



To apply online, visit lcef.org/ApplyOnline. If you wish to mail in your application, please include your check and mail to the address listed on the bottom of this form.

1

Investor Information Interest is reported to the IRS using the minor's Social Security number.

Minor

Name		Date of Birth	
Social Security Number		Phone	
Email			
Address	City	State	ZIP

Custodian

Name		Date of Birth	
Social Security Number		Phone	
Email			
Address	City	State	ZIP

Successor Custodian

Name		Date of Birth	
Social Security Number		Phone	
Address			
Address	City	State	ZIP

As a Custodial Certificate for Minor, the initial and all subsequent investments are irrevocable and will be established under and subject to the Missouri Transfers to Minors law. Accounts will be titled in the names of [minor name/custodian name] MUTMA.

2

Join the Y.I. Club

Y.I. StewardAccount® (Minimum \$25) **Opening Amount \$** _____

Options: Checks (Available to custodian only) Visa® Debit Card - Custodian
 Visa Debit Card - Minor as authorized user (Must be at least 16 years old)
 MyAccount access for minor (Must be at least 16 years old)

Username Option 1. _____ 2. _____ 3. _____

Other investment options for young investors - not eligible for Y.I. StewardAccount features:

Term Note, Floating Rate (Minimum \$100) Opening Amount \$ _____
Select Term: Months - Enter 30 or 60

Term Note, Fixed Rate (Minimum \$500) Opening Amount \$ _____
Select Term: Months - Enter 6 or 18
Select Term: Year(s) - Enter 1, 2, 3, 4 or 5

Dedicated Certificate (Minimum \$25) Opening Amount \$ _____

Visit lcef.org/rates for current rates by duration.

3 Signatures

By signing this application, I agree to the certification statements listed in #6 - Investment Certification.

_____	_____	_____
Custodian's Signature	Date	Mother's Maiden Name
_____	_____	_____
Successor Custodian's Signature	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.

4 Member Congregation

_____	_____	_____
Your Member Congregation	City	State

5 Interest Payment and Electronic Investment

Interest Payment Information

- Y.I. StewardAccount - interest will be paid monthly and added to the principal.
- Dedicated Certificate and Term Notes - interest will be paid quarterly and added to the principal.

Electronic Investment Option (Fixed-rate term notes do not accept deposits.)

I authorize LCEF to initiate withdrawals in the amount of \$_____ from the checking account described below for credit to the minor's new LCEF investment.

Monthly frequency:
___ 1st & 15th ___ Once a month (indicate date): _____

Financial Institution: _____

Account Number: _____

ATTACH VOIDED CHECK HERE.

6 Investment Certification *"I" refers to Custodian and Successor Custodian.*

- 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 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 #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.

Additional StewardAccount Provisions:

- I agree to the terms and conditions of the Check-Writing Agreement, and if selected, the Visa Debit Card Agreement. Both agreements are available at lcef.org/forms.
- I authorize LCEF to accept any order of redemption received from me.
- If I selected the Visa Debit Card or have designated the Minor as an Authorized User, I authorize LCEF to accept such order of redemption.

***Please read and check the appropriate box.**

LCEF is a nonprofit religious organization; therefore, LCEF investments are not FDIC-insured 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 are offered through UMB Bank n.a. StewardAccount products are not available to investors in South Carolina.

- I have received or reviewed the current Offering Circular.
- I agree to promptly visit **lcef.org** and review the Offering Circular.
- Please mail me a copy of the Offering Circular.

If the third box is checked or no box is checked, an Offering Circular will be mailed to your address. Also, if the second or third box is checked or no box is checked, your investment will not be completed until five business days after we receive your application.

Under penalties of perjury, I certify:

1. All Social Security numbers shown on this application are correct.
2. The minor is either exempt from withholding or otherwise not subject to backup withholding. The IRS has not notified the minor that part of the dividend and interest is to be withheld as a result of the minor's failure to report all dividend and interest income. (Please draw an "X" through this paragraph if the minor is subject to backup withholding.)
3. The minor and I are U.S. persons (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.