

January 2024



Retirement Benefits

the Eder Way

Things to think about as you begin the New Year !



Something we can all agree on

We live in a world where people often disagree deeply, but there is one thing we can all agree on - there are benefits in preparing for retirement! Each of us intuitively recognizes the need for life's basic necessities and we realize that as we age, we may not be able to provide for ourselves as we once did.

Being underprepared for retirement can trigger anxiety and worry. Eder Retirement Plan seeks to reduce these concerns by providing solid investment options and guidance along the way. If you feel concerned about your future financial status, help is available to you!

We're grateful to the Brethren of 1943 whose concern for the long-term well-being of church workers resulted in this excellent retirement plan. Likely with a goal for you to live out Philippians 6-7, to be anxious for nothing, but in everything by prayer and supplication, with thanksgiving, let your requests be made known to God; and the peace of God, which surpasses all understanding, will guard your hearts and minds through Christ Jesus. (NKJV)

Let us know how we can assist you with your retirement planning and the managing of your Eder Retirement funds.

Russ Chrusciel
Director
Retirement Benefits

1099 Forms

The 1099 forms for 2023 will be mailed to members of the Eder Retirement Plan no later than January 31, arriving via post mail, not email. If you are clergy, your housing allowance worksheet will also be mailed by January 31.

Check your numbers

If you are a member of the Retirement Plan, check your pay stub and retirement accounts to make sure you are receiving the contributions you expect to receive. While you rely on your employer to be on top of your pay and benefits, there is always a chance something could go wrong. Ultimately, the employee is responsible for ensuring that both paycheck and retirement contribution amounts are accurate.

Confirm your information

[Login to your retirement account](#) and make sure your email address, phone number, and beneficiaries are correct. Or contact NWPS at 866-723-0001 or erp-servicecenter@nwpretirement.com.

Ask questions

Contact NWPS, Eder's recordkeeper, to get quick answers. Take your questions and issues directly to NWPS. In most cases, NWPS will have the answer you need and provide a quick response. If additional assistance is needed, NWPS will refer the matter back to Eder. Contact NWPS at 866-723-0001 or erp-servicecenter@nwpretirement.com.

Retirement
Account
Login



Will you be ready?

Wishful thinking won't get you ready for retirement, but independent investment advice can. Eder Financial partners with Edelman Financial Engines (chosen by Barron's for the fifth straight year as the #1 advisory firm). All Eder Retirement Plan members will soon receive in-depth retirement evaluations from EFE which will cover:

Investments—Indicate their performance and recommend an optimal investment strategy, personalized for you.

Savings—Provide advice on how to make the most of your retirement plan and show you if you're saving enough.

Income—Estimate how much income you will have each year in retirement.



