

## Your investments with LCEF help make LCMS ministry happen.

Over the last 40 years, our investors have made it possible for Lutheran Church Extension Fund (LCEF) to support the work of tens of thousands of Lutheran Church—Missouri Synod individuals and ministries through loans and ministry support services.

### BENEFITS AND FEATURES

- 4% fixed rate
- \$500 minimum to open
- 40-month term note
- \$40,000 maximum per note
- Limit one per tax ID
- New money only

When you invest with Lutheran Church Extension Fund, you'll join over 60,000 investors who have discovered the joy of helping and supporting ministry work.

To meet future loan demand and help support growing ministry opportunities, we need to raise an additional \$100 million. Which is why we invite you to a special, **limited-time** investment opportunity: our 40-month 40th anniversary note at 4%.

Visit [lcef.org/40month](http://lcef.org/40month)  
or call **800-843-5233** to learn more.



Photo Caption: Students play on the playground with their teacher at Our Savior Lutheran Preschool in St. Charles, Mo. Our Savior is renovating their Early Childhood Center with an LCEF loan.

\*Rates as of Oct. 2018. Limited-time offer. Visit [lcef.org](http://lcef.org) for details.

**Investment Certification:** "I" and "my" refer to all applicants, whether one or more. I am of legal age and have received a current Offering Circular of the Lutheran Church Extension Fund—Missouri Synod. Prior to receipt of the Offering Circular, I was a member of, contributor to, or participant in The Lutheran Church—Missouri Synod or any district or other program, activity, or organization that constitutes a part of the Synod or any of its districts, or I was an ancestor, descendant, or successor in interest to such person.

Under penalties of perjury, I certify: 1. The Social Security or Tax ID Number shown on this application is correct. 2. I am either exempt from withholding or otherwise not subject to backup withholding. The IRS has not notified me that part of my dividend and interest is to be withheld as a result of my failure to report all dividend and interest income. Please draw an "X" through this paragraph if you ARE subject to backup withholding. 3. I am a U.S. person (including a U.S. resident alien).

Note: Due to Internal Revenue Service regulations, LCEF cannot record your investment until your Taxpayer Identification Number is provided and the certification signed. The IRS does not require your consent to any provisions of this application other than the certifications required to avoid backup withholding.

Now for a Limited-Time  
**40-MONTH NOTE AT 4%**  
Leading the Way to 40 More Years



**Please read and check the appropriate box.**

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.

- I have received or reviewed the current Offering Circular.
- I agree to promptly visit [lcef.org](http://lcef.org) and review the Offering Circular.
- Please mail me a copy of the Offering Circular.

If the third box is checked or no box is checked, an Offering Circular will be mailed to your address. Also, if the second or third box is checked or no box is checked, your investment will not be completed until five business days after we receive your application and you may redeem your investment free of any applicable penalties if you notify us within 20 days after our receipt of your application.

**Complete the application and mail it along with your check to LCEF at:  
PO Box 229009, St. Louis, Missouri 63122-9009.**

**1 Investment Ownership**  
Choose Either **A. Sole/Joint** or **B. Trust**

**A. Sole/Joint** Must be at least 18 years old. One or more owners with full rights of survivorship and not tenants in common. Interest is reported to the IRS using the Social Security number of the first owner listed.

1. \_\_\_\_\_  
Name

\_\_\_\_\_  
Social Security Number                      Date of Birth

\_\_\_\_\_  
Street

\_\_\_\_\_  
City/State                                      ZIP Code

\_\_\_\_\_  
Email\*

\_\_\_\_\_  
Home Phone                                      Mobile Phone

2. \_\_\_\_\_  
Name

\_\_\_\_\_  
Social Security Number                      Date of Birth

\_\_\_\_\_  
Street

\_\_\_\_\_  
City/State                                      ZIP Code

\_\_\_\_\_  
Email\*

\_\_\_\_\_  
Home Phone                                      Mobile Phone

**B. Trust**                      Must send LCEF Trust Certification form,  
available at [lcef.org](http://lcef.org) or by calling 800-843-5233.

\_\_\_\_\_  
Name of Trust

\_\_\_\_\_  
Social Security Number/TIN

**2 40-Month Term Note at 4%**  
Minimum \$500. Maximum \$40,000.  
Limit one per tax ID. New money only.

\$ \_\_\_\_\_

**4 Member Congregation**

\_\_\_\_\_  
Your Member Congregation                      City/State

**5 Signature**  
Must be signed by all owners.

By signing this application, you agree to the certification statements listed in **Investment Certification on back**.

\_\_\_\_\_  
Signature of Primary Owner or Trustee                      Date

\_\_\_\_\_  
Mother's Maiden Name

\_\_\_\_\_  
Signature of Joint Owner or Trustee                      Date

\_\_\_\_\_  
Mother's Maiden Name

CODE 04

**ABOUT BENEFICIARIES**

Ensure your assets are given to the person or ministry of your choice. To designate beneficiaries, you must complete a Beneficiary Designation Form found at [lcef.org](http://lcef.org).