SHARES AT PUBLIC OFFERING PRICE IN ANY OF THE MULTI-CLASS OPPENHEIMER FUNDS UPON PRES'N OF THEN CURRENT PROSPECTUS. 12B-1 FUND PLAN FEES ARE PAYABLE TO HFI REPS UNDER PROSP'S-NOTED CONDITIONS. NO \$DEPOSIT REQUIRED FROM HFI.
NAV TRANSFER PRIVILEGE AGREEMENT - MUST REQUEST...ELIGIBLE CLIENTS. AMENDMT: INCLUSION OF CLOSED-END INTERVAL FUNDS & UIT'S.

Name: PHOENIX EQUITY PLANNING CORPORATION

CRD #: 3036

Business Address: 100 BRIGHT MEADOW BLVD.
ENFIELD, CT 06083-2200

Effective Date: 03/29/1999

Description: PHOENIX FAM.OF FUNDS SALES AGR'MT. - HFI MAY OFFER/SELL, ON INTRODUCTORY BASIS, MULTI-CLASS SH'S AT PUBLIC OFFERING PRICE IN ANY OF THE PHNX MUT FDS UPON PRESENT'N OF THEN CUR PROSPECTUS. 12B-1 PLAN FD FEES ARE PAYABLE TO US UNDER PROSPECTUS-NOTED CONDITIONS. NO \$DEPOSIT REQ'D FROM HFI.
BROKER-DEALER VARIABLE CONTRACT SUPV'Y & SERV AGR'MT: 3 DIFF VAR'BL INS ISSUERS (OFFER/SELL-CURR PROSPECTUS). PHOENIX HOME LIFE MUTUAL INS CO BROKERAGE CONTRACT: LIFE PRODS, SPONSOR REP APPTS, PROOF OF HFI STATE INS BOND.

Firm Operations



Introducing Arrangements

This firm does refer or introduce customers to other brokers and dealers.

Name:	MFS FUND DISTRIBUTORS, INC.
CRD #:	31052
Business Address:	500 BOYLSTON STREET BOSTON, MA 02116
Effective Date:	11/18/1999
Description:	DEALER AGREEMENT - HFI, ON INTRODUCTORY BASIS, MAY OFFER & SELL MULTI-CLASS SHARES AT PUBLIC OFFERING PRICE IN ANY OF THE MFS FUNDS UPON PRESENTATION OF THEN CURRENT PROSPECTUS AT OR BEFORE CLIENT PURCH, INCLUDING MFS IRA PLANS, ETC. 12B-1 FD PLAN FEES ARE PAYABLE TO HFI UNDER RULE 12B-1 PROSPECTUS-NOTED CONDITIONS. NO \$DEPOSIT FROM HFI REQUIRED. AMENDMENT: NEW TRUSTEE FOR FDS...MFS HERITAGE TR.CO. AMENDMT: LIM'D LIC FOR DEALER USE - MFS TRADEMARKS, ETC, IN ADS, & SALES LIT.

Firm Operations

Industry Arrangements



This firm does not have books or records maintained by a third party.

This firm does have accounts, funds, or securities maintained by a third party.

Name: INVESCO DISTRIBUTORS, INC.

Business Address: 4350 SOUTH MONACO STREET
DENVER, CO 80237

Effective Date: 02/11/2002

Description: B/D AGREEMENT FOR INVESCO FUNDS: ACCOUNTS, FUNDS AND/OR SECURITIES OF HOMESTEAD FINANCIAL, INC. (HFI) CUSTOMERS ARE HELD AND MAINTAINED BY INVESCO DISTRIBUTORS, INC. ACCT STMTS GO DIRECTLY TO HFI AND/OR HFI CUSTOMERS. FOR ALL OTHER PURPOSES, CUSTOMERS ARE SOLE RESPONSIBILITY OF HFI. NO CONDITIONAL SHARE ORDERS WILL BE ACCEPTED FROM HFI. AGREEMENT IS IN ACCORDANCE WITH LAWS OF STATE OF COLORADO. EACH PARTY AGREES TO MAINTAIN IN CONFIDENCE ALL AGR'MT. INFO. EXCEPT FOR PURPOSES SET FORTH THEREIN.

