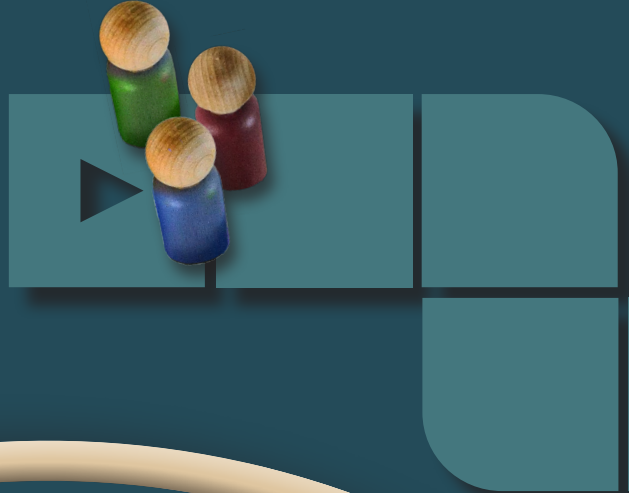




**Eder Financial**  
BOLD. BALANCED. TRUSTED.

# With you on the journey of life

Eder Financial Annual Report June 2023



# We walk with you



“Then the two from Emmaus told their story of how Jesus had appeared to them as they were walking along the road, and how they had recognized him as he was breaking the bread.” —Luke 24:35

One of the remarkable stories of the New Testament is when Jesus appeared and walked with two of his disciples on the road to Emmaus, giving them insight into the events that were troubling them deeply. They did not realize who he was when he spoke to them, but they did recognize him when he broke the bread.

Among many things, this story demonstrates how the partnership between words and action is a powerful combination. When Jesus returned, he spoke to the disciples in his physical presence. Through breaking the bread, he gave them a reference they could recall, and he deposited truth, hope, and authority that remains in believers today.

In serving you, Eder Financial proudly shows its commitment to following in the footsteps of Jesus. In His example, we find delight in walking with you, pairing our words with action to give you insight into the provisions that can help sustain your health and financial well-being. We enjoy helping you recall the things that mean the most to you and ensuring your wishes are fulfilled.

Most of all, we delight in connecting with you one-on-one as we assess your needs and help fulfill the desires you have for yourself or your institution and the people you serve.



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# From the President

**D**id you know that we can serve you and everyone in your denomination?

First and foremost, as an agency of the Church of the Brethren Annual Conference and the provider of services to others who have similar bonds and convictions, Eder Financial supports church and faith-based employees with retirement services and insurance plans. We assist organizations in the management of their funds. We provide educational seminars on a variety of topics, including how to help organizations grow their endowments and to practice good board governance. We also manage the Church Workers' Assistance Plan for pastors and staff of congregations, districts, and camps in the Church of the Brethren who have extraordinary financial needs. Whether or not you are an employee of a congregation, district, camp, or related church organization, we can serve you in a manner that will help you personally and the organizations that are dear to you. Eder was created by the church to serve the church. Eder might look similar to other providers, but if you look closely and compare, we are different. We have fantastic products at competitive fees when one compares "apples to apples." We don't just make our products available to you and let you fend for yourself; we walk with you to help answer questions, solve problems, and let you know of the services you're entitled to so that you can move on to other important areas of your life.

However, we also can serve everyone by addressing a needed but often difficult area of their lives – how they want to be remembered when they are gone. Planning does not mean that the end of your life is near; on the contrary, planning is a way to ensure your legacy while you still can make choices. Aside from family and perhaps friends, what beloved church organizations would you like to leave part of your estate to, so you will long be remembered and so that these institutions will long thrive?

Eder can help you select the gifting mechanism that best meets your need, and at the same time perhaps assist you with reducing your tax burden. It does not cost you to ask for more information. You, and your pocketbook will be glad you did.

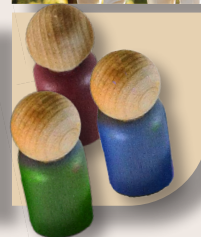
How do we do that? With our exceptional staff of committed people of faith who enjoy being of service to others. In 2022, we rebranded into Eder Financial because we feel strongly that we can serve not only the Church of the Brethren but others as well. To serve all we are called to serve, we have a diverse group of people working at Eder Financial, but we all respect each other's faith, have a commitment to serve, and desire to be engaged in meaningful work. The commonality that brings this group together is our respective faiths, our commitment to serving others, and our desire to be engaged in meaningful work.

We thought we would have a little fun helping you get to know our team. Enjoy!

It is an honor serving our members. If you aren't a member, give us a look. We'd be honored to serve you, too.

