

CHATTER

TEXAS DISTRICT CEF NEWSLETTER

1221 Satellite View, Round Rock, TX 78665
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February 2025

Did you
know?



You can invest in an IRA with Texas CEF!

Texas District Church Extension Fund (Texas District CEF) offers a fantastic opportunity for investors to reach their retirement savings goals. Through IRAs (Individual Retirement Arrangements), individuals can benefit from tax-free or tax-deferred growth, making it easier to save for the future.

At Texas District CEF, we want to be your trusted savings partner for IRAs! By choosing to save with us, you not only work towards your financial goals but also support our mission to be the preferred financial partner for ministries dedicated to multiplying followers of Jesus.

Explore how an IRA with Texas District CEF can help you plan for the future while making a lasting impact. See page 2 for products.



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Follow us on Instagram - [@texasdistrictcef](https://instagram.com/@texasdistrictcef)

Trust in the Lord with all your heart, and do not lean on your own understanding. In all your ways acknowledge him, and he will make straight your paths. ~ Proverbs 3:5-6

Texas CEF is proud to offer the following IRA products:

Traditional IRAs

Traditional IRAs help you to save for your retirement by allowing the earnings to grow tax deferred. Contributions may also be tax-deductible if you meet certain conditions. Distributions from the IRA are generally taxable at the time of withdrawal.

Roth IRAs

Roth IRAs' advantage to saving for retirement is tax-free distributions if certain conditions are met. You must have earned income to open a Roth IRA. Contributions are not tax-deductible.

ESA (Coverdell Educational IRAs)

A Coverdell Education IRA can be used to make annual non-deductible contributions on behalf of a child under the age of 18. The earnings will remain tax-deferred while in the ESA. When the child uses the ESA to pay for qualified education expenses, the contributions and earnings are distributed tax free.

SEP (Simplified Employee Pension Plan)

A SEP Plan allows employers to contribute to traditional (SEP-IRAs) set up for employees. A business of any size, even self-employed can establish a SEP.

Simple Plans

Savings Incentive Match Plan for Employees (SIMPLE) allows employees and employers to contribute to traditional IRAs set up for employees. It is ideally suited as a start-up retirement savings plan for small employers not currently sponsoring a retirement plan.

As always, Texas District CEF encourages you to consult with your tax advisor before April 15.

For more information, visit our website at texascef.org/iras. You can also call one of our Investors Services Representatives at 888-95-1233 for more information.

FEBRUARY INTEREST RATES

FIXED RATE

One Year Note	4.250% (4.32% APY)
Three Year Note	4.150% (4.22% APY)
Five Year Note	4.000% (4.06% APY)
Jumbo Investment*	4.350% (4.42% APY)

*\$100,000 minimum, 18 month term

FLOATING RATE

One Year Note	3.000% (3.03% APY)
Three Year Note	3.250% (3.29% APY)
Five Year Note	3.500% (3.55% APY)
Flex Savings	1.000% (1.00% APY)
Rainy Day Fund**	1.250% (1.26% APY)

**Amounts over \$10,000 receive the Flex Savings rate

CONGREGATIONS

Savings	1.250% (1.26% APY)
Building Fund	3.500% (3.56% APY)

All individual Texas District CEF investments (FLEX, fixed and floating rate notes) may be included in a person's IRA portfolio, through our custodian GoldStar Trust Company. www.texascef.org/ira.html (1) Subject to penalty for early withdrawal. (2) Rates subject to change. Rates reviewed monthly. Texas District Church Extension Fund is a nonprofit religious organization; therefore, CEF investments are not SIPC or FDIC-insured bank deposit accounts. This does not constitute an offer to sell or a request to buy. The offer is made solely by CEF's Offering Circular.



Through investments from Texas District LCMS congregations and their members, Church Extension Fund will be the preferred financial resources partner for district ministries focused on multiplying followers of Jesus.

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