Lutheran Church Extension Fund
› where investments build ministry

825

Ages 0–18

Young Investors Application

1 Investor Information

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

Minor

Name: _____ Date of Birth: _____

Social Security Number: _____ Home Phone: _____

*Email Address: _____ Cell Phone: _____

Address: _____
Street City State ZIP

Custodian

Name: _____ Date of Birth: _____

Social Security Number: _____ Home Phone: _____

*Email Address: _____ Cell Phone: _____

Address: _____
Street City State ZIP

Successor Custodian

Name: _____ Date of Birth: _____

Social Security Number: _____ Home Phone: _____

Address: _____
Street 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 Y.I. Club Member (Must be at least 16 years old)
Username Option 1. _____ 2. _____ 3. _____

Other investment options for young investors–not eligible for Y.I. Club 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: ___ Year(s) – Enter 1, 2, 3, 4 or 5

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

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

Attach Void Check Here.

Interest Payment Information

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

6 Investment Certification

"I" refers to Custodian and Successor Custodian.

- I am of legal age and have received a current Offering Circular of the 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 agree that LCEF reserves the right to assess maintenance fees.

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/agreements**.
- 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.

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.

LCEF
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