*Nevin Dulabaum*

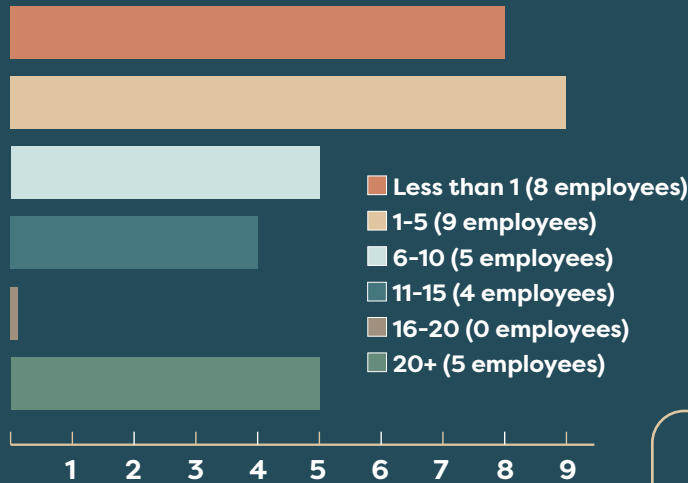
Nevin Dulabaum  
President  
Eder Financial



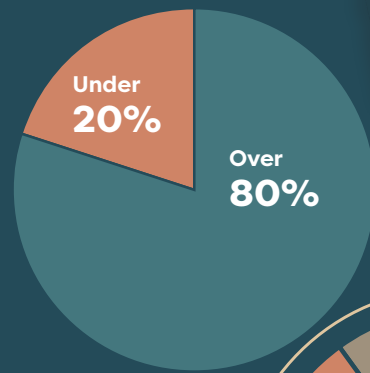
# Eder Financial Staff Snapshot

## Years at Eder

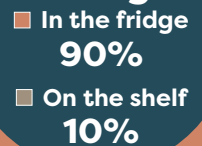
(There are 31 employees)



## Toilet paper: Over or Under?



## Ketchup belongs:

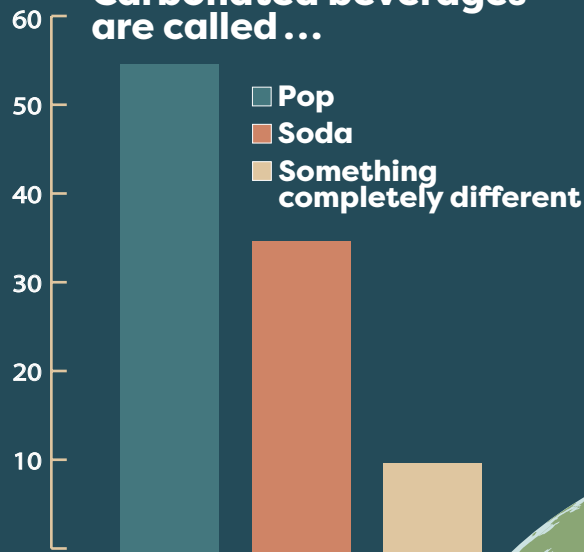


## Education



Advanced Degree  
47%

## Carbonated beverages are called ...



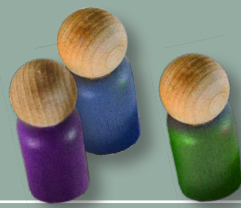
## Ethnicity

Over 15 different ethnic groups represented.

## Where we work







# Eder Financial Staff



## NEVIN DULABAUM, President

**Words to live by:** Matthew 25:40 (NRSV) — Truly I tell you, just as you did it to one of the least of these who are members of my family, you did it to me.

**Nickname:** “Mr. Blue.” Everyone in my family knows that blue is my favorite color, and when we play board games, I always seek the game pieces that are blue. During one family game when it was my turn and I was moving too slowly, my sister said, “Come on Mr. Blue, it is your turn!” And the name stuck. The irony of it all is that as an adult, I have developed an allergy to blue clothing dye. So, Mr. Blue can no longer wear blue. What an ironic twist!

**For Fun:** I am an avid bicyclist and this year I will be riding from Northern Illinois to Cincinnati for Annual Conference. I will also ride 500 miles across Iowa in late July on the 50th anniversary ride of RAGBRAI, the country’s largest bike ride (which will be my 11th time participating).

**Time Travel Destination:** I would not choose just one place! I would pop in here and there like a fly on a wall. I would go to places around the world and throughout time that I have studied historically.

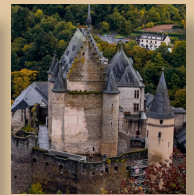


## JOHN MCGOUGH, Chief Financial Officer

**Words to live by:** Psalm 46:10 (NIV) Be still and know that I am God.

**Quotable Pets:** If my pet could talk, he would say “Can I go out and play?”

**Bucket List:** A trip to Luxembourg.



## LYNNAE RODEFFER, Vice President, Products and Services

**Words to live by:** Micah 6:8 (NIV) — And what does the Lord require of you? To act justly and to love mercy and to walk humbly with your God.

