HIGH SCHOOL SENIOR

Scholarship Opportunity

High school seniors who have a Young Investors StewardAccount® with Lutheran Church Extension Fund (LCEF) are eligible to apply for the Take Heart Scholarship. Answer this question, and you could **receive up to $3,000**:

Other than Jesus, which person in the Bible would you love to talk with?



TAKE HEART SCHOLARSHIP

- Recipients awarded up to $3,000
- Apply by May 1, 2026
- **Visit lcef.org/scholarship**

LUTHERAN CHURCH EXTENSION FUND

LCEF is a nonprofit religious organization; therefore, LCEF Investments are not FDIC insured, are not a federally insured savings or deposit account or insured by any state or federal agency. 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 products are not available to investors in South Carolina. StewardAccount access features are offered through UMB Bank n.a. The recipients of this scholarship award will be notified by LCEF. Funds are awarded to be used to defray expenses for tuition, books, laboratory expenses and/or related educated expenditures. The award amount will be deposited into the student's LCEF investment. Any amount awarded will be taxable as ordinary income to the recipient to the extent it is not used for "qualified tuition and related expenses" under Section 117 of the Internal Revenue Code. Some expenses, such as room and board, will not qualify. The recipient should consult with his or her tax advisor regarding what expenses are "qualified tuition and related expenses" and to determine whether any part of the award will be taxable. If the recipient misrepresents any information, LCEF reserves the right to revoke the scholarship.