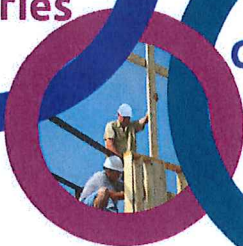


**You + LCEF =
Empowered
Ministries**

**ConnectPLUS
for NEW
Investors**



ConnectPLUS Term Note

ConnectPLUS is for the new LCEF investor who wants to experience the over-and-above reward of supporting LCMS ministries—ultimately helping to expand the kingdom of God. Realize not only the financial benefits that LCEF offers, but start a new relationship with LCEF, the financial arm of The Lutheran Church—Missouri Synod.

Features of ConnectPLUS:

Open with a minimum of \$500.

Earn a fixed rate on the first \$5,000 (principal & interest) during the two-year term.

Balance above \$5,000 earns second-tier fixed rate.

Additional investments of \$25 or more allowed during the term.

Available to new* LCEF investors only; one account per investor.

At the end of the term, the funds remain yours to re-invest or redeem.

Interest compounded and paid quarterly (March, June, September, December).

LCEF offers term notes with a 20-day grace period at maturity. Should you need to make a change to the amount or length of the investment term, you have 20 calendar days after the maturity date to do so without incurring a penalty.

* ConnectPLUS is available to individuals 18 and older who have not had an LCEF investment in the past 24 months. ConnectPLUS term note is not available to investors in Ohio and Pennsylvania. Offer subject to change.

For complete disclosure information about LCEF, see the [Offering Circular](#) or request a copy by calling 800-843-5233.

Fees may be charged for customer-initiated special service requests.