



Trust Fund Investment Options

The LCMS Foundation serves as trustee for individual life income agreements and endowments. The Foundation also acts as custodian for congregations, colleges, seminaries, auxiliaries and other related service organizations of The Lutheran Church – Missouri Synod. Several different investment vehicles or funds have been established to provide a wide array of investment opportunities that can meet the needs of various investment goals.

The Trust Funds were created to facilitate the management of individual trusts and are used exclusively for the investment of charitable remainder trusts. These trusts can have different investment objectives, depending on a number of factors. The most appropriate Trust Fund is used to meet these different investment objectives.

Net income unitrusts are invested in the Income Funds, while straight unitrusts are invested in the Total Return Funds. Investment allocations within the Trust Fund options are based on the expected maturity of the trust and investment objective. Expected maturity dates for trust accounts are actuarially derived and monitored on an ongoing basis. Account investments will be changed as required.

The six Trust Funds are:

Income Short

A fixed income portfolio with an investment horizon of 5 years or less, focusing on income generation.

Income Intermediate

A blended portfolio with an investment horizon of 6 to 13 years, focusing on income generation.

Income Long

A blended portfolio with an investment horizon of 14 years or more, focusing on income generation.

Total Return Short

A blended portfolio with an investment horizon of 5 years or less, focusing on.

Total Return Intermediate

A blended portfolio with an investment horizon of 6 to 13 years.

Total Return Long

A blended portfolio with an investment horizon of 14 years or more.