

## RELATIONSHIP SUMMARY FOR HOMESTEAD ADVISERS CORP.

March 28, 2025

Homestead Advisers Corp. (“Homestead Advisers”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. The parent of Homestead Advisers is Homestead Financial Services Corp., which is registered with the SEC as a broker-dealer and is a member of the Financial Industry Regulatory Authority. Investment advisory and brokerage services and fees for them differ. It is important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

### What investment services and advice can you provide me?

Our firm offers non-discretionary investment advisory services to retail investors (“clients”) through the provision of financial planning services. To create a financial plan, we use (i) third-party software to project a client’s future income and expenses, based principally on the client’s current financial situation and stated goals and objectives and (ii) responses from the client on a questionnaire about risk tolerance and investment time horizon, which are processed through third-party software to identify a model asset allocation and target corresponding amounts in series of Homestead Funds, Inc. and Homestead Funds Trust (collectively, “Homestead Funds”). Based upon these outputs, Homestead Advisers develops a financial plan for the client that includes the model asset allocation. Personalized advice on savings and financial wellness goals are also provided. The financial plan is accompanied by an executive summary, which provides a target investment portfolio that identifies a Homestead Fund(s) for each asset class identified in the financial plan.

Financial plans are offered exclusively to existing and potential shareholders of Homestead Funds. Our firm may require a minimum dollar value of assets or impose other conditions for providing financial planning services.

Homestead Advisers is not authorized to make decisions regarding clients’ investments related to any financial plan. Clients alone decide whether they will implement the financial plan. They may accept or reject any or all financial planning strategies offered by Homestead Advisers. Homestead Advisers may, at the request of a client, from time to time, provide guidance to the client to assist in implementing the financial plan. Should a client choose to implement the financial plan, our firm does not monitor on an ongoing basis the client’s investment in Homestead Funds or in any other investment selected as a result of the financial plan (however, clients can elect to implement auto-rebalancing that periodically realigns the client’s portfolio to a target asset allocation). Clients sign an agreement acknowledging that the client relationship terminates 60 days after receiving the financial plan.

You may find additional information about our services in our [Form ADV, Part 2A brochure](#) (Items 4 and 7).

*Questions to ask us to start a conversation*

*Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

### What fees will I pay?

Homestead Advisers does not charge a direct fee for financial planning services, and our firm does not charge asset-based fees, fixed fees, wrap fee program fees, or other direct fee arrangements to clients. Clients will bear costs, both direct and indirect, associated with their investments in Homestead Funds, including their portion of management fees and/or administration fees and all other expenses incurred by Homestead Funds. Homestead Advisers receives management fees and administration fees from the Homestead Funds. Therefore, should a client choose to invest in Homestead Funds through a financial planning service, they indirectly pay management or administration fees, as applicable, to Homestead Advisers, which creates potential conflicts of interest, as discussed below. Clients may elect to use the services of broker-dealers, other investment advisers and other third parties to implement the financial plan, which may subject them to other fees and expenses charged by third parties.

*You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. You may find additional information about our fees and costs in our [Form ADV, Part 2A brochure](#) (Item 5).*

*Questions to ask us to start a conversation*

*Help me understand how these fees and costs might affect my investments. If I invest \$10,000 in Homestead Funds, how much will go to fees and costs, and how much will be invested for me?*

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

*When we act as your investment adviser, we are required to act in your best interest and not place our interest ahead of yours. At the same time, the way we make money creates some potential conflicts with your interests. You should understand and ask us about these conflicts because they can potentially affect the investment advice we provide you. Here is an example to help you understand what this means.*

**Financial Plans** - our financial plans provide suggested investment allocations exclusively among the Homestead Funds. Because our firm serves as investment manager and/or administrator to each series of Homestead Funds and earns fees for such management and administration and a primary source of our revenue is from management and administration of Homestead Funds, we may be incentivized to recommend an investment in Homestead Funds when an investment other than the Homestead Funds may be more appropriate for you.

*You may find additional information about our conflicts of interest in our [Form ADV, Part 2A brochure](#).*

*Questions to ask us to start a conversation*

*How might your conflicts of interest affect me, and how will you address them?*

**How do your financial professionals make money?**

Our financial professionals' compensation consists of a base salary and variable pay based on a combination of quantitative and qualitative measures. Financial professionals are not directly compensated based on their specific sales or the revenue that Homestead Advisers earns as a result of their services. However, because variable pay for certain financial professionals is based, in part, upon the average, long-term (for example, over a two-year period) net flows of the Homestead Funds, they may be incentivized to recommend investments in Homestead Funds when an investment other than the Homestead Funds may be more appropriate for you. Our financial professionals are not subject to sales quotas and do not participate in sales contests.

**Do you or your financial professionals have legal or disciplinary history?**

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

*Questions to ask us to start a conversation*

*As a financial professional, do you have any disciplinary history? For what type of conduct?*

*You may find additional information about our investment advisory services and request a copy of this relationship summary at [www.homesteadadvisers.com](http://www.homesteadadvisers.com) or by calling 1-800-258-3030 (select "Option 2" at menu).*

*Call 1-800-258-3030 to request up-to-date information about Homestead Advisers.*

*Questions to ask us to start a conversation*

*Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*