

February 2024



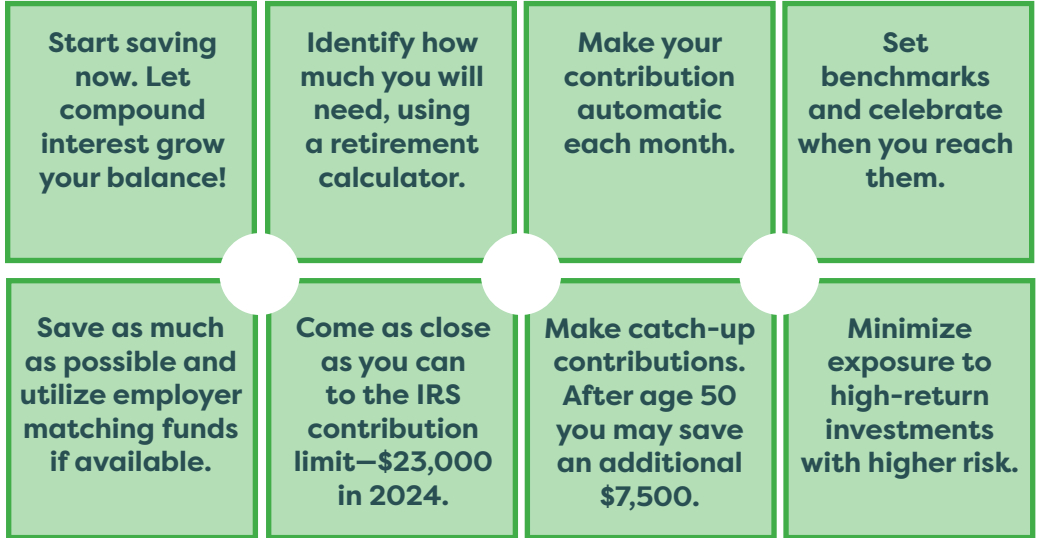
Retirement Benefits

the Eder Way



Growing your retirement fund

Embracing financial wisdom is key as you embark on securing your retirement future. You can begin by reining in your spending and closely monitoring your budget. Explore opportunities to negotiate better rates on both your car insurance and mortgage. By doing so, you can prioritize paying off car loans and work towards paying down your mortgage to build home equity. You also may want to consider delaying Social Security payments until age 70, incrementally increasing your future payout. Think about postponing annuity and/or distributions from your retirement plan, allowing your account balance to grow over time. Here are some basics you should do to catch up on your retirement contributions:



Planting seeds for tomorrow

Building the retirement lifestyle you want means committing to increasing your contributions to your retirement account over time. Most experts say that a person should contribute 15% of their income to retirement savings. Think of the progress you could make toward this goal by increasing your contribution as little as one percent this year.

Once you get in the habit of increasing contributions, momentum takes over and it becomes easier to increase retirement wealth. You can increase your contributions whenever you like by logging into the [Eder Retirement portal](#).



Here, you can change your contributions by clicking on the tab marked “make changes” or you can call 866-723-0001 for assistance. You can choose a flat percentage rate, or you can opt for a flat dollar rate per pay period. Doublecheck your contributions and make sure any changes that you've made are reflected in your account.

The key is to start increasing your contributions sooner rather than later because the more time you have until retirement, the more your money can grow.

Ed Shannon
Client Services Manager



Try expert financial advice FREE for three months

Explore ways to optimize your Eder Retirement Account by working with a team of experts. Sign up by April 5, 2024, with our partner Edelman Financial Engines for three months of consultation free of fees. Log into your [Eder Retirement Account](#) and click on "get advice" or call 800-601-5957.

Moderator enthusiastic about Eder

Dava Hensley was in the Eder Retirement Plan for only 18 years, but she made the most of that time. She pastored a small but generous congregation in the Virlina District that always paid her scale and followed the denomination’s recommendation to match her 4 percent contribution with the congregation’s 11 percent.

Dava worked in the mental health field for many years before following her call to ministry. She received her M. Div from Bethany Theological Seminar and pastored the First Church of the Brethren in Roanoke, Virginia. While at Roanoke, she earned a Doctor of Ministry degree from Garret Theological Seminary in Evanston, Illinois.

When she began the pastorate, she used her mental health

retirement funds to pay off debts, effectively starting over.

