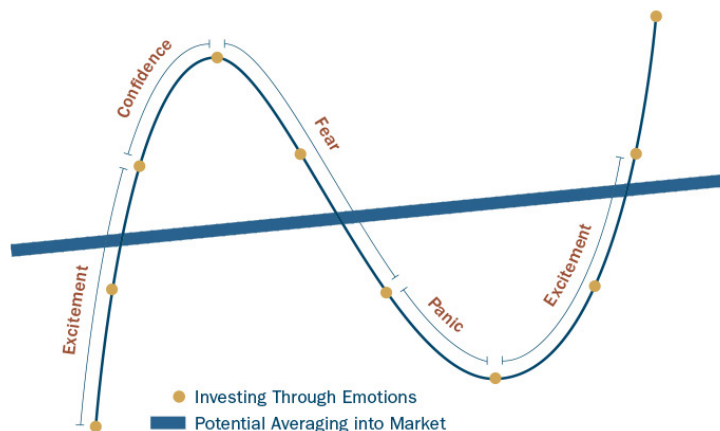


# DOLLAR COST AVERAGING

Congregations and ministry organizations should always invest with confidence, even with volatility in the financial markets. Daily fluctuations in those markets often make sensational evening news stories. However those fluctuations are to be expected and correspond very favorably with long-term investing.

With many sectors of the financial markets near historically high levels, investors may be concerned about possible market declines after making substantial investments. Short-term market volatility and the accompanying risk can be decreased by incrementally transferring funds over several months compared to a one-time investment. This is called Dollar Cost Averaging (DCA), a common investment technique. DCA does not assure a gain, but can protect from abrupt downturns by not investing a deposit on one precise day.

The LCMS Foundation offers dollar cost averaging for both new investments and for additions to existing ministry investments on transactions greater than \$50,000. The optional LCMS Foundation's DCA program allows equal monthly payments over either six months or twelve months into one of the LCMS Foundation's Preference or Standard Funds.



DCA does not assure protection from short term fluctuations and downside risk. It allows a systematic stream of investments over a period of time, therefore easing some of the emotional stress of the daily headlines. Contact the LCMS Foundation today to learn more about dollar cost averaging, and all the other investment opportunities available to LCMS congregations and organizations.

Ralph Simon  
VP of Investment Services  
314-996-1056  
Ralph.Simon@lcmsfoundation.org



1333 SOUTH KIRKWOOD ROAD  
ST. LOUIS, MO 63122  
800-325-7912  
LCMSFOUNDATION.ORG  
TAX ID: 43-6034481