



Higher rates. More mission.

Interest Rate Step-Up Option offers more of what you value.

The Interest Rate Step-Up Option

Not sure you want a longer term in case rates increase? The Interest Rate Step-Up can help — an investment that permits each investor to adjust their interest rate one time during each term of their investment. Let's say you made a 24-month investment at a rate of 1.125% — but eight months later, the rate on the 24-month note had risen to 1.500%. With The Interest Rate Step-Up, you can request a one-time rate increase to the 1.500% rate, which would be paid on your investment for the remainder of The Original Term. The Interest Rate Step-Up is available on all fixed-rate investments of 24 months or more, excluding the Church Builder Bonus.

Laddering Investments

To earn even more on funds that need to remain accessible, consider an investment ladder — investing funds across a range of maturities to maintain liquidity and improve yield. Suppose you or your church maintained a \$15,000 reserve fund. An appropriate ladder might invest \$5,000 for a 12-month term, \$5,000 for a 24-month term, and \$5,000 for a 36-month term. Assuming the reserve isn't needed when the 12-month investment matures, the funds can be reinvested at a 36-month term at the typically higher rates for longer-term investments repeating the process for the 24-month investment, assuring that funds will be maturing each year.

Such a ladder would provide an initial average investment yield similar to a 24-month investment — and after one year, with the rollover of the 12- and 24-month investments, the average yield would be equivalent to an 36-month rate, with funds maturing every 12 months. Laddering offers investors liquidity and the potential for yield enhancement in ever-changing markets.

This is not an offer to sell you our securities and we are not soliciting you to buy our securities. The offering is made solely by the Offering Circular, which may be obtained by calling us at (888) 822-3863 or online at cornerstonefund.org. The purchase of our securities is subject to risks, which are described in our Offering Circular. We will offer and sell our securities only in states where authorized. • Not FDIC or SIPC insured • Not a bank deposit • Not guaranteed by the United Church of Christ. • Past performance is no guarantee of future results.

A SNAPSHOT

- Request a one-time rate increase so you don't worry about missing out on rate increases with long-term investments.
- The Interest Rate Step-Up Option is available on all fixed-rate investments of 24 months or more, excluding the Church Builder Bonus program.
- Laddering term investments offers both liquidity and the highest possible yield without requiring guesswork about market trends.
- Ladder lengths can be adjusted to respond to changing rate environments or to meet needs for greater liquidity.

Call us at **888-822-3863**
or visit **cornerstonefund.org**