**Family Brag:** I have two grown daughters who are lovely human beings, two wonderful sons-in-law, and three fun, energetic grandsons who love for Grammy to read them Bible stories. My husband and I were dairy farmers for many years and had the world-record-holding Jersey cow at the time, producing over 4,800 gallons of milk in a year.

**Funny Moment:** I live in the woods on property that was a former Boy Scout camp. My brother installed a gate to help keep me safe and locked it when he left. But I didn’t have a key and couldn’t get out of my driveway!

**Bucket List:** To attend a performance of the Lipizzaner horses at the Spanish Riding School in Vienna, Austria. When I was in elementary school, I checked out “The White Stallion of Lippiza” by Marguerite Henry so many times that the school librarian told me I couldn’t check it out anymore.



## MICHELLE KILBOURNE, Vice President, Internal Capabilities and Vitality

**Words to live by:** “Everybody is a genius. But if you judge a fish by its ability to climb a tree, it will live its whole life believing that it is stupid.” (Often misattributed to Albert Einstein.)

**Family Brag:** I’ve been Married over 30 years to Michael Kilbourne (retired), who served for more than 30 years in a role in which he positioned himself to run away from our own family to protect yours, if needed. We are blessed with three lovely children: Sean, Mary, and Mikie, but no cats, dogs, goldfish, or grandkids. The best is yet to be.

**Time Travel Destination:** I would go to the Renaissance, where there was a proclivity to learn and explore, and a deep faith in the nobility of humankind.





## LOYCE BORGMANN, Director of Client Services

**Words to live by:** Micah 6:8 (NIV) — He has shown you, O mortal, what is good. And what does the Lord require of you? To act justly and to love mercy and to walk humbly with your God.

**Nickname:** My kids have taken to calling me “Lo,” and then that leads to their friends doing the same.

**Ruffles My Feathers:** When people cut in line. An example: everyone is on the airplane waiting to get off, and here comes one person from the back of the plane, just walking

up the aisle, going by everyone seated in front of them — and it’s not even because they have a connection to make.

**Time Travel Destination:** I would go back to the 1800s and meet my family.



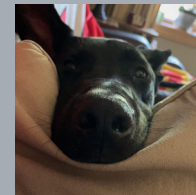
## DEBBIE BUTCHER, Operations Manager, Health & Life Benefits

**Words to live by:** There are no mistakes in life, only lessons.

**Quotable Pets:** While I no longer have pets of my own, I have become a friend/neighbor dog watcher. I think the dogs would say the same thing my nephew does: visiting me is like hanging out with your favorite aunt — “you can never get into too much trouble.”

**Ruffles My Feathers:** The crinkling of a plastic water bottle. The noise drives me crazy, which is why I encourage the use of reusable bottles.

**Bucket List:** To travel with my husband to states that we have not yet visited.



## LINDSAY CART-TURNER, Operations Manager of Organizational Investing and Deferred Gifts

**Words to live by:** Life is too important to be talked about seriously.

**Nickname:** “Lindsa-belle,” was given to me by my pastor’s family growing up. I liked it so much that I gave my oldest child the same suffix (with a different spelling) in her middle name, Melody Anabel.

**Me in Three:** Positive! Includer! Curious! (Or maybe Chronically Overuses Exclamations!)

**Time Travel Destination:** I’d travel to the future to see if we ever get flying cars or space travel outside of our galaxy!



## JOVEN CASTILLO, Technology Infrastructure Manager

**Words to live by:** Live life to the fullest...every day.

**Family Brag:** TGIF! It’s time to unwind after work and prepare for a karaoke night at home — a mini fiesta, I would say.

**Me in Three:** I am peaceful because I like quiet times while listening to some Gregorian chants, church, and choral music. I am resourceful because I find quick

and smart ways to overcome difficulties. I am responsible because I take ownership of my ongoing development to prove that I am valuable to others.

**Superpower Choice:** I would choose to be invisible. I enjoy doing things behind the scenes that bring happiness to others.







## RUSS CHRUSCIEL, Director of Retirement Benefits

**Words to live by:** Psalms 9:10 (NIV)—Those who know your name trust in you, for you, LORD, have never forsaken those who seek you.

**Family Brag:** I'm blessed to be married to my wife Karna for 26+ years, and I am the proud father of four daughters — Emma (23), Annika (21), Sadie (18), and Lucy (15). We've lived in Geneva, Illinois for over 24 years and are quite involved in our home congregation, Chapelstreet Church. When I'm not relaxing at home with my wife, we

are likely out together at one of our daughter's theatre productions, vocal concerts, or soccer games!

