# Let’s keep the kingdom growing, together.

## There’s never been a better time to join us.

We’re welcoming first-time LCEF investors with a special 5.25% fixed rate for 14 months. Start your investment journey with a competitive rate and a purpose that reaches far beyond your account.

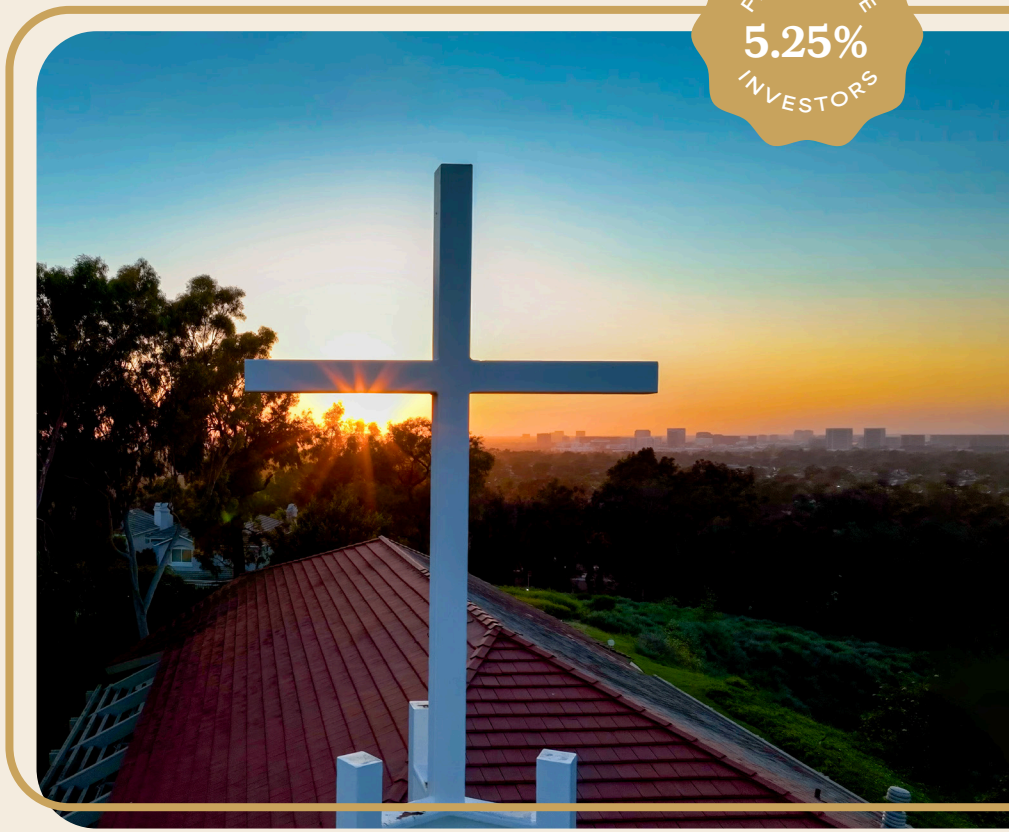
- ☑ Competitive 5.25% fixed interest rate
- ☑ 14-month term ideal for shorter-term financial goals
- ☑ Minimum investment of $500, maximum investment of $100,000

**Apply online at lcef.org/new or fill out the application inside.**

## Your investment makes a difference

See how LCEF investments fuel kingdom work across the country at lcef.org/MinistryMap.




NEW INVESTOR EXCLUSIVE

# 5.25% Welcome Rate

**If you’re new here, this offer is just for you.**

Your investment makes a difference. Investors just like you help fuel ministries throughout The Lutheran Church–Missouri Synod (LCMS). Your support makes mission-critical work possible.