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 December 31, 2023	YTD	3 Months	1 Year	3 Years	5 Years	10 Years
TARGET DATE FUNDS						
Target Date 2015	12.3	8.1	12.3	0.4	3.6	—
<i>Blended Index</i>	12.4	8.5	12.4	-0.5	4.1	—
Target Date 2025	13.5	8.5	13.5	1.1	4.5	—
<i>Blended Index</i>	14.2	9.0	14.2	0.4	5.0	—
Target Date 2035	17.1	9.6	17.1	2.7	6.3	—
<i>Blended Index</i>	18.3	10.2	18.3	2.2	6.8	—
Target Date 2045	19.2	10.2	19.2	3.8	7.8	—
<i>Blended Index</i>	20.0	10.6	20.0	3.3	8.0	—
Target Date 2055	19.5	10.3	19.5	4.4	8.9	—
<i>Blended Index</i>	20.2	10.7	20.2	3.9	9.0	—
EDER VALUES INVESTING ¹						
EVI Balanced Fund	15.7	9.5	15.7	3.1	9.4	—
<i>Blended Balanced Index</i>	17.8	9.7	17.8	4.6	10.1	—
Common Stock Fund	19.7	11.6	19.7	6.6	13.7	8.7
<i>S&P 500 Index</i>	26.3	11.7	26.3	10.0	15.7	12.0
EVI Domestic Stock Large Cap Core Index	26.3	11.6	26.3	9.8	15.4	—
<i>S&P 500 Index</i>	26.3	11.7	26.3	10.0	15.7	—
Domestic Stock Value Fund	1.0	9.9	1.0	—	—	—
<i>Russell 1000 Value Index</i>	11.5	9.5	11.5	—	—	—
Domestic Stock Growth Fund	35.1	14.0	35.1	8.1	15.9	11.4
<i>Russell 1000 Growth Index</i>	42.7	14.2	42.7	8.9	19.5	14.9
Domestic Stock Mid Cap Fund	15.3	10.7	15.3	9.3	14.3	7.2
<i>Russell Midcap Index</i>	17.2	12.8	17.2	5.9	12.7	9.4
EVI Domestic Stock Mid Cap Index Fund	16.2	11.2	16.2	6.8	—	—
<i>S&P 400 Index</i>	16.4	11.7	16.4	8.1	—	—
Small Cap Fund	33.1	14.2	33.1	11.9	19.3	15.1
<i>Russell 2000 Index</i>	16.9	14.0	16.9	2.2	10.0	7.2
EVI Domestic Stock Small Cap Index Fund	16.2	14.9	16.2	3.5	—	—
<i>S&P 600 Index</i>	16.1	15.1	16.1	7.3	—	—
International Stock Core Fund	11.7	11.0	11.7	-3.1	6.4	3.3
<i>MSCI EAFE Index</i>	18.2	10.4	18.2	4.0	8.2	4.3
EVI International Stock Core Index Fund	21.6	8.9	21.6	5.0	—	—
<i>S&P ADR Index</i>	20.0	9.2	20.0	8.5	—	—
EVI Emerging Markets Stock Index Fund	18.6	10.2	18.6	0.4	—	—
<i>Blended Emerging Markets Index ²</i>	9.7	10.7	9.7	-3.0	—	—
Treasury-Free Bond Fund	6.6	6.5	6.6	-3.3	1.9	2.4
<i>Bloomberg U.S. Government/Credit Bond Index</i>	5.7	6.6	5.7	-3.5	1.4	2.0
Short-Term Fund	5.1	1.4	5.1	1.8	1.7	1.2
<i>ICE BofA 6-Month Treasury Bill Index</i>	5.1	1.5	5.1	2.2	2.0	1.4
Community Development Fund	3.9	5.1	3.9	-1.1	-0.2	0.7
<i>No Benchmark</i>	—	—	—	—	—	—
INDEX FUNDS (NON-EVI)						
Balanced Index Fund	16.3	9.2	16.3	4.0	—	—
<i>60% CRSP US Total Market Index and 40% Bloomberg U.S. Aggregate Float Adjusted Index</i>	17.5	10.0	17.5	3.8	—	—
Total Bond Market Index Fund	5.3	6.4	5.3	-3.2	—	—
<i>Bloomberg U.S. Aggregate Float Adjusted Index</i>	5.6	6.7	5.6	-3.3	—	—
GENERAL (NON-EVI)						
Balanced Fund	14.0	9.6	14.0	2.7	9.2	6.3
<i>Blended Balanced Index</i>	17.8	9.7	17.8	4.6	10.1	8.2
Emerging Markets Stock Fund	7.5	8.4	7.5	-4.3	-0.1	0.7
<i>MSCI Emerging Markets Index</i>	9.8	7.9	9.8	-5.1	3.7	2.7
Bond Fund	5.9	6.6	5.9	-3.4	1.7	2.2
<i>Bloomberg U.S. Government/Credit Bond Index</i>	5.7	6.6	5.7	-3.5	1.4	2.0
Treasury Inflation-Protected Securities Fund	3.6	4.4	3.6	-0.8	3.2	2.3
<i>Bloomberg U.S. Treasury Inflation-Linked Bond