The Eder Retirement Plan has served her well. She was more aggressive than some in managing her funds, but this paid off. As she approached retirement, she was prompted by a tool on the website to become more conservative. Eder staff member Ed Shannon discussed her options for receiving benefits. She annuitized and began receiving payments in January 2024. Along with Social Security, Eder is giving her a comfortable retirement.

Dava appreciates the sound guidance from Eder and its values-based investing. Her advice to young pastors is that you cannot start too soon to think about retirement. In 2025 she will enter a new challenge as the moderator of the denomination.

For a retirement consultation, contact a Client Services representative at 847-622-3370 or customerservice@eder.org



RETIREMENT PLAN FUND PERFORMANCE REPORT

For the period ending January 31, 2024	YTD	3 Months	1 Year	3 Years	5 Years	10 Years
TARGET DATE FUNDS						
	%	%	%	%	%	%
Target Date 2015	0.4	10.8	7.6	0.4	3.1	—
<i>Blended Index</i>	0.1	10.9	7.4	-0.2	3.7	—
Target Date 2025	0.5	11.5	8.2	1.1	3.9	—
<i>Blended Index</i>	0.1	11.7	8.7	0.7	4.5	—
Target Date 2035	0.4	13.0	10.2	2.8	5.5	—
<i>Blended Index</i>	0.3	13.5	11.8	2.5	6.1	—
Target Date 2045	0.4	13.9	11.5	3.9	6.8	—
<i>Blended Index</i>	0.4	14.3	13.0	3.5	7.1	—
Target Date 2055	0.4	14.0	11.8	4.5	7.7	—
<i>Blended Index</i>	0.4	14.3	13.1	4.2	7.9	—
EDER VALUES INVESTING ¹						
	%	%	%	%	%	%
EVI Balanced Fund	0.2	12.7	9.3	3.5	8.3	—
<i>Blended Balanced Index</i>	0.9	12.7	13.2	5.3	9.2	—
Common Stock Fund	0.2	15.2	12.8	7.2	11.9	9.1
<i>S&P 500 Index</i>	1.7	16.0	20.8	11.0	14.3	12.6
EVI Domestic Stock Large Cap Core Index	1.9	16.2	20.9	10.8	14.1	—
<i>S&P 500 Index</i>	1.7	16.0	20.8	11.0	14.3	—
Domestic Stock Value Fund	0.3	13.1	-1.1	—	—	—
<i>Russell 1000 Value Index</i>	0.1	13.6	6.1	—	—	—
Domestic Stock Growth Fund	3.8	19.0	30.4	9.9	15.1	12.2
<i>Russell 1000 Growth Index</i>	2.5	18.7	35.0	10.0	18.0	15.5
Domestic Stock Mid Cap Fund	-1.4	13.5	7.6	9.4	11.3	7.2
<i>Russell Midcap Index</i>	-1.4	17.1	6.7	5.5	10.1	9.5
EVI Domestic Stock Mid Cap Index Fund	-1.6	15.6	4.7	5.7	—	—
<i>S&P 400 Index</i>	-1.7	15.9	4.8	6.9	—	—
Small Cap Fund	-1.6	16.3	20.6	11.5	17.1	15.5
<i>Russell 2000 Index</i>	-3.9	17.6	2.4	-0.8	6.8	7.0
EVI Domestic Stock Small Cap Index Fund	-3.8	17.3	2.1	0.8	—	—
<i>S&P 600 Index</i>	-3.9	17.3	1.8	3.7	—	—
International Stock Core Fund	-1.6	14.0	1.6	-3.0	4.9	3.7
<i>MSCI EAFE Index</i>	0.6	15.7	10.0	4.6	6.9	4.8
EVI International Stock Core Index Fund	1.1	13.8	12.0	5.1	—	—
<i>S&P ADR Index</i>	0.7	13.4	10.4	8.9	—	—
EVI Emerging Markets Stock Index Fund	-3.3	10.7	0.4	-2.4	—	—
<i>Blended Emerging Markets Index ²</i>	-3.7	10.5	-7.1	-5.1	—	—
Treasury-Free Bond Fund	0.0	8.2	3.3	-3.1	1.6	2.2
