

> How it all began



The concept of “church extension” began in 1902 when members of several

congregations raised \$400 to start a congregation in a neighboring community. This sharing of God’s blessings to expand Lutherans’ ability to deliver the Gospel continues now through the national organization, LCEF.

We are an organization that serves our Lutheran Church—Missouri Synod (LCMS) partners in the United States and around the world. LCEF empowers ministry with a total asset portfolio of \$1.82 billion.*

**as of 5/1/2013.*

For more information contact:

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Join the LCEF Experience



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. LCEF StewardAccount access features provided through UMB Bank n.a. Neither LCEF nor its representatives give legal, accounting or tax advice. Consult your tax advisor as to the applicability of this information to your own situation. UMB Bank, n.a., serves as the custodian of the LCEF IRA/HSA program.

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> Experience



the LCEF difference



Lutheran Church Extension Fund

> where investments build ministry

➤ What is LCEF?

Why do we exist?



We exist for the sole purpose of empowering ministries in Kingdom work. Our goal each

day is to identify opportunities to share our resources in order to expand God's kingdom as Christ commanded in the Great Commission. We want more people to hear and believe, be baptized and grow in the Word, and join together in God's saving grace and the gift of eternal life.

What do we do?

Through the dollars invested by more than 50,000 individuals, congregations, schools, organizations and businesses, LCEF assists LCMS ministries with low-cost loans and ministry-enhancing resources that help leaders respond to growth and community needs. LCEF also offers residential, home equity and consolidation loans for rostered church workers—those dedicated servants who are on the front lines of ministry.

Ready to learn more?

LCEF Investment Options

You can empower ministry through an investment in LCEF. Investments in LCEF serve a dual purpose: to earn a fair rate of return for investors and to provide low-cost loans and support to LCMS ministries. Your dollars earn the “ministry dividend” – the return you receive knowing you are helping ministries support the Great Commission.

Dedicated Certificates

- Minimum \$100 investment (custodial investments for minors: \$25).
- Additional investments can be made at any time.
- Full and partial redemptions allowed.
- Tiered interest rates that rise as your balance grows.

StewardAccount®

- Minimum \$100 investment.
- Unlimited number of checks per month, with per-check minimum of \$250.
- Optional Visa® debit card.
- No maintenance or membership fees.

IRAs and Coverdell Education Savings Account

- Tax-advantaged ways to invest for retirement and education at all levels, including elementary school.
- Tiered interest rates that rise as your balance grows.

Family Emergency StewardAccount®

- Minimum \$25 investment.
- Electronic investment required each month (minimum \$25) until account reaches and maintains a balance of \$10,000 or more.
- Limit 12 checks per calendar year with per-check minimum of \$250.
- No maintenance or membership fees.

Term Notes

Fixed-Rate Term Note—this note carries a constant interest rate, and requires a \$500 minimum investment. A variety of terms are available.

Floating-Rate Term Note—rate may be adjusted monthly based on prevailing market rates, and requires a \$100 minimum investment; 30-month and 60-month terms are available. Investments of \$25 or more accepted throughout the term.

Products available as of 5/1/2013.