

Beneficiary Designation Instructions:

This form allows the owner(s) of investment(s) issued by Lutheran Church Extension Fund–Missouri Synod (LCEF) and owner(s) of Investment(s) issued by any Synod District Church Extension Fund (CEF) that are now assumed obligations of LCEF, to transfer the Investment(s) to other individuals and/or organizations of The Lutheran Church–Missouri Synod as beneficiaries who will receive the property upon the death of the owner(s).

- It is important that you provide all requested personal information about your beneficiaries. LCEF will attempt to locate your beneficiaries based on that information.
- You, as owner(s), may designate one or more beneficiaries to whom your Investment(s) will be transferred upon your death (or the death of the last surviving owner).
- If you are married and designate someone other than your spouse as your sole primary beneficiary, your spouse must sign the “Spousal Consent” section on the front of this document.
- If a trust is named as a designated beneficiary, you must attach a copy of the LCEF Trust Certification available at **lcef.org/forms**.
- If you wish to name more than five beneficiaries, contact LCEF by calling 800-843-5233.
- Beneficiaries may be changed or revoked by you, the owner(s), at any time. Naming beneficiaries does not affect your right to interest payments or to redeem the Investment(s) at maturity.
- Investments with beneficiaries will include the phrases, Payable on Death Beneficiaries, No LDPS, as joint tenants with right of survivorship (as JTWRROS).

The use of the phrase “No LDPS” (no lineal descendant per stirpes) means that if a named beneficiary does not survive the account owner(s), their share of the proceeds passes to the other surviving beneficiary(ies) in the proportion that the surviving beneficiaries’ designated shares bear to each other. If all named beneficiaries predecease the account owner(s), the proceeds will transfer to the estate of the last surviving owner.

- This form will not be effective until it is signed by all owners of the Investment(s).