



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 subject to the Uniform Gift to Minors Act or Uniform Transfer to Minors Act under the state designated in the minor's mailing address. Accounts will be titled in the names of [minor name/custodian name] CUGMA.

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 (Must be at least 16 years old)



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: _____ Months - Enter 6, 9 or 18

_____ 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.

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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.
- 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 ____ 15th & last day of month ____ Once a month (indicate date): _____
- Financial Institution: _____
- Account Number: _____

Attach Void 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 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. **(For Pennsylvania residents only:** By signing this application, I acknowledge that I was advised of the right of redemption 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 Checkwriting Agreement, and if selected, the Visa Debit Card Agreement, both of which are described in the Offering Circular.
- I authorize LCEF to accept any order of redemption received from me.
- If I selected the Visa Debit Card (custodian and/or Minor), 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.

