



# Lutheran Church Extension Fund

› where investments build ministry

# District News

November 2016

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Are You  
Saving Enough  
to Retire  
Comfortably?

### **Are You Saving Enough to Retire Comfortably?**

Saving for your retirement is the most important financial goal you'll ever make. Why not make it with someone who shares your Lutheran values.

Lutheran Church Extension Fund's (LCEF) Individual Retirement Accounts can help. You have two types of IRAs to choose from:

- Traditional IRA. Unlike retirement plans that require you to work a certain number of years before the funds are yours, a Traditional IRA is 100% yours from the beginning. You may make withdrawals at any time. Note that withdrawals before age 59½ are currently subject to a 10% IRS penalty. Contributions are tax deductible.\*
- Roth IRA. Under certain situations, distributions are tax-free after five years. Contribution limits depend on your income and other IRA investments made during the year. Minimum distributions are not required at age 70½. Contributions grow tax free.\*

To learn more about LCEF's Traditional or Roth IRA, call us at 800-843-5233.

\* Contact your tax advisor for more information.

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. Neither LCEF nor its representatives give legal, accounting or tax advice. Consult a tax advisor as to the applicability of this information to your own situation. UMB Bank n.a. serves as the custodian of the LCEF IRA program.

## How to Gracefully Increase Congregational Giving



Lutheran Church Extension Fund's (LCEF) Consecrated Stewards program is a uniquely Lutheran perspective on creating Christian stewards in your congregation.

Over 620 congregations have completed the Consecrated Stewards program with an average increase of giving between 15% and 30%.\*

Other benefits include:

- Minimal time commitment. The program takes just four weeks to complete.
- The congregation is not required to attend additional meetings since the commitment process is tied to the Sunday morning act of worship.
- Can be used at any time throughout the year.
- Includes Lutheran Bible study materials and sermon outlines.
- Includes publicity and communication aids like posters, bulletin inserts and emails.
- Offers guidance for anyone who wants to share their stewardship journey story (this is an important and powerful component of the program).
- You'll work with an LCEF-trained and certified Guest Leader who supports and guides you through the program.
- And more.

\* Individual results vary. Increases in amounts committed to annual envelope giving typically range between 15% and 35%. A congregation's results could be greater or lesser. LCEF cannot guarantee results in a Consecrated Stewards program or the fulfillment of member commitments. Success depends upon the cooperation and participation of congregation members.

## NOVEMBER 2016 INVESTMENT INTEREST RATES

StewardAccount®—Individuals				ConnectPLUS Two-Year Term Note							
		Min. Investment	Rate	APY	(for new investors, 18 and older)						
Term		Investment	Rate	APY	(for new investors, 18 and older)						
Less than \$1,000		\$100	0.375%	0.376%	2-year						
\$1,000 and less than \$5,000		\$1,000	0.500%	0.501%	Over \$5,000						
\$5,000 and less than \$10,000		\$5,000	0.625%	0.627%	2-year						
\$10,000 and more		\$10,000	0.875%	0.879%	4-year						
Family Emergency StewardAccount											
Min. Investment		Rate	APY	(for new money)							
\$25		1.000%	1.005%	2-year							
Required minimum monthly investment of \$25 until the balance reaches \$10,000.											
Floating-Term Notes											
Term		Min. Investment	Rate	APY	Min. Investment						
2½-year (30 month)		\$100	1.000%	1.004%	\$25 to \$1,000						
5-year (60 month)		\$100	1.250%	1.256%	\$1,000 and more						
Portion of balance > \$1,000 earns second tier rate.											

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