**Ruffles My Feathers:** When drivers refuse to use turn signals. Am I supposed to guess when they're going to make that turn in front of me?

**Superpower Choice:** The ability to read minds and know exactly what people are thinking in real-time. It would be MUCH easier to understand others. Context is everything!



## TAMMY CHUDY, Director of Internal Projects

**Words to live by:** It is what it is.

**Quotable Pets:** My cat, Toonces, would say I take good care of him.

**Me in Three:** Caring, Calm, and Creative.

**Bucket List:** A hot-air balloon ride.



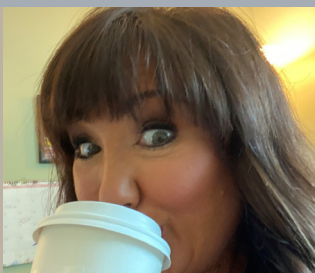
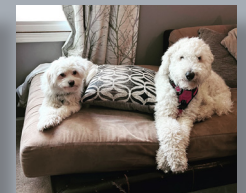
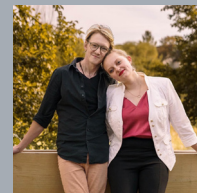
## VICTORIA CROUTER, Accounting Associate

**Words to live by:** "There are three ways to ultimate success: The first way is to be kind. The second way is to be kind. The third way is to be kind." ~Fred Rogers

**Quotable Pets:** Rosie (golden doodle) would say she loves me and also that I am her best friend (to the disappointment of my husband and her fur brother Buddy!). Buddy (Maltese mix), on the other hand, would probably also say he loves me, but with the added caveat that he doesn't think he gets enough treats.

**Me in Three:** Organized: Everything has a place. Dancer: My formal dance experience ended with high school, but my love of the art did not. Loyal: My circle may be small, but the friends I have, I keep for life.

**Bucket List:** I've always said I want to go sky-diving, but there's a very real possibility I would chicken out at the last minute. I'd like to think I would be adventurous enough to do it once.



## JOY DAWES, Public Relations Manager

**Words to live by:** "People will forget what you said, people will forget what you did, but people will never forget how you made them feel." ~Maya Angelou

**Family Brag:** Married for 28 years to my college sweetheart, Kevin. My daughter, a newlywed as of December 2022, recently graduated magna cum laude from the University of Alabama in Birmingham with a Biomedical Sciences degree and plans on becoming a Physicians Assistant (PA). My son is a Marine, entering Infantry Training Battalion in North Carolina as an expert marksman. I couldn't be more in love with or proud of them both!

**Funny Moment:** I was positive that my friend Amie was leaving the grocery store as I was walking up from the parking lot; same van, same color, driver had the same curly red hair as my friend. So, I decided to do a freaky little dance in front of her van to be silly, only to find out it was NOT HER. I was mortified and started to die laughing, mouthing I'm sorry to the stranger. I'm certain whomever that was had a bizarre story to share that day!

**Time Travel Destination:** I would go back to the Regency Era in England, like in "Bridgerton" (the Netflix series). But I would only want to go back if I had enough money to live like the Bridgertons (LOL).







## LORI DOMICH, Operations Manager, Retirement Benefits

**Words to live by:** Romans 8:31 (NIV) — “What then, shall we say in response to these things? If God is for us, who can be against us?” This verse offers incredible encouragement to Christians on this side of heaven. Though we face trials, difficulties, and suffering, this verse reminds us that God is with us and for us.

**Quotable Pets:** If my birds could talk (and one does!) they would say that I am committed to keeping them clean, healthy, and happy and that I know they are a special gift from God.



**Me in Three:** Loyal, Responsible, Compassionate.

**Bucket List:** I don't have one. I have done everything I have wanted to do and have gone everywhere I have wanted to go. I feel blessed that I am completely content with my life.



## SCOTT DOUGLAS, Client Services Representative

**Words to live by:** Matthew 7:7-8 (NRSV) — Ask, and it will be given to you; search, and you will find; knock, and the door will be opened for you. For everyone who asks receives, and everyone who searches finds, and for everyone who knocks, the door will be opened.

**Quotable Pets:** If he could talk, my dog would say this about me: “If he really loved me, he would share whatever is on his plate with me.”



**Me in Three:** Clean, Clear, Brief.

**Bucket List:** To tour New Zealand.



## PRECIOUS EARLEY, Public Relations Director

**Words to live by:** Live long and prosper. ~Mr. Spock (Star Trek)

**Quotable Pets:** If my pet, Twix P. Earley, could talk, she would say I'm her favorite potty pal.

**Funny Moment:** In recent years, I've found myself trying to prove to my teenagers that I'm not old. I attempted a flip on a swing set that went south . . . literally! I fell and hit my head on the pole while my son videotaped it all.

