



LACE has provided loans to WELS and ELS congregations for building and other capital projects for nearly 45 years.

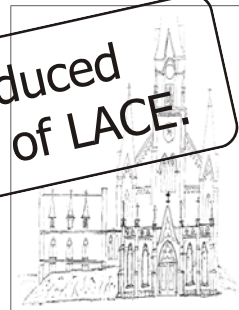
How the LACE Program Works

All investors select their interest rate. This currently may be between 0% and 5%. Example: If you invest \$10,000 in a LACE Five-Year Certificate at 3%, you will earn \$300 annually. Your congregation will repay this amount to LACE at 1% above the rate you select. Investing money in LACE is not a donation. It is an INVESTMENT..

Congregation members investing in LACE help provide funds for the low cost mortgage. **Saint Lucas** has a construction loan with LACE and additional certificate investments are welcomed

St. Lucas

Each investment will benefit this loan fund and will assist LACE with its work. For an Offering Circular, please see one of your church leaders or call LACE.



Phone: 800-860-7956 or E-mail: info@laceinc.org

The purchase of LACE's securities is subject to risks, which are described in our Offering Circular. This is not an offer to sell you our securities and we are not soliciting you to buy our securities. We will offer and sell our securities only in states where authorized. The offering is made solely by the Offering

Not FDIC or SIPC insured - Not a bank deposit - No WELS or ELS guarantee