This firm does have customer accounts, funds, or securities maintained by a third party.

Name: DELAWARE DISTRIBUTORS, L.P.

CRD #: 14232

Business Address: 2005 MARKET STREET
PHILADELPHIA, PA 19103-7094

Effective Date: 04/18/2005

Description: DEALER, SHAREHOLDER SERV & PRIVACY AGREEMENTS PURSUANT TO REG S-P RE CLIENT NON-PUBLIC/PERSONAL INFO: ACCTS, FDS AND/OR SECURITIES OF HFI CUSTOMERS ARE HELD/MAINTAINED BY DEL DISTR. DEL INVESTMENTS ACCT STMTS GO DIRECTLY TO HFI CUSTOMERS (W/HFI DEALER COPY). FOR ALL OTHER PURPOSES, CUSTOMERS ARE SOLE RESPONSIBILITY OF HFI.

Name: CANADA LIFE OF AMERICA FINANCIAL SERVICES, INC.

CRD #: 24220

Business Address: 6201 POWERS FERRY ROAD
ATLANTA, GA 30339

Effective Date: 08/13/2001

Description: SELLING AGREEMENT: CUSTOMER TRANSACTIONS IN ANNUITY

Firm Operations



Industry Arrangements (continued)

PRODUCTS (TRILLIUM) DIRECTLY CONFIRMED TO CUSTOMER. CUSTOMER ACCTS ARE RESPONSIBILITY OF CANADA LIFE (CLICA), BY WHICH ACCTS, FUNDS, & SECURITIES OF HFI CUSTOMERS ARE HELD/MAINTAINED - RE: SEC FINANCIAL RESPONSIBILITY RULES. ALL OTHER PURPOSES, HFI MAINTAINS SOLE RESPONSIBILITY FOR CUSTOMER ACCTS.

Name: SELIGMAN ADVISORS, INC.

CRD #: 840

Business Address: 100 PARK AVENUE
NEW YORK, NY 10017-5516

Effective Date: 04/20/2001

Description: ADMINISTRATION, SHAREHOLDER SERV'S & DIST'N AGRMT: ACCOUNTS, FUNDS AND/OR SECURITIES OF HFI CUSTOMERS ARE HELD AND MAINTAINED BY SELIGMAN ADVISORS, INC. (SAI). SAI STATEMENTS GO DIRECTLY TO HFI CUSTOMERS (DEALER COPY TO HFI). FOR ALL OTHER PURPOSES, CUSTOMERS ARE SOLE RESPONSIBILITY OF HFI. AGRMT CONSTRUED IN ACCORDANCE WITH STATE OF NY LAWS.

Name: SCUDDER DISTRIBUTORS, INC.

CRD #: 37306

Business Address: 222 SOUTH RIVERSIDE PLAZA
CHICAGO, IL 60606-5808

Effective Date: 05/29/2001

Description: SELLING GROUP AGREEMENT: ACCOUNTS, FUNDS AND/OR SECURITIES OF HOMESTEAD FINANCIAL, INC. (HFI) CUSTOMERS ARE HELD AND MAINTAINED BY SCUDDER DIST'RS INC. ZURICH SCUDDER (ZS) ACCT STMTS GO DIRECTLY TO HFI AND/OR HFI CUSTOMERS. FOR ALL OTHER PURPOSES, CUSTOMERS ARE SOLE RESPONSIBILITY OF HFI. NO CONDITIONAL SHARE ORDERS WILL BE ACCEPTED FROM HFI. AGREEMENT IS IN ACCORDANCE WITH LAWS OF ILLINOIS.

