



**Wish You Had
a Ministry
Partner?**

2%
fixed rate
2-year term

2.5%
fixed rate
4-year term

With
PartnerPLUS
from LCEF,
you do.

PartnerPLUS Term Note

A game of chess is better with a partner. And so is your ministry. Thankfully, with Lutheran Church Extension Fund (LCEF), you have a ministry partner while meeting your unique financial needs. Lutheran Church—Missouri Synod (LCMS) ministries are poised to build more relationships and energize more believers. Empower the positive influence ministries and rostered church workers have on their communities and invest in LCEF's new PartnerPLUS term note.

Benefits and features include:

Low minimum \$500 to start

No transfers from other LCEF investments

Competitive fixed rate of 2% on two-year notes or 2.5% on four-year notes

Balance over \$25,000 earns second-tier fixed rate of 1%

Additional funds can be added at any time (\$25 minimum)

IRA investments allowed

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

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

Offer available for a limited time only

One account per investor

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.

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.