

Lutheran Church Extension Fund Investments • Loans • Services

The Lutheran Church Extension Fund is a unique ministrythrough-investment program that offers Lutheran Church—Missouri Synod members the opportunity to invest their money, earn interest, and help further the Lord's work at the same time.

The money you place in an LCEF investment—whether a Dedicated Savings Certificate, a Term Note or a StewardAccount®—earns you interest, as well as provides low-cost loans to churches, schools and recognized service organizations of the Synod.*

* At this time, individual retirement accounts (IRAs) and Growth Certificates are not available for participation in the Special Interest Fund program.

Lutheran Church Extension Fund
PO Box 229009 • St. Louis, MO 63122-9009
1-800-843-5233 • www.lcef.org

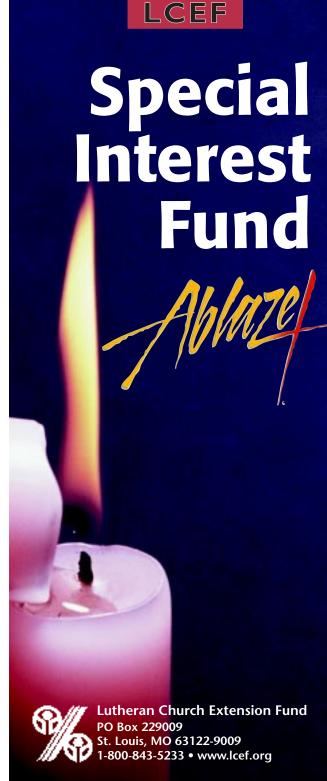
LCEF is a nonprofit religious organization; therefore, LCEF investments are not SIPC- or FDIC-insured bank deposit accounts.

This is not an offer to sell investments or a solicitation to buy.

The offer is made only in states where authorized and solely by LCEF's Offering Circular.

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Supporting One Mission— Igniting the Flame

Ablaze! began as a vision of LCMS World Mission to involve every member of The Lutheran Church—Missouri Synod, LCMS partner church bodies and partner mission agencies in one focused and concentrated effort to share the Good News of Jesus Christ with those who do not yet know Him.

By joining together in this effort, not only will those who hear and receive the message of salvation in Christ be transformed by it and brought into the body of Christ, but our own church bodies, mission organizations and congregations will be strengthened, as members grow in discipleship through mission involvement.

Additionally, all of our Lutheran resources will be strategically coordinated, so that more can be accomplished in mission to the glory and honor of our one true God.

LCEF joins the LCMS, committed to the goal of reaching 100 million unreached and uncommitted people with the Gospel by 2017, the 500th anniversary of the Reformation.

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What Is LCEF's Special Interest Fund?

The Special Interest Fund allows you to contribute all or part of the interest earned on your LCEF investment to an LCMS ministry. (Only the interest is used; your principal remains intact.)

With our Special Interest Fund, you have an opportunity to donate all or part of your interest earned to a ministry close to your heart. Your LCEF investment benefits you and the Church at the same time!



Your gifted interest will be sent to the LCMS ministry(ies) of your choice. With your permission, the ministry may send you periodic updates about its efforts and the difference your special interest gift is making.

To request these updates, mark the box on the "Special Interest" application form, which is attached to the enclosed return envelope.

What Ministries Can I Support?

The Special Ministry fund allows you to name a ministry of your choice from the current *Lutheran Annual*. Some ministries (along with a brief description) are listed to the right. For more information about any of these or another LCMS ministry, call LCEF at 1-800-843-5233. An Information Representative can direct your



#1 LCMS World Mission Ablaze!

The vision of igniting a worldwide Lutheran mission movement to share the Gospel with 100 million people is expressed by the word, *Ablaze!* You can donate your interest to support this mission initiative occurring around the world and in communities around the United States.



#2 LCMS World Relief/ Human Care

People are suffering in the United States and around the world—take, for example, the hundreds of thousands affected by the tsunami in South Asia. Hurting people need your help. LCMS World Relief/Human Care, the front-line of disaster relief, self-help and human care ministries of The Lutheran Church—Missouri Synod, appreciates your consideration.



#3 LCMS World Mission
Ministry to the
Armed Forces

In 1862, Rev. Friedrich W. Richmann volunteered to serve the 58th Regiment of the Ohio Volunteers in the American Civil War. He was the Synod's first military chaplain. Even though the world has dramatically changed since those early days, the spiritual needs of our military personnel have not. Your interest gift will help this important ministry continue to reach out to our brave service men and women.



#4 Higher Education
For the Sake
of the Church

This 12-year initiative, which began in 1998, hopes to double the number of LCMS students at our Concordia Colleges and Universities by raising \$400 million in endowment funds to prepare future servant leaders for a strong, vibrant Church. Your interest gift to For the Sake of the Church helps recruit, nurture and educate the future leaders of the LCMS.



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LCEF
Mission Site Fund

This fund focuses on church planting and leadership development in North America. An LCEF Mission Site Fund partnership with fellow Christians helps spread the Gospel of Jesus Christ through the planting of new churches. Your interest gift helps to make this possible.



Art Haake World Ministry Fund

Funding short-term ministry needs or start-up costs for new ministries of LCMS partner churches around the world is the goal of the Arthur C. Haake World Ministry Fund. Your interest gift to the Art Haake World Ministry Fund helps fund low-cost loans to partner churches.



Professional Church
Worker Loan Program

LCEF recognizes the vital ministry that LCMS professional church workers conduct on a daily basis. Part of LCEF's mission is to help them focus on the ministry as efficiently and effectively as possible. LCEF offers both the Debt Consolidation Program and the Direct Housing Loan Program. Your interest gift helps support these programs by helping our church workers stretch their dollars farther.



LCEF General Fund

LCEF loans are offered at very reasonable rates, often considerably lower than rates offered by commercial financial institutions. A gift of interest to the LCEF general fund decreases the cost of funds, which in turn allows LCEF to offer these important loans at the lowest rate possible. Your interest gift helps borrowers maximize their resources for ministry!

Thank you for having a Special Interest in LCMS Ministry.

How Does the Program Work?

If you are already an LCEF investor, you can start immediately! Simply complete the "Special Interest" form enclosed with this brochure and return it to LCEF in the envelope provided.

If you are not currently an investor, the first step is to become one! You need an application and a copy of our current Offering Circular (which explains in detail what investment products LCEF offers). You can obtain a copy by calling an LCEF Information Representative at our toll-free number: 1-800-843-5233 or visiting our Web site at www.lcef.org.

After you complete both the LCEF Investment Application and the "Special Interest" form, simply mail them, along with your investment check, to LCEF:

Lutheran Church Extension Fund P.O. Box 229009 St. Louis, MO 63122-9009

Select a Ministry, Donation Amount and Length of Contribution

On the "Special Interest" form, you may:

- 1. Contribute your interest earnings to as many as three ministries.
- 2. Designate what percentage of the interest will be sent to each of the ministry areas you specify. For example, 50% to *Ablaze!* (#1), 25% to the Professional Church Worker Loan Program (#7), and 25% to the LCEF General Fund (#8).
- **3.** Designate the length of time of your interest contribution (6 months, 12 months, the complete term of the note or until further notice).