

# Lutheran Church Extension Fund



INVESTMENTS • LOANS • SERVICES

**To learn more about LCEF,  
contact your LCEF District  
Vice President:**

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**Phone** \_\_\_\_\_

**Or call LCEF at  
1-800-843-5233**



# What is LCEF?

LCEF is the Lutheran Church Extension Fund, a unique ministry-through-investment organization that offers Lutheran Church—Missouri Synod members the opportunity to invest their money, earn interest, and help build churches and schools at the same time.

Investments in LCEF serve a dual purpose: to earn a fair rate of return for investors and to provide low-cost loans and services to LCMS ministries, helping them spread the Good News of Jesus. Your dollars (invested or gifted) also earn the “ministry dividend,” the return you receive knowing that your dollars are helping ministries support the Great Commission.

God has blessed our efforts, and today, LCEF’s assets exceed \$1.6 billion. We are thankful for God’s blessings on the ministry of Church Extension and for those who support LCEF with prayers, encouragement, and the resources given to them by God.





## Why should I invest in LCEF?

When you invest with LCEF, you invest in the mission and ministry of Church Extension. While providing financial opportunities for you, your LCEF investments also provide spiritual

opportunities for LCMS organizations wanting to preach and teach the Gospel of Jesus Christ.

Investing a portion of God's blessings with LCEF helps build churches, schools, childcare centers, new mission starts, and other LCMS ministries. These dollars support the Lord's work, with the expressed goal of expanding His Kingdom.

When you invest in LCEF, your dollars earn interest, but your true investment is in helping others.

## Your personal investment strategy

LCEF investments have a place in your personal investment plan! Financial planners recommend a proper balance of investments depending on the age of the investor, risk acceptance, objectives, and other variables. A common recommendation may be 65 percent stocks and mutual funds, 20 percent bonds or notes, and 15 percent cash/short-term assets. LCEF investments fit well in this mix of cash/short-term assets, allowing you to put your money to work for you and the Church at the same time.



***Include LCEF in Your Personal Investment Plan***

# Serving the Entire Lutheran Church— Missouri Synod

## LCEF Investment Products

- StewardAccount®
- Dedicated Certificates
- Term Notes—Fixed or Floating Rates
- Family Emergency StewardAccount®
- Congregational Investments
- Individual Retirement Accounts (IRAs)
- HSA FlexPlus Certificates



## LCEF Loans

- **Low-Cost Construction Loans:** Affordable building and expansion opportunities for churches, schools, and other LCMS entities
- **Specialized Ministry Loans:** Below-market rates for urban/ethnic ministries
- **World Ministry Loans:** Financing for LCMS ministries worldwide
- **Rostered Church Worker Loans\*:** Affordable loan options for those who serve our Lord and the many LCMS organizations

\* Available to qualified applicants in approved states.

## LCEF Services

- Demographic Services
- Strategic Ministry Planning
- Capital Funding Services
- Gift Planning Services
- Architectural Advisors
- Laborers For Christ
- Internet Access to Investment and Loan Information (*MyAccount*)
- Electronic Offering, Tuition Payment, and Donation Programs (*Joyful Response*®)

# Easy Access to Your LCEF Invested Dollars



Comparable to a money market account with many additional benefits and features, our StewardAccount\* offers:

- Tiered interest rates that rise as your balance grows; rates are adjusted monthly.
- Interest compounded and paid monthly.
- Monthly account statements.
- Electronic investments.
- No annual membership or monthly fees.
- Minimum opening deposit of only \$100.
- Check writing privileges:
  - Minimum amount per check of \$250.
  - Unlimited number of checks per month.
  - First order of checks **free**.
- ATM/VISA® Check Card (optional):
  - Works like plastic check; no line of credit.
  - Worldwide acceptance (wherever VISA debit cards are accepted).
  - ATM access to cash.
  - No maintenance fees.
  - Card purchases (not requiring PIN) generate revenue for LCMS world ministries.
- Electronic funds transfer (EFT) capabilities:
  - Electronic payment option (automated bill payments, church contributions and/or school tuition payments).
  - No fees for EFTs to or from StewardAccount.
- Wire Transfers:
  - No fees for wire transfers greater than \$5,000.
  - Less than \$5,000 transferred incurs \$15 fee.



\* LCEF StewardAccount access features provided through UMB Bank, n.a.

# Investment Opportunities

## Dedicated Certificate

- \$100 minimum to open\*
- Interest rates rise as balance grows
- Unlimited deposits; penalty-free withdrawals
- Interest compounds quarterly

\* Minimum deposit of \$10 for custodial investments.