They even submitted it to America Funniest Home Videos.

**Superpower Choice:** Teleportation. There are so many places in the world that I want to visit.



## GERMAN GONGORA, Director of Operations for IT

**Words to live by:** Be the change that you want to see.

**Nickname:** “Manchi.” People named “German” are usually called “Germancho.” In Colombia, where I was born and grew up, we tend to add a diminutive to each word to denote tenderness. So, my family started calling me “Germanchito” very early in life. They ended up dropping the first three letters (Ger), leaving just “Manchito.” Of course, as I grew, my five older brothers didn't want to be so tender with me, so they dropped the diminutive

letters, leaving just “Manchi.” That's how my family and old friends still call me. Younger nephews and nieces think that's my legal name. Both my dad and my mom kept calling me “Manchito” (even when they were mad at me).

**Me in Three:** Loving, Loyal, Cheerful.

**Superpower Choice:** Teleportation. If I could choose one superpower, it would be teleportation.





## FATIMA KURTH, Bookkeeper

**Words to live by:** 1 Cor. 13:4-8 (NIV) — Love is patient, love is kind. It does not envy, it does not boast, it is not proud. It does not dishonor others, it is not self-seeking, it is not easily angered, it keeps no record of wrongs. Love does not delight in evil but rejoices with the truth. It always protects, always trusts, always hopes, always perseveres. Love never fails.



**Nickname:** “Fama.” It all started with my sister not being able to say my name when she was little. The funny thing is her name is close to mine — Hatima. We all have “ima” in our names: Fatima, Hatima, Nazima, Saima, and Asima.

**Funny Moment:** For one of our Eder BYOB meetings, we received a voucher from DoorDash. I received a notification that my sushi order was being dropped off by Sergio in 5 minutes. Apparently, I had unintentionally placed an order (including a tip) by butt-dialing. The sad thing is, I really don't like sushi.

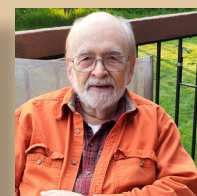
**Bucket List:** To travel to Europe for a couple of months, immersing myself in the cultures and meeting fascinating people. I simply want to take life in with no drama and be able to smell the roses.



## JIM LEHMAN, Public Relations Writer

**Words to live by:** An unsolvable problem is probably a failure of imagination.

**Favorite Things:** A mug of coffee, a good book, and my wife Peg, not in that order. My reading ranges from Jane Austen to Louis L'Amour, via Dickens and Dostoevsky. My TV/movie tastes run from Downton Abbey to Star Trek, with a recent detour into Ted Lasso. I was well into adulthood when I got my first computer, and now I cannot imagine my life without one.



**Superpower Choice:** To speak all the world's languages. Think about that. I would be able to go anywhere and understand all people and every culture. What a gift!



## BETH MARTIN, Marketing Director

**Words to live by:** All things pass away except God. God alone is sufficient. ~Teresa of Ávila

**Family Brag:** My husband, Bryan, is one of the most patient and likable people I've ever known. Although he works full-time, he is also a dedicated husband, ensuring everything runs smoothly and that his wife is happy.



**Me in Three:** Creative, Curious, Logical.

**Superpower Choice:** The ability to read minds.



## RICHARD KOFI OSEI, Senior Accountant

**Words to live by:** John 3:17 (NIV) — For God did not send his Son into the world to condemn the world, but to save the world through him.

**Nickname:** My wife calls me “RICARDO” now, which is Italian and Spanish for RICHARD — quick switch from “Honey-Dear.” This started with my sister-in-law who is a fan of Ricky Ricardo from the “I Love Lucy” show; she started calling me this. My wife picked it up and has never looked back since.



**Me in Three:** Sociable, Hardworking, Disciplined.

**Superpower Choice:** A prognosticator.





**DIANE PARROTT,**  
**Administrative Specialist and Church Workers' Assistance Plan Administrator**

**Words to live by:** 1 Corinthians 13:13 (NRSV) — The greatest of these is love. Ephesians 4:32 (NRSV) — Be kind to one another, tenderhearted, forgiving one another, as God in Christ has forgiven you.

**Family Brag:** My family has generational roots in the Church of the Brethren. My father came to Elgin from Pennsylvania in the mid-1950s to work for the Brethren Publishing House. He and my mother raised our family in Elgin, and I have attended the Highland Avenue Church in Elgin my entire life. I have three older brothers, three adult children, and seven grandchildren.

**Funny Moment:** "Laughter is the best medicine!" I suppose I have been way too serious for way too long and need to find more humor in my daily life!

**Time Travel Destination:** If I could time-travel, I would go back to meet and speak with ancestors at different times in their lives to learn about them, what their lives were like, where they lived and worked, and also to share what life is like because of them for their descendants.



