

PARTNERS IN MINISTRY INVEST IN THE CHURCH'S FUTURE



When you invest with LCEF, you help LCMS ministries build, remodel and more. Partner with LCEF, a financial institution that shares your Lutheran beliefs. We offer investments for everyone from babies to grandparents.

3.500%*

Y.I. Club

Based on a balance of \$25 to \$1,000. For ages birth to 18 years.

The Young Investors (Y.I.) Club can be a fun, first step to giving back to God and His Church while earning a great rate. Children learn the value of sharing, saving and spending money—while supporting LCMS ministries.

ConnectPLUS

3.000%*

2 years

ConnectPLUS introduces new LCEF investors to the reward of supporting LCMS ministries— without sacrificing competitive rates. Open to new investors 18 and older who have not had an LCEF investment in the past 24 months. One account per investor.

Based on a balance of \$500 to \$5,000

2.375%*

2 years

PartnerPLUS

Empower Rostered Church Workers and ministries to continue their Kingdom-building work by investing in LCEF's PartnerPLUS term note. Open to investors 18 and older only. One account per investor. Transfers from other LCEF investments are not accepted.

2.875%*

4 years

Based on a balance of \$500 to \$25,000

Family Emergency StewardAccount®

The Family Emergency StewardAccount is designed to prepare you for those moments when you need funds outside of your monthly budget. Your investment builds over time and you can access your funds easily when you need them most.

1.250%*

Based on a minimum balance of \$25



Lutheran Church Extension Fund

> where investments build ministry

Contact us today at 800-843-5233 | lcef.org

* Balance restrictions apply. Rates subject to change. Visit lcef.org for details. The State of Washington has adopted a regulatory position that currently prohibits residents of Washington State from opening a new investment unless they are already an LCEF investor.

LCEF is a nonprofit religious organization; therefore, LCEF investments are not FDIC-insured bank deposit accounts. This is not an offer to sell investments, nor a solicitation to buy. LCEF will offer and sell its securities only in states where authorized. The offer is made solely by LCEF's Offering Circular. Investors should carefully read the Offering Circular, which more fully describes associated risks. ConnectPLUS is not available to investors in Ohio or Pennsylvania. StewardAccount access features are offered through UMB Bank n.a. The StewardAccount is not available to investors in South Carolina. The Family Emergency StewardAccount is known as the Family StewardAccount in Ohio.