



June 2023

While somewhat delayed from our earlier estimate, we look forward to connecting with you in the coming weeks regarding your Revocable Deposit Account at Christian Stewardship Services to explain upcoming changes and to help you consider your options. No changes will happen to your account without your express permission.

As we have previously communicated, CSS is restructuring the pool in partnership with Capstone Asset Management (Capstone), a registered Portfolio Manager, Exempt Market Dealer, and Investment Fund Manager in British Columbia. The partnership is built around a **shared missional commitment** to Christian ministry. For further background on this change, please see our video on our website at [CSServices.ca](https://csservices.ca).

Although the same **mission and ministry will continue within the new fund**, there will be a change for depositors to the CSS Revocable Deposit program. The restructuring process will involve a closing of the current Revocable Deposit accounts, and all depositors will be provided the opportunity to transfer their account balance to the new Capstone structure starting July 31, 2023. As part of the transition, the field staff have registered as Exempt Market Dealing Representatives to be able to support our clients through this transition.

Finally, and perhaps most importantly, **we are excited about how these developments have the potential to expand the original CSS mission.** The deposit/mortgage program was designed so Christians could make their capital available for God's work and the mortgages to churches and Christian schools/charities connected those funds to worthy projects broadly across the Christian community. That mission will continue now on an expanded foundation. Looking ahead, we see an opportunity to partner with other groups/denominational extension funds that fund Christian charity mortgages and together set up tools to equip the next generation of Christian ministry in Canada!

To stay informed of the process and for further information including a number of Frequently Asked Questions, please visit <https://csservices.ca/RDAreview/>



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