

LCEF

Life is full of surprises—
some of them costly.

Is your family prepared
for those “rainy” days?



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A key component of any successful investment strategy is to prepare for financial emergencies. Whatever your investment goal, it is important to set aside funds that you can use for the unexpected. Financial planners often suggest a “rainy day” or emergency balance equal to three to six months of normal living expenses.



The Lutheran Church Extension Fund (LCEF) offers a Family Emergency StewardAccount,[®] making it easy to put money away for a “rainy” day. This investment, which pays attractive rates, can be started with as little as \$25 and provides limited check-writing privileges for those unexpected emergencies. A maximum number of 12 checks per year can be written for a minimum of \$250 each.

Preparing for the unexpected requires a commitment to putting money away consistently, and then drawing upon it only for true emergencies. LCEF makes it easy through a monthly electronic investment feature (required

*Is your family prepared
for life's surprises?*

*Consider opening an
LCEF Family Emergency
StewardAccount today.*

minimum monthly investment of \$25 until the balance reaches \$10,000). By investing a regular amount each month, you will accumulate funds steadily, adding to your Family Emergency StewardAccount before you spend on other items.

For more information, visit www.lcef.org or contact an LCEF Information Representative at 1-800-843-5233.



Lutheran Church Extension Fund

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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.

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