



Young Investors (Y.I.) Club

What You Need to Know

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

Why Y.I.?

Y.I. stands for Young Investors, because children are never too young to learn that God has given us many blessings to use wisely and share with others. And by sharing, we can help others hear about Jesus. The Y.I. Club begins Sept. 1, 2013.

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

With an investment of just \$25 in a Y.I. StewardAccount[®], a child becomes a Y.I. Club member with special fun activities. The three different age levels of Y.I. Club grow with the young investor.

Little Lambs (0-6 years old)

- Premium interest rate on balances up to \$1,000 in the Y.I. StewardAccount
- Savings grow with the 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 the 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 the child, but are accessible
- Debit card available for the 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

What are the features of a Y.I. StewardAccount?

A Y.I. StewardAccount is an interest-bearing investment with convenient access to the funds. Additional features include:

- Premium interest rate on balances up to \$1,000
- Interest compounded and paid monthly
- Access through checks for the custodian (initial quantity is FREE)
- An optional debit card for the custodian at any time and for the young investor at the age of 16 or older
- No monthly maintenance or membership fees
- Free *MyAccount* online access

Are the funds in the Y.I. StewardAccount accessible if needed?

Yes. See above for details. Information detailing the investment features will arrive after the investment is open.

What happens to the investment when the child reaches 19 years of age?

The young investor will need to complete a new investment application to change the investment from what is called a custodial investment—meaning an older person in the family could access the investment on the child’s behalf—to a regular investment with the young investor as the owner.

How do Y.I. Club members earn extra credit?

Y.I. Club members can earn extra credit to their Y.I. StewardAccount for good grades and for time spent participating in community service activities depending on their age level. To receive the credit, you can access the reporting forms at lcef.org. The grades must be earned and the service completed after the investment has been opened.

How do Y.I. Club members apply for the college scholarship?

This program will begin with the high school Class of 2015. Watch for details at lcef.org.

Y.I. Stamps

The Y.I. Stamp Program provides schools and congregations the opportunity to teach stewardship concepts and young investors will have fun being able to add to their investment a stamp at a time! Individuals may purchase stamps if their local church or school does not participate in Y.I. Stamps.

What’s the difference between Y.I. and K.I.D.S. Stamps?

LCEF’s well-known Kids Into Discipleship and Stewardship (K.I.D.S.) Stamp program teaches young people the importance of giving back what God has shared with us. To encourage students already participating in the K.I.D.S. Stamp program to continue saving, K.I.D.S. is being incorporated into the new and exciting Y.I. Club as the Y.I. Stamp Program. The concept remains

the same: stamps purchased still serve as credit to an investment. The \$1 stamps are added to the special Y.I. stamp sheet, and then mailed to LCEF to start or add funds to a Y.I. StewardAccount for the child.

The features include:

- The stamps are \$1 each. It just takes \$25 in stamps to open a Y.I. StewardAccount.
- Y.I. Club activities help teach lessons about discipleship and stewardship.
- The Y.I. Club is a base for mission education as children learn about the ministry opportunities they are empowering.
- The basics of managing money and earning interest are learned and experienced within a biblical context.

Will the Dedicated Certificate opened with K.I.D.S. Stamps be changed automatically into a Y.I. StewardAccount?

No. Membership in the Y.I. Club requires the child to have a Y.I. StewardAccount. The minimum to open the account is \$25 and may be opened with K.I.D.S. and/or Y.I. Stamps, a transfer from an existing LCEF investment or other funds. The 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 (if applicable), 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.

Can children mix-and-match old stamps and new stamps in the same stamp book/sheet?

Yes, in fact we encourage children to use all of the K.I.D.S. Stamps, and continue to save with new Y.I. Stamps. After Sept. 1, Y.I. stamps will only come in \$1 denominations and the design will be different. However, as long as the total number of stamps (or additional funds) adds up to \$25 for new investments, LCEF will accept them. We will also accept partial books into new and existing investments. Stamps do not expire.

When are Y.I. Stamps available for purchase?

Y.I. Stamps are available Sept. 1. The availability at a school or congregation will depend on the the coordinator and supply of K.I.D.S. Stamps. All stamps may be invested at any time. They do not expire.

What if I have stamps that I want to redeem but not invest?

Mail them to LCEF (address: PO Box 229009, St. Louis, MO 63122-9009) and we will send you a check for the value of the stamps.

Watch for more details at lcef.org or call 800-843-5233.



10733 Sunset Office Drive
Suite 300
St. Louis, MO 63127-1020
Ph: 800-843-5233

lcef.org

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. StewardAccount access services are offered through UMB Bank n.a. StewardAccount is not available to investors living in South Carolina.