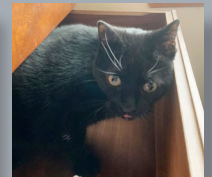
**DAN RADCLIFF,** Director of Organizational Investing and Deferred Gifts

**Words to live by:** (Sung at Church Camp) "Sanctuary," "Here I am Lord," and anything involving animals (moose, beavers, sharks, turtles, etc.).

**Family Brag:** My family has a history of serving the Church of the Brethren. My grandparents taught Sunday School and sang in the choir for over 70 years at their church. My father is a former pastor and General Board staff member, and my mother used to work in the Annual Conference office. My wife, Sarah, serves as the Financial Secretary of our local CoB, and I hold the positions of Treasurer and Development Chair for our local CoB Church Camp.

**Funny Moment:** A couple months ago my 4-year-old "womped" me with a pillow, then announced "You're dead now. . . . and I'm a vulture!"

**Time Travel Destination:** I would go to the late Cretaceous period. I've got a soft spot for dinosaurs, so to see them in their natural glory would be awe-inspiring.



**HUMA RANA,** Director of Financial Operations

**Words to live by:** Favorite Quote/Verse: Keep your mind strong with knowledge; keep your heart strong with faith.

**Nickname:** "Dolly." My father was traveling between Pakistan and the USA when I was born in Pakistan. He heard the name "Dolly" in Chicago once and he liked it. It caught on with my family because they thought it was so American.

**Me in Three:** Trustworthy, Reliable, Optimistic.

**Time Travel Destination:** I would go to the streets of a very busy town in Pakistan. Lahore Pakistan, in my opinion, has the best food and shopping in the world.



**TRACY REPMANN,** Assistant Director of Financial Operations

**Words to live by:** To accomplish great things, we must not only act, but also dream; not only plan, but also believe. ~Anatole France

**Quotable Pets:** If my pet (Holly Jingles) could talk, she would say, "Please, please, please take me on another walk." I have to spell the word "W-A-L-K" when speaking, otherwise she thinks she's going.

**Me in Three:** Passionate, Thoughtful, Caring.

**Bucket List:** To travel in Europe.







## ED SHANNON, Client Services Manager

**Words to live by:** Life is short. Live it without regrets.

**Family Brag:** My beautiful bride, Elaine, and I have been married for 40 years. Our family consists of one daughter, her amazing husband, and two of the best grandkids on the planet. My “grandpa name” is Saba, which I understand is related to the Hebrew term “Abba Father.”

I don’t know Hebrew, but I have been told that Saba can mean “Wise Father.” I will go with that.

**Funny Moment:** While I was on a business trip: I innocently set off a burglar alarm, and the police responded.

**Bucket List:** To photograph every lighthouse in Michigan.



## DAVE SHETLER, Client Services Representative

**Words to live by:** Matthew 22:37-39 (NRSV) — He said to him, “You shall love the Lord your God with all your heart, and with all your soul, and with all your mind.” This is the greatest and first commandment. And a second favorite is: “You shall love your neighbor as yourself.”

**Family Brag:** I married Marcia nearly 47 years ago, becoming engaged only three weeks after we met. We have two wonderful children, Meagan and Marr, and three grandchildren: Macey, who lives with us, Lola, and Emery, all special in their own way.

**Me in Three:** Quiet, Confident, Funny.

**Superpower Choice:** The ability to travel anywhere in a matter of seconds.



## JOHN SMITH, CRM Administrator

**Words to live by:** It is not the critic who counts; not the man who points out how the strong man stumbles, or where the doer of deeds could have done them better. The credit belongs to the man who is actually in the arena, whose face is marred by dust and sweat and blood; who strives valiantly; who errs, who comes short again and again, because there is no effort without error and shortcoming; but who does actually strive to do the deeds; who knows great enthusiasms, the great devotions; who spends himself in a worthy cause; who at the best knows in the end the triumph of high achievement, and who at the worst, if he fails, at least fails while daring greatly, so that his place shall never be with those cold and timid souls who neither know victory nor defeat. ~Theodore Roosevelt

**Ruffles My Feathers:** When kitchen cabinets are left open.

**Time Travel Destination:** I would go to the 1950s and 1960s.



## JEREMIAH THOMPSON, Director of Health and Life Benefits

**Words to live by:** John 11:35 — Jesus wept.

**Family Brag:** I have a family of four. My wife has just started her degree program for a Doctorate of Education in Leadership. My son is a junior and plays on the varsity volleyball team. My daughter is moving up to the XCEL Gold gymnastics team.

**Me in Three:** Fun, Laid-back, Personable.

**Bucket List:** To take two or three weeks and drive from Chicago to Los Angeles by following the historic Route 66. Then, I’d like to go up the West Coast and finally drive home from the Seattle area. I would make stops along the way to sightsee and experience the western half of the US.