Name: THE DREYFUS SERVICE CORPORATION

CRD #: 231

Business Address: 200 PARK AVENUE

Firm Operations



Industry Arrangements (continued)

NEW YORK, NY 10166

Effective Date: 03/19/2001

Description: FULLY DISCLOSED DEALER SALES AGREEMENT: ACCOUNTS, FUNDS AND/OR SECURITIES OF HFI CUSTOMERS ARE HELD AND MAINTAINED BY THE DREYFUS CORP. DREYFUS FUND STATEMENTS GO DIRECTLY TO HFI CUSTOMERS (DEALER COPY TO HFI). FOR ALL OTHER PURPOSES, CUSTOMERS ARE SOLE RESPONSIBILITY OF HFI.

Name: PUTNAM RETAIL MANAGEMENT LIMITED PARTNERSHIP

CRD #: 7325

Business Address: PUTNAM PLACE
859 WILLARD STREET
QUINCY, MA 02169

Effective Date: 12/04/1992

Description: DEALER SALES AGREEMENT: ACCOUNTS, FUNDS AND/OR SECURITIES OF HFI CUSTOMERS ARE HELD AND MAINTAINED BY PUTNAM MUTUAL FUNDS CORP. PUTNAM MFC STATEMENTS GO DIRECTLY TO HFI CUSTOMERS (DEALER COPY TO HFI). FOR ALL OTHER PURPOSES, CUSTOMERS ARE SOLE RESPONSIBILITY OF HFI.

Name: PHOENIX EQUITY PLANNING CORPORATION

CRD #: 3036

Business Address: 100 BRIGHT MEADOW BLVD.
ENFIELD, CT 06083-2200

Effective Date: 03/29/1999

Description: PHOENIX FAMILY OF FUNDS SALES AGRMT, BROKER-DEALER VARIABLE CONTRACT SUPV'Y & SERV AGRMT, PHNX HOME LIFE MUT INS CO BROKERAGE CONTRACT: ACCOUNTS, POLICIES, FUNDS AND/OR SECURITIES OF HFI CUSTOMERS ARE HELD AND MAINTAINED BY PEPKO. PEPKO STATEMENTS GO DIRECTLY TO HFI CUSTOMERS (DEALER COPY TO HFI). FOR ALL OTHER PURPOSES, CUSTOMERS ARE SOLE RESPONSIBILITY OF HFI.

Name: OPPENHEIMERFUNDS DISTRIBUTOR, INC.

CRD #: 7834

Business Address: 2 WORLD FINANCIAL CENTER
225 LIBERTY STREET---11TH FLOOR
NEW YORK, NY 10080

Firm Operations



Industry Arrangements (continued)

Effective Date:	07/21/1999
Description:	BROKER AGREEMENT: ACCOUNTS, FUNDS AND/OR SECURITIES OF HFI CUSTOMERS ARE HELD AND MAINTAINED BY OPPENHEIMERFUNDS DISTRIBUTOR, INC. OPPENHEIMERFUNDS STATEMENTS GO DIRECTLY TO HFI CUSTOMERS (DEALER COPY TO HFI). FOR ALL OTHER PURPOSES, CUSTOMERS ARE SOLE RESPONSIBILITY OF HFI.
Name:	MFS FUND DISTRIBUTORS, INC.
CRD #:	31052
Business Address:	500 BOYLSTON STREET BOSTON, MA 02116
Effective Date:	11/18/1999
Description:	DEALER AGREEMENT: ACCOUNTS, FUNDS AND/OR SECURITIES OF HFI CUSTOMERS ARE HELD AND MAINTAINED BY MFS FUND DISTRIBUTORS, INC. MFS FUNDS STATEMENTS GO DIRECTLY TO HFI CUSTOMERS (DEALER COPY TO HFI). FOR ALL OTHER PURPOSES, CUSTOMERS ARE SOLE RESPONSIBILITY OF HFI.
Name:	LORD ABBETT DISTRIBUTOR LLC
CRD #:	530
Business Address:	767 FIFTH AVENUE NEW YORK, NY 10153
Effective Date:	03/11/1992
Description:	DISTRIBUTOR'S AGREEMENT: ACCOUNTS, FUNDS AND/OR SECURITIES OF HFI CUSTOMERS ARE HELD AND MAINTAINED BY LORD ABBETT. LORD ABBETT ACCOUNT STATEMENTS GO DIRECTLY TO HFI CUSTOMERS (DEALER COPY TO HFI). FOR ALL OTHER PURPOSES, CUSTOMERS ARE SOLE RESPONSIBILITY OF HFI.
Name:	SUN LIFE OF CANADA (U.S.) DISTRIBUTORS, INC.
CRD #:	5496
Business Address:	ONE SUN LIFE EXECUTIVE PARK WELLESLEY HILLS, MA 02481
Effective Date:	05/08/1999
Description:	SALES OPERATIONS & GEN AGENT AGRMT: CUST'R TRANS IN INSURANCE PRODUCTS DIR'LY CONFIRMED TO CUST'R. CUSTOMER ACCTS ARE RESPONS'Y OF SUN LIFE OF CAN (US) DIST INC, BY WHICH ACCTS, FUNDS, & SEC'S OF HFI CUSTOMERS ARE HELD/MAINTAINED -

