



**L**ACE has provided loans to WELS and ELS congregations for building and other capital projects for over 50 years.

### How the LACE Program Works

**A**ll investors select their interest rate. This currently may be between 0% and 3.75%. 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.

**C**ongregation members investing in LACE help provide funds for low cost mortgages to congregations across the United States. Additional Certificate investments would be welcomed by LACE to assist us in providing these loans to the congregations.

**E**very investment will benefit loan fund and will assist LACE with its work. Please contact LACE for an Offering Circular or see our web site.

**Phone: 888-550-LACE (5223)**

**E-mail: [info@laceinc.org](mailto:info@laceinc.org)**

**Web site: [www.laceinc.org](http://www.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 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 Circular.

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