

Invest.
Earn interest.
Grow
churches.
Simple.



**3% simple interest for 30-Month Term Certificate
and annual yield to maturity of 3.03%***

*Churches and ministries continue to grow. By investing in CIF certificates,
you enable CIF to provide needed loans to ministries and churches.*



CIF

Christian Investors Financial

www.ChristianInvestors.org 800.995.8574

*For other interest rates or to obtain an Offering Circular, please visit our website at <http://www.ChristianInvestors.org/forms/investments>

Catalyst for growing ministries— one relationship at a time

30-Month Term Certificate at 3%.

CIF reserves the right to change interest rates. **EARLY REDEMPTION PENALTY:** if a holder redeems an Investment Certificate prior to its maturity, the holder will be charged (i) 30 days' interest on the principal amount redeemed if the original maturity is 90 days or less, (ii) 90 days' interest on the principal amount redeemed if the original maturity is over 90 days to one year, (iii) 120 days' interest on the principal amount redeemed if the original maturity is over one year to two years, and (iv) 180 days' interest on the principal amount redeemed if the original maturity is over two years.

The purchase of our Investment Certificates is subject to risks, which are described in our Offering Circular, including the right of CIF to redeem the Investment Certificates prior to their final maturity. This is not an offer to sell our Investment Certificates to you and we are not soliciting you to buy our Investment Certificates. We will offer and sell our Investment Certificates only in states where authorized. The offering is made solely by the Offering Circular. For more information on investing in CIF investment certificates through an IRA, please call 800.995.8574.

Notice to Tennessee Residents:

These securities have not been registered with the Securities and Exchange Commission in reliance upon an exemption from registration set forth in the Securities Act of 1933. These securities have been registered with the Tennessee Department of Commerce and Insurance. Such registration does not constitute a recommendation or endorsement of any security, nor has the Tennessee Department of Commerce and Insurance passed upon the accuracy or adequacy of the information contained in this offering document. Any representation to the contrary is a criminal offense.

To obtain an Offering Circular, visit <http://www.ChristianInvestors.org/form/investments>.

Regarding IRA Accounts

Your Individual Retirement Account (IRA) can be rolled over into a new IRA while maintaining its tax advantages. There is no limit to the amount that can be transferred annually. Rollovers are also permitted from other retirement plans, such as 401(k)s, 403(b)s, etc. Investors who use their IRAs to invest in our Term Certificates have the satisfaction of knowing that their financial resources are helping to further the mission of EFCA churches and ministries, while earning a competitive rate of interest.

- You can consolidate assets from multiple retirement plans or other traditional IRAs into a single account.
- You enjoy a fixed annual compound interest rate for each Term Certificate.
- Flexible investment terms of 30 month, 1, 2, 3, 4, or 5 years are available for your initial rollover or transfer and any ongoing renewal of your IRA investment.

We have an agreement with GoldStar Trust Company ("GoldStar") whereby GoldStar will establish self-directed IRAs to facilitate the purchase of our Term Certificates. GoldStar will establish IRAs to accommodate IRA rollovers, transfers from existing IRAs and new accounts, will act as the custodian for such self-directed IRAs and will invest IRA funds in accordance with your instructions. We reserve the right to limit the amount we will accept from IRA rollovers or transfers. Neither Demand Certificates nor 90-Day Certificates may be purchased as investments for IRAs.

Term Certificates purchased as IRA investments will be subject to the same terms, conditions and risks as regular Term Certificates having the same term to maturity, provided that interest earned on Term Certificates purchased as investments for IRAs must be compounded quarterly at the end of each calendar quarter.

If you establish an IRA with GoldStar, you will be responsible to pay GoldStar's fees, except we have agreed to pay the base annual IRA maintenance fee for one IRA per investor, provided that substantially all of the IRA's funds are invested in our Term Certificates. We may change this fee arrangement at any time, but will give at least 30 days' written notice to IRA account holders of any fee increase. Early redemption penalties would continue to apply even if we change the current fee arrangement.

If you establish an IRA with GoldStar, you may choose either a traditional IRA or, if you qualify, a Roth IRA. IRAs are subject to the rules and regulations for IRAs as set forth in the Internal Revenue Code and Regulations. Consultation with a competent financial and tax adviser is recommended.

• Not FDIC or SIPC insured

• Not a bank deposit

• No EFCA guarantee



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CIF is affiliated with the EFCA