



### Suggested Newsletter Stories/Bulletin Notes

You may choose to use one of these short features in your newsletter or bulletins.

#### **LCEF: Something for Everyone**

For all the unique characteristics of each generation, there are also areas of common interest. For example, check out who's on Facebook these days!

**60 percent** of adults ages 50–64 years old that are online, stay connected by using Facebook. Compare that to **79 percent** from the 30–49 age group and **84 percent** of adults 18–29 years of age\*.

When it comes to your financial needs, Lutheran Church Extension Fund (LCEF) offers investments for everyone from babies to grandparents.

No matter your age, you'll have this in common: helping to share the Gospel, saving for the future, and using your blessings wisely through your LCEF investments.

Invest today! For rates and details, visit [lcef.org](http://lcef.org) or call 800-843-5233.

*\* According to a December 2013 Pew Research study.*

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. StewardAccount access features are offered through UMB Bank n.a. The StewardAccount is not available in South Carolina. The Family Emergency StewardAccount is known as the Family StewardAccount in the State of Ohio.

**Accomplish Your Ministry and Financial Goals with LCEF**

Share the Gospel, save for the future and use your blessings wisely. All accomplished in one place.

Your Lutheran Church Extension Fund (LCEF) investment earns a competitive interest rate while making funds and ministry support services available for ministries and rostered church workers of The Lutheran Church—Missouri Synod (LCMS).

Through the dollars invested by more than 50,000 individuals, congregations, schools, organizations and businesses, capital and resources specific for the unique needs of the LCMS are available now and for future generations.

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### **What's Your Reason for Investing in the Church?**

Lutheran Church Extension Fund (LCEF) investors know they can invest for retirement, everyday needs and emergencies, all while supporting worship opportunities and Christian development.

So why aren't you an investor yet? There are a variety of reasons to join us, such as:

- You can meet your financial goals with the interest-bearing StewardAccount<sup>®</sup>, enjoying convenient access through checks, debit card and online options.
- You can invest with LCEF for school expenses or retirement with the peace of mind that your dollars are empowering ministry.
- You can invest to reach your goals while directly boosting the financial well-being of our ministry servants when they need it most. Investments enable LCEF to make custom loans to pastors and other rostered church workers.

At the heart of your decision, no matter the reason, is your wish to empower

ministries and keep them vital. Visit [lcef.org](http://lcef.org) or call 800-843-5233 for details and rates.

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### **Skip the Envelope!**

Your members and school families can fulfill their tithing and tuition commitments easily and electronically with Joyful Response<sup>®</sup>, Lutheran Church Extension Fund's free stewardship service.

As an organization, you can receive funds efficiently and predictably, avoiding seasonal drops in contributions. Members enjoy the ease and convenience of not writing checks.

Find out more at [lcef.org](http://lcef.org) or call 800-843-5233. (Ask about Joyful Response for LWML mites too!)

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### **Your IRA Works for Others Now, for You Later**

Have you ever considered how your IRA money could be at work right now, even if you are not yet retired and taking distributions?

By investing your IRA through LCEF, you will help make funds available to churches, schools, camps, and other organizations of The Lutheran Church—Missouri Synod (LCMS) as they become established, expand or renovate facilities, and reach out to more people in need of the Good News.

An IRA invested in LCEF earns you a competitive interest rate while earning the “ministry dividend.” To see how your IRA can empower ministries in Kingdom work, visit [lcef.org](http://lcef.org).

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### **Everyday Transactions. Eternal Benefits.**

A busy lifestyle doesn't mean you can't complete daily tasks with the Lord's work in mind. A StewardAccount<sup>®</sup> through Lutheran Church Extension Fund (LCEF) offers you a way to conduct everyday financial transactions that benefit ministries of The Lutheran Church—Missouri Synod. LCEF is a source of capital funding, offering ministries worldwide a place to borrow at interest rates and terms that suit their situation.

#### **StewardAccount Features:**

- Minimum \$100 investment to open account.
- Accessible via checks, debit card, online banking e-statements
- Interest compounded and paid monthly.
- No monthly maintenance or membership fees.

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### **Bible Verses**

*“But grace was given to each one of us according to the measure of Christ's gift.”*  
— Eph. 4:7

*“For we are God's fellow workers. You are God's field, God's building.”* — 1 Cor.  
3:9

*“...those who receive the abundance of grace and the free gift of righteousness reign in life through the one man Jesus Christ.”*— Romans 5:17

*“Offer right sacrifices, and put your trust in the Lord.”* — Psalm 4:5

### **Talking Points**

The goal is to cover one point in every call.

1. Focus of the month: Investments mean more with LCEF.
2. We empower ministries as they strive to build the Kingdom.
3. We are an exceptional provider of financial resources and related ministry support.
4. Our partnership becomes an investment in your faith community.