Firm Operations



Industry Arrangements (continued)

RE: SEC FIN'L RESPONSIBILITY RULES. ALL OTHER PURPOSES, HFI
SOLE RESPONSIBILITY FOR CUST'R ACCTS.

Name: FRANKLIN/TEMPLETON DISTRIBUTORS, INC.

CRD #: 332

Business Address: 777 MARINERS ISLAND BLVD.
SAN MATEO, CA 94404-7777

Effective Date: 05/15/1998

Description: DEALER AGREEMENT: ACCOUNTS, FUNDS AND/OR SECURITIES OF HFI
CUSTOMERS ARE HELD AND MAINTAINED BY FRANKLIN/TEMPLETON
DIST'S, INC. FRANKLIN TEMPLETON ACCOUNT STATEMENTS GO
DIRECTLY TO HFI CUSTOMERS (DEALER COPY TO HFI). FOR ALL
OTHER PURPOSES, CUSTOMERS ARE SOLE RESPONSIBILITY OF HFI.

Name: DIRECTED SERVICES, INC.

CRD #: 21675

Business Address: 1475 DUNWOODY DRIVE
WEST CHESTER, PA 19380

Effective Date: 06/01/1999

Description: BROKER-DEALER SALES AGR'MT: CUST'R TRANS IN INSURANCE
PRODUCTS DIR'LY CONFIRMED TO CUST'R. CUSTOMER ACCTS ARE
RESPONS'Y OF DIRECTED SERVICES AND THEIR AFFILIATED
INSURANCE COMPANIES, INCLUDING, BUT NOT LIMITED TO, GOLDEN
AMERICAN LIFE INS AND EQUITABLE LIFE OF IOWA (ACCTS, FUNDS,
SEC'S HELD/MAINTAINED)- RE: SEC FIN'L RESPONSIBILITY RULES. ALL
OTHER PURPOSES, HFI SOLELY RESPONSIBLE FOR CUST'R ACCTS.

Name: FEDERATED SECURITIES CORP.

CRD #: 5009

Business Address: 1001 LIBERTY AVENUE
FEDERATED TOWER
PITTSBURGH, PA 15222-3779

Effective Date: 03/19/1997

Description: MUTUAL FUND SALES & SERVICE AGREEMENTS - ACCOUNTS, FUNDS
AND/OR SECURITIES OF HFI CUSTOMERS ARE HELD AND MAINTAINED
BY FEDERATED SECURITIES CORP. FSC ACCOUNT STATEMENTS GO
DIRECTLY TO HFI CUSTOMERS (DEALER COPY TO HFI). FOR ALL
OTHER PURPOSES, CUSTOMERS ARE SOLE RESPONSIBILITY OF HFI.

Name: AMERICAN FUNDS DISTRIBUTORS, INC.