**VERONICA TREADWELL, AP/AR Clerk**

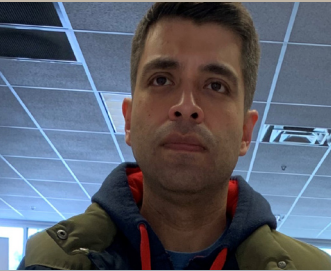
**Words to live by:** 2 Corinthian 5:7 (NIV) — We live by faith, not by sight.

**Quotable Pets:** If he could talk, my pet would say, "Lochlan loves his Momma."

**Me in Three:** I love the beauty of Northern Michigan, the great lakes, and all creatures great and small.



**Bucket List:** I want to own a cabin up north on the shoreline of a great lake with my husband and our pup.



**RICK VILLALOBOS, Marketing and Social Media Manager**

**Words to live by:** Romans 12:2 (ESV) — Do not be conformed to this world, but be transformed by the renewal of your mind, that by testing you may discern what is the will of God, what is good and acceptable and perfect.

**Quotable Pets:** If my pet could talk, he would say, "He is so weird, but I love the guy!"

**Me in Three:** Romantic, Creative, Foolish.



**Time Travel Destination:** I would go back to the moment of creation.

# Eder Board Chair



**DONNA RHODES**  
**Board Chair, Eder Financial Services**  
**(Executive director at SVMC)**

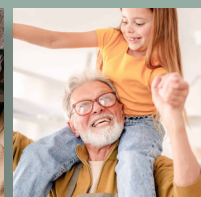
**Words to live by:** May the integrity of soul be your first ideal, the source that will guide and bless your work. ~ John O'Donohue



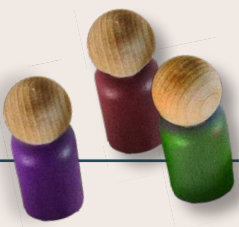
**Family Brag:** My husband and I do a lot of music together for our congregation — duets mean teamwork! And while we live in Pennsylvania, our kids live in Tennessee, Vermont, and Colorado. We have fun places to check out when we travel to visit our children and grandchildren.

**Funny Moment:** I got to visit with alpacas at Eastland Alpacas in Mount Joy, PA — so fun!

**Superpower Choice:** The ability to travel to visit my grandchildren in the blink of an eye.







# From the Board Chair

**A**s I complete eight years of service on the Eder Financial board, several of which have been served as chair of the board, I am confident of the excellent work of the Eder staff on your behalf. Built on the foundational values of the Church of the Brethren, Eder Financial is committed to providing care and financial management for employees of the Church of the Brethren and beyond.

As Eder Financial continues to shift from the previous name of Brethren Benefit Trust, the board wants to hold on to its historical base. Renaming Eder Financial, with Bold, Balanced, and Trusted as the tagline and retaining the original logo, Eder Financial builds upon its strong history as it expands into the future. Holding on to the integrity of Church of the Brethren values, Eder Financial practices Eder Values Investing, diligently researching and investing in organizations that hold similar values.

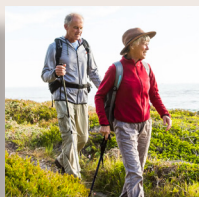
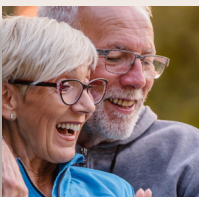
If you are a current constituent of Eder Financial, thank you for your trust in us. If you or your congregation is not currently using the services of Eder Financial, contact them to see how you can be served. You will be glad you did.

*Donna Rhodes*

Donna Rhodes  
Eder Financial Board Chair



*Eder Financial Board members (left to right) – Jan Fahs, Russ Matteson, Randy Yoder, Wayne Scott, David Shissler, Katherine Haff, Audrey Myer, Donna Rhodes (Board Chair), Jerry Patterson. Not pictured: Sara Davis and Kevin Boyer.*





# With you along the way



## Eder Organizational Investing

Our focus is applying sound investment principles alongside deep Anabaptist values for the benefit of nonprofit organizations – churches, retirement homes, camps, seminaries, universities, district, denominations, aid organizations, peace advocates, and many more!

