



Lutheran Church Extension Fund

> where investments build ministry



Young Investors (Y.I.) Club Frequently Asked Questions for Parents and Children in the K.I.D.S. Stamp Program

Where saving money is fun . . . and helps others learn about Jesus!

Lutheran Church Extension Fund's (LCEF) stewardship and investing program for young people is changing from the Kids Into Discipleship and Stewardship (K.I.D.S.) Stamp Program to the Young Investors (Y.I.) Club, which will include a Y.I. Stamp Program. The concept remains the same: teaching our children to share God's blessings with others while managing His gifts to them. On Sept. 1, 2013, K.I.D.S. Stamps become Y.I. Stamps, with new opportunities to learn and share!

What's the same?

- Stamps are redeemable into an LCEF investment.
- Stamps may be purchased through a local coordinator (check with your school, congregation or district office for the contact) or purchased directly at **lcef.org**.
- Young people will continue to learn how God's blessings to them can be a blessing to others—they will be able to empower ministries by sharing their funds with congregations, schools and universities in their community and abroad.
- There is no membership or maintenance fee.

What's different?

- The name.
- The look of the materials and stamps.
- Y.I. Stamps only come in \$1 denominations. However, K.I.D.S. Stamps – including the 25-cent stamps – can still be redeemed and invested.
- Additional opportunities to save more. By becoming a part of the Y.I. Club, young investors can add to their investment by getting good grades, performing community service and earning a premium interest rate on balances up to \$1,000.

Bridging the Old and the New

Just as you and your children or grandchildren have enjoyed saving by buying stamps through a school or congregation, you will continue to do so, as long as the church or school continues the program. Stamps never expire, no matter which kind you have purchased. If your church or school doesn't participate in the Y.I. Stamp program, you may purchase the stamps directly at **lcef.org**.

We encourage you complete the K.I.D.S. Stamps books that you've started. You can also add to the book with the new Y.I. Stamps (which only come in \$1 denominations and are available after Sept. 1, 2013). The design of Y.I. Stamps is different, so you may also use the new Y.I. Stamp sheet

to continue the savings. We will accept partial stamp books/sheets, as long as a total of \$25 or more is submitted for new investments. Partial books/sheets may be sent in for redemptions into existing investments as well.

Will I have to change my child's Dedicated Certificate that I opened with K.I.D.S. Stamps into a Y.I. StewardAccount®?

You may keep that investment should you choose. However, to participate in the Y.I. Club, you must open a Y.I. StewardAccount. The minimum is \$25 and may be opened with \$25 worth of K.I.D.S. and/or Y.I. Stamps or other funds. Your options are:

- **Continue the current LCEF investment.** Stamps may still be purchased and redeemed into the investment, along with other funds. This investment will **not** be a part of the Y.I. Club.
- **Open a new Y.I. StewardAccount,** using the Young Investors Application. The child will automatically become part of the Y.I. Club, with all of its features. For an application, see a Y.I. Stamp coordinator, call LCEF or visit lcef.org and fill out the Fast Form, then mail it in with the funds or stamps.
- If you have questions about an account, please call 800-843-5233.

The Y.I. Club

The Y.I. Club was created because children are never too young to learn that God gives us many blessings to use wisely and share with others. And by sharing, we can help others hear about Jesus!

That sharing and learning can start at birth and continue into the high-school years. Y.I. Club is meant to help prepare our future leaders to be good stewards of their money and other God-given gifts, giving them the benefits of investing with LCEF beyond what was available through the K.I.D.S. program.

Y.I. Club investments can be opened with Y.I Stamps or with other funds. As a member, young investors will receive gifts at three different age levels and can participate in many special activities.

What are the program features of the Y.I. Club?

It begins with a \$25 investment in a Y.I. StewardAccount. The three different age groups of Y.I. Club grow with your child:

Little Lambs (0-6 years old)

- Premium interest rate on balances up to \$1,000 in the Y.I. StewardAccount
- Savings grow with your child, but are accessible
- Little Lambs newsletter
- Soft lamb stuffed animal
- Online stories and activities
- Special birthday card

Mission Builders (7-12 years old)

- Premium interest rate on balances up to \$1,000 in the Y.I. StewardAccount
- Savings grow with your child, but are accessible
- Mission Builders newsletter
- Building block photo bank to encourage savings at home
- Online stories and activities
- Special birthday card
- Extra credit to the investment for good grades

World Changers (13-18 years old)

- Premium interest rate on balances up to \$1,000 in the Y.I. StewardAccount
- Savings grow with your child, but are accessible
- Debit card available for your child at age 16
- World Changers online newsletter
- World Changers drawstring backpack
- Special birthday card
- Extra credit to the investment for good grades
- Extra credit to the investment for community service hours
- College scholarship program for high school seniors beginning with the Class of 2015

There is no fee for being a part of the Y.I. Club or for the Y.I. StewardAccount. Visit lcef.org for details or call 800-843-5233.



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