<i>Bloomberg U.S. Government/Credit Bond Index</i>	-0.2	7.9	2.4	-3.3	1.1	1.8
Short-Term Fund	0.5	1.6	5.2	2.0	1.8	1.3
<i>ICE BofA 6-Month Treasury Bill Index</i>	0.4	1.5	5.2	2.3	2.1	1.4
Community Development Fund	-0.1	6.3	2.0	-1.2	-0.2	0.7
<i>No Benchmark</i>	—	—	—	—	—	—
INDEX FUNDS (NON-EVI)						
	%	%	%	%	%	%
Balanced Index Fund	1.1	13.1	13.4	4.1	—	—
<i>60% CRSP US Total Market Index and 40% Bloomberg U.S. Aggregate Float Adjusted Index</i>	0.6	13.1	12.1	4.2	—	—
Total Bond Market Index Fund	-0.7	7.1	2.1	-3.2	—	—
<i>Bloomberg U.S. Aggregate Float Adjusted Index</i>	-0.2	8.1	2.2	-3.1	—	—
GENERAL (NON-EVI)						
	%	%	%	%	%	%
Balanced Fund	0.0	12.2	8.8	3.0	8.0	6.6
<i>Blended Balanced Index</i>	0.9	12.7	13.2	5.3	9.2	8.4
Emerging Markets Stock Fund	-3.9	5.2	-5.6	-6.4	-2.3	1.0
<i>MSCI Emerging Markets Index</i>	-4.6	7.0	-2.9	-7.5	1.0	2.9
Bond Fund	-0.2	7.8	2.8	-3.2	1.4	2.0
<i>Bloomberg U.S. Government/Credit Bond Index</i>	-0.2	7.9	2.4	-3.3	1.1	1.8
Treasury Inflation-Protected Securities Fund	-0.3	4.7	1.4	-1.2	2.9	2.1
<i>Bloomberg U.S. Treasury Inflation-Linked Bond Index</i>	0.2	5.7	2.2	-1.0	2.9	2.2
Bank Loans Fund	0.8	3.8	9.9	5.0	4.8	—
<i>S&P/LSTA U.S. Leveraged Loan 100 Index</i>	0.3	3.6	10.6	5.1	5.2	—
High Yield Bond Fund	0.5	8.2	9.3	5.1	6.5	5.2
<i>Bloomberg U.S. Corporate High Yield Bond Index</i>	0.0	8.4	9.3	1.9	4.4	4.5
Global Aggregate Fixed Income	-3.0	7.0	-2.5	-3.4	-3.1	—
<i>Bloomberg Global Aggregate Index</i>	-1.4	7.9	0.9	-5.7	-0.9	—
ALTERNATIVES (NON-EVI)						
	%	%	%	%	%	%
Global Inflation Protection	1.0	8.6	3.0	2.9	5.5	—
<i>Bloomberg U.S. TIPS 1-10 Year Index +2%</i>	0.5	4.9	5.4	2.7	5.3	—
Multi-Strategy Hedge Fund	0.2	7.2	-0.5	0.3	2.6	—
<i>60% S&P 500 Index/40% Capital U.S. Aggregate Bond Index</i>	0.9	12.9	13.1	5.3	9.1	—
Public Real Estate Fund	-4.8	16.7	-2.0	-1.1	0.8	3.0
<i>S&P Developed Property Index</i>	-3.9	16.7	-1.5	1.2	1.4	4.5
Commodities-Based Fund	0.4	0.7	-3.8	10.6	8.2	-0.5
<i>Bloomberg Commodity Total Return Index</i>	0.4	-4.5	-7.1	10.0	6.2	-1.1
U.S. INFLATION						
	%	%	%	%	%	%
<i>Consumer Price Index ³ (December 2023)</i>	3.4	-0.3	3.4	5.6	4.1	2.8

¹ Eder Values Investing (EVI) assets under management are invested in a manner that is consistent with the positions of the Church of the Brethren as expressed in Annual Conference statements.

² The Blended Emerging Markets Index consists of the FTSE EM All Cap China A Inclusion Index from September 2019 – July 2022, Invesco BLDRS Emerging Markets 50 ADR Index Fund from August 2022 – March 2023, and the S&P Emerging 50 ADR Index from April 2023 to present.

³ Most recent data available. CPI data are from the Consumer Price Index for all Urban Consumers; all items are not seasonally weighted.