Firm Operations



Industry Arrangements (continued)

CRD #:	6247
Business Address:	333 S. HOPE STREET, 55TH FLOOR LOS ANGELES, CA 90071
Effective Date:	05/12/1999
Description:	SELLING GROUP AGREEMENT - ACCOUNTS, FUNDS AND/OR SECURITIES OF HFI CUSTOMERS ARE HELD AND MAINTAINED BY AMERICAN FUNDS. ACCOUNT STATEMENTS GO DIRECTLY TO HFI CUSTOMERS (DEALER COPY TO HFI). FOR ALL OTHER PURPOSES, CUSTOMERS ARE SOLE RESPONSIBILITY OF HFI.
Name:	A I M DISTRIBUTORS, INC.
CRD #:	7369
Business Address:	11 GREENWAY PLAZA, SUITE 100 HOUSTON, TX 77046
Effective Date:	03/27/2001
Description:	SELECTED DEALER & SHAREHOLDER SERVICE AGREEMENTS - ACCOUNTS, FUNDS AND/OR SECURITIES OF HFI CUSTOMERS ARE HELD & MAINTAINED BY AIM DIST'RS. AIM ACCT STMTS GO DIRECTLY TO HFI CUSTOMERS (DEALER COPY TO HFI). FOR ALL OTHER PURPOSES, CUSTOMERS ARE SOLE RESPONSIBILITY OF HFI. 3/2001 AMEND AGRMT - GLB ACT 1999 CERTAIN PROVISIONS, VARIOUS OTHER ISSUES.
Name:	JOHN NUVEEN & CO., INCORPORATED
CRD #:	469
Business Address:	333 WEST WACKER DRIVE CHICAGO, IL 60606-1286
Effective Date:	07/23/1999
Description:	BROKER CORRESP'NT RELATIONSHIP AGR'MT RE: NUVEEN UNIT TRUSTS - NUVEEN CUST'R TRANS IN TR'S DIR'LY CONFIRMED TO CUST'R. CUSTOMER ACCTS ARE RESPONS'Y OF NUVEEN (ACCTS, FUNDS, SEC'S HELD/MAINTAINED)-RE: SEC FIN'L RESPONSIBILITY RULES. NUVEEN TAX-EXEMPT MUT FDS DEALER DISTR'N AGRMT: ACCTS, FUNDS, SEC'S HELD/MAINTAINED BY NUVEEN. ALL OTHER PURPOSES, HFI SOLELY RESPONSIBLE FOR CUST'R ACCTS (UITS/MUT FDS).
Name:	VAN KAMPEN FUNDS INC.
CRD #:	6939

Firm Operations



Industry Arrangements (continued)

Business Address: 1 PARKVIEW PLAZA
OAKBROOK TERRACE, IL 60181-5555

Effective Date: 07/21/1999

Description: BROKER FULLY DISCLOSED CLEARING AGR'MT: CUSTOMER ACCTS, FUNDS & SECURITIES HELD/MAINTAINED BY VAN KAMPEN FUNDS. CUST'RS OF VAN KAMPEN, NOT OF HFI, RE: SIP ACT/1970, ALL OTHER PURP'S, HFI'S. RE: UIT'S - VK EXEMPT FROM SENDING CUST'R STMTS. NO CLEARING DEP REQ'RD. CLEARING AUTHORITY NOT IN COMPLIANCE W/SEC PAIB 11/3/98 N-A LETTER.

Control Persons/Financing

This firm does not have individuals who control its management or policies through agreement.

This firm does not have individuals who wholly or partly finance the firm's business.



Firm Operations

Organization Affiliates

This section provides information on control relationships the firm has with other firms in the securities, investment advisory, or banking business.

This firm is not, directly or indirectly:

- in control of
 - controlled by
 - or under common control with
- the following partnerships, corporations, or other organizations engaged in the securities or investment advisory business.**

This firm is not directly or indirectly, controlled by the following:

- bank holding company
- national bank
- state member bank of the Federal Reserve System
- state non-member bank
- savings bank or association
- credit union
- or foreign bank

End of Report



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