

Revocable Deposit Agreements

The Revocable Deposit Agreement is a unique combination of investment and planned gift. It is especially designed for donors who wish to put their money to work effectively, to benefit themselves, as well as their favourite charities. CSS pays interest on the deposit at a rate equivalent to the earnings of the CSS restricted portfolio. As an account holder, you will receive up to fifty percent of the calculated earnings, in June and December, and share the remaining interest earned with charities you choose to support.

You retain ownership of your deposit and can have it returned upon 30, 60, or 90 day notice, according to the amount withdrawn. The funds on deposit are invested primarily with Christian organizations and churches, as mortgages and loans. Due to the long-term nature of these investments, Deposit Agreements are intended only for those who plan to deposit the money for at least two years and preferably longer.

FEATURES OF A CSS DEPOSIT AGREEMENT

- A sound and consistent rate of return.
- Investment into the work of charities.
- Donors retain ownership of the principal.
- Earnings benefit both the donor and charities. A tax receipt will be issued to the Donor for the portion distributed to the charity, as well as the annual CSS administration contribution.

How is the Fund Invested?

CSS makes these funds available to partnering charities, churches and christian schools to assist them in financing their capital needs. Mortgages and loans are extended to these organizations at competitive interest rates, providing that the CSS investment criteria is met. A copy of the CSS Investment Policy is available upon request. The Fund is managed by Christian Stewardship Services' Investment Committee, comprised of financial industry professionals and members of CSS.

What About the Issuer?

Revocable Deposit Agreements are issued by Christian Stewardship Services, a charity registered with Revenue Canada under BN# 10692 0309 RR0002. CSS was established in 1976 as a federal non-share corporation. It acts on behalf of over 40 charitable organizations and over 100 Christian schools, which are Partner Organizations including their donors and friends. You designate the charity or charities of your choice for the annual gift distributions.

Rates of return are not guaranteed as they fluctuate from year to year, based on the income generated by the 'pool'. Past performance is published in the CSS Annual Report.



Revocable Deposit Agreements...continued

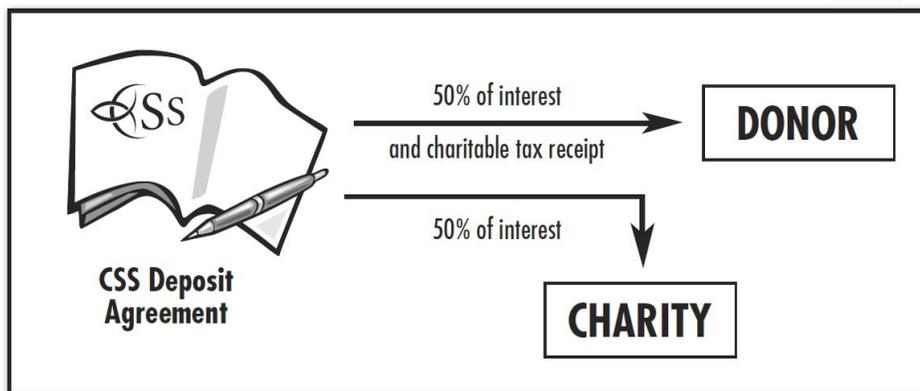
Are There Any Costs for This Service?

Yes, all Deposit Agreements are subject to an annual 1% administration contribution, which provides financial support for the services provided by Christian Stewardship Services including the Revocable Deposit Agreement. This 1% contribution is also eligible for a charitable tax receipt.

A semi-annual Statement of Account is sent to each donor in June and December.

EXAMPLE:

Julia is retired and has a \$20,000 savings bond maturing soon. Her bank is offering her 2%, but she opts for a CSS Deposit Agreement which has traditionally paid more allowing her to support a local youth ministry with 50% of her earnings. After her first year, her statement indicates that she earned 5%, half of which was contributed to the youth ministry on her behalf for which she received a tax receipt, and the other half is retained for herself. She feels good that her savings are being put to use within the Christian community, and that she was able to make a contribution to her favourite charity, and still retain some income for herself. A Win, Win, for everyone.



Deposit Agreements for Organizations

Deposit Agreements are also available to Christian organizations as an investment vehicle for their own funds. Many organizations use them as a solid, reliable income source, or as a safe place to keep funds, accruing interest until needed. Charitable organizations may choose to receive all their interest for their own purposes, or gift some to other charities. Partners of CSS also benefit from a reduced 0.75% administration contribution

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