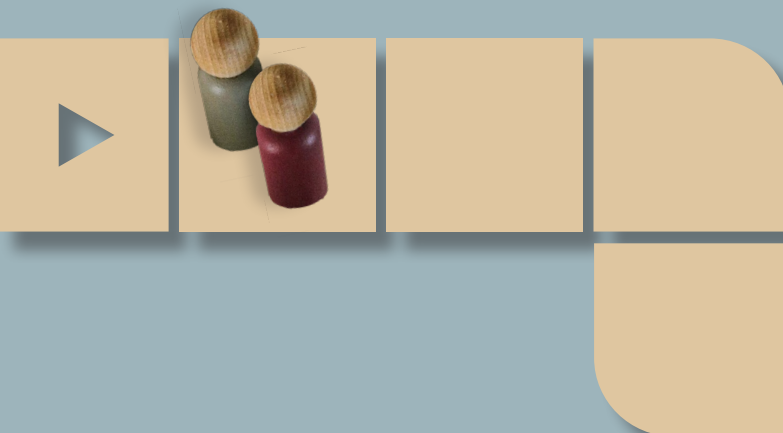


We take the business of managing your money very seriously, whether it is your congregation's investment fund or money you have chosen to put aside for a charitable gift fund. But please note that healthy financial systems involve risk management, as risk is an element in most

business arrangements. That is why we have created separate nonprofit corporations for Eder Organizational Investing and Eder Deferred Gifts. By separating these entities into their own 501(c)(3) organizations, their invested assets are insulated from additional external business risk. This is just one of the many ways we are looking out for you.

We strive for a very rewarding and competitive return on your investments.

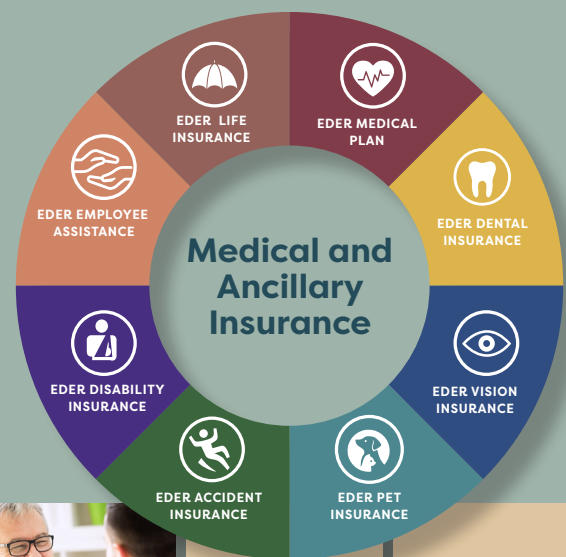
- Professional Management
- Competitive Returns
- Competitive Fee Structure
- Socially Responsible Investments
- Quality Customer Service



## Eder Medical Plan

When you need a customized insurance plan, you can rely on Eder Financial's expertise to develop a plan that meets your employee's needs.

Putting your employees at the heart of all we do means that we provide security and peace of mind with a full suite of medical and employee-based ancillary insurances, such as vision, dental, life, long- and short-term disability, and more.





## Eder Medical Plan

We partner with our employer groups to craft the products and plan designs that help you care for the unique needs of your employees and your organization. Part of this effort includes creating a customized Benefits Guide for your employees based on your plan designs.

As an employer group, you become a stakeholder in the Eder Medical Plan and have a voice in the services, plan designs, and features we offer, without the requirement to put up reserves. This innovative partnership model, in conjunction with our wellness program, allows us to keep your premium increases low. We regularly seek quotes from various carriers before renewing our contracts so we can offer the best network coverage and value to those we serve.

Our church plan partnership, with 60,000 lives in our medical plan, ensures we receive deeper discounts on plan administration costs than a group seeking medical insurance on its own.



## Eder Retirement Plan

**Eder Financial's expertise in developing and administering retirement plans means that we will customize your retirement plan to meet your employees' needs.**

You benefit from competitive rates because we benchmark our products and services against 200 church and secular retirement plans.

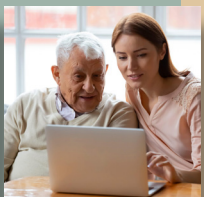
Founded in 1943 as the Church of the Brethren's Pension Board, Eder Financial has a long tradition of trusted service for Church of the Brethren members and agencies.

In the 1950s, we expanded our services to include employee insurances, in 1990 we added organizational investing and deferred gifts, and in 2022 we rebranded as Eder Financial with a bold commitment to serving faith-based communities beyond the Church of the Brethren.

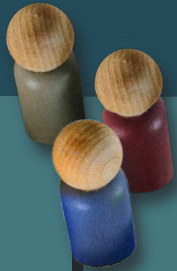
Our mission is to inspire responsible stewardship by delivering high quality and values-driven employee benefits, financial services, and educational resources to organizations and congregations across the US.

We are proud to build on Brethren values to provide advocacy to all we are privileged to serve.

We know that one size doesn't fit all. With over 30 years' experience, we have the expertise to administer retirement plans for almost 600 congregations and organizations.







# Eder Financial

BOLD. BALANCED. TRUSTED.

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