**Apply online at lcef.org/new or fill out the application inside.**

LUTHERAN CHURCH EXTENSION FUND

1126A138

**Apply online at lcef.org/new**
or complete this form and mail it to
Lutheran Church Extension Fund, PO Box 229009, St. Louis, MO 63122-9009

LUTHERAN CHURCH EXTENSION FUND

# 14-Month Term Note Investment Application

Please complete this form and send back to LCEF via email at **request@lcef.org** or by mailing to the address listed at the top of this form. To apply online, visit **lcef.org/new**. Before finalizing your investment application, please review LCEF's current Offering Circular by visiting LCEF's website at **lcef.org/offering-circular**. If you prefer to receive the Offering Circular via email or postal mail, please contact LCEF.

## STEP 1: Choose Your Investment Ownership

**Choose (A.) or (B.) (please print)**

____ **(A.) Sole or Joint Owners** (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).

Name of Primary or Sole Owner | Social Security Number | Date of Birth

Street | City, State | ZIP

Phone | Email

Name of Joint Owner (if applicable) | Social Security Number | Date of Birth

Street | City, State | ZIP

Phone | Email

____ **(B.) Trust/Estate** (Trusts must send LCEF Trust Certification form, available at **lcef.org/forms** or by calling LCEF).

Name of Trust/Estate | Social Security Number/TIN

Street | City, State | ZIP

Phone | Email

## STEP 2: Investment Amount

**Term Note, Fixed Rate for 14 months** (Minimum $500, Maximum $100,000) .....$_____

## STEP 3: Signature

All owners must sign. By signing this application, you agree to the certification statements listed in Investment Certification in step 6.

Signature of Joint Owner, Executor or Trustee | Date | Mother's Maiden Name

Signature of Joint Owner, Executor or Trustee | Date | Mother's Maiden Name

***Electronic Delivery Agreement for LCEF's Offering Circular (Please check the box.)**

☐ In lieu of receiving a mailed copy of the Offering Circular, I request LCEF to send to my household, via email, notification that the Offering Circular and Annual Report are available for review on LCEF's website. I understand I may revoke this request at any time or change the delivery address by contacting LCEF.

## STEP 4: Member Congregation

Your Member Congregation | City | State

## STEP 5: Interest payment and electronic investment

**Interest Payment Options**

*Please check one method of interest payment:*

____ Let interest accumulate in this investment.

____ Transfer interest to my existing LCEF investment account #_____

____ Transfer interest to my external financial institution **(void check required).**

____ Send the interest monthly ____ Send the interest quarterly (not available on All Access Accounts)

ATTACH VOIDED CHECK HERE

## STEP 6: Investment Certification

- I am of legal age and have received a current Offering Circular of 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 (LCMS) 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. **Unless otherwise prohibited by a state, by signing this application, I consent and "opt-in" to automatic renewals of my investments as more particularly described in the Maturities section of the Offering Circular. For Pennsylvania residents only: by signing this application, I agree that I was advised of the right of withdrawal described in the Offering Circular.**
- All information provided is true and correct.
- I agree that the electronic feature(s) selected in STEP 5 will remain in effect until revoked in writing, and that the origination of automated clearinghouse (ACH) transactions to my investment must comply with the provisions of U.S. law.
- I authorize LCEF to initiate any correcting debit or credit that may be necessary.
- I acknowledge and agree to the Fee Schedule available at **lcef.org/forms.**
- By providing a telephone number, including a wireless number, on this investment application, I authorize LCEF and those acting on its behalf to contact me at that number, by automated, prerecorded or artificial voice calls or texts, for non-marketing communications relating to my investment account including, without limitation, payments, redemptions, tax matters, security issues, unclaimed property and other account-servicing matters. I understand that I may revoke this consent at any time by calling LCEF at 800-843-5233 or by any other reasonable method.

**LCEF is a nonprofit religious organization; therefore, LCEF Investments are not FDIC insured, are not a federally insured savings or deposit account or insured by any state or federal agency.** 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. Investors should carefully read the Offering Circular, which more fully describes associated risks. Rates as of November 2026. Balance restrictions apply. Rates subject to change. Visit lcef.org for details.

**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 above certification signed. The IRS does not require your consent to any provisions of this application other than the certifications required to avoid backup withholding.

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/forms**.