## Term Notes

- Fixed-Rate Notes
  - Rates remain unchanged for term of note
  - 6-month, 9-month, 1-year, 18-month, 2-year, 3-year, 5-year, 6- to 20-year periods
  - \$500 minimum to open
- Floating-Rate Notes
  - Rates are adjusted monthly
  - 30-month and 60-month periods
  - \$100 minimum to open
  - Accepts additional investments of \$25 or greater

## Family Emergency StewardAccount<sup>®</sup>

*Set aside funds for the unexpected and unplanned expense, while earning competitive market rates.*

- \$25 minimum to open
- Rates are adjusted monthly
- \$25 minimum monthly deposit until the investment balance reaches \$10,000
- Check writing privileges
  - Minimum amount per check of \$250
  - Limit of 12 checks per calendar year



## Individual Retirement Accounts (IRAs)

Whether you're planning for retirement or a family member's education, an IRA may be the perfect investment vehicle for you.

### ■ Traditional IRA

- Contributions are tax-deductible
- Taxes due when funds withdrawn
- Minimum distributions required at age 70½

### ■ Roth IRA

- Contributions are nondeductible
- Tax-free distributions if part of a qualified withdrawal
- No minimum distributions required at age 70½

### ■ Coverdell Education Savings Account

- Contributions are nondeductible
- Tax-free withdrawals if used for qualified elementary, secondary, or higher education costs
- Parochial schools qualify
- Contributions do not affect eligibility for other IRAs

## FlexPlus HSA

If you have a high-deductible health plan (HDHP), LCEF has the HSA for you.

- Tiered interest rate grows with balance
- Easy access checks; optional debit card
- Low annual fee of \$25





## ***MyAccount***

*Enjoy the ease and convenience of accessing your LCEF information from your home, your office, your laptop—anywhere you have Internet access.*

- Secure, convenient, 24-hour link to authorized LCEF investments and loans
- View balances and history (*from date MyAccount opened*)
- Request funds transfers
- Initiate wire transfers
- Order checks and deposit slips
- Send secure e-mails to LCEF

## ***Joyful Response® Program***

*A free electronic stewardship opportunity for LCMS organizations and members allowing an easy and convenient method to electronically deposit offerings, tuition payments, and donations.*

- Electronic Offering Program
- Electronic Tuition Payment Program
- Electronic Donation Program
  - Eliminates the time and expense of writing checks
  - Benefits your church, school, or any LCMS ministry by improving cash flow and reducing costs
  - Assists you in practicing good stewardship



# Services for Lutheran Church—Missouri Synod Congregations, Members, and Agencies

## Loan Services

*Lending a Helping Hand in the Loan Process*

- Building construction and expansion
- Rostered church worker direct housing\*
- Rostered church worker home equity\*
- Rostered church worker debt consolidation\*

*\*Available to qualified applicants in approved states.*

## Demographic Resources

*Helping Ministries Reach Communities*

- Community data for defining your mission
  1. Population and religious survey studies
  2. Membership profiles
- Mailing list and direct marketing services for reaching your community

## Strategic Ministry Planning

*Going to God with “Empty Hands”*

- Asking God to reveal His calling and accomplish His plan for you and your congregation
  1. A faith-based process
  2. Fully participatory
  3. Focuses, motivates, mobilizes
- Workshops for “equipping the saints” for action

## Architectural Advisory Committee

*Offering Design and Project Planning Advice*

- Free advice from Lutheran architects and liturgical artists
- Site capacity/needs analysis reports

## Capital Funding Services

*The Capital Fund-Raising Arm of the LCMS*

- Capital campaigns for new construction, relocation, or debt retirement

- Annual giving programs to support ongoing church ministry
- Campaign readiness studies to test attitudes and financial support
- Development Office planning and assistance

## **Laborers For Christ**

### *Building for Eternity*

- Dedicated Christians volunteering their retirement time to help others build worship facilities
- Regional consultants, preconstruction coordinators, project managers, and Laborers

## **Gift Planning Services**

### *Including the Ministry of the Church in Your Charitable Estate Plan*

- Free service to LCEF investors in conjunction with the LCMS Foundation
- Achieve personal financial goals while including a ministry of your choice in your estate plan
- Gifted dollars to LCEF help lower interest rates on our loans, allowing ministries to do more for His Kingdom

**For more information  
on LCEF services offered to LCMS  
organizations and individuals,  
call 1-800-843-5233.**



# MISSION STATEMENT

**To support the Church in fulfilling  
its mission of sharing the Gospel  
of Jesus Christ by being a  
Christ-centered servant partner  
of the LCMS, ensuring that funds  
and services are available  
now and in the future.**



## **Lutheran Church Extension Fund**

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**1-800-843-5233**

**[www.lcef.org](http://www.lcef.org)**

Neither the Lutheran Church Extension Fund nor its representatives give legal, accounting, or tax advice. We suggest that you consult with your tax advisor as to the applicability of this information to your own situation.

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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. The offer is made solely by LCEF's Offering Circular. Investors should carefully read the Offering Circular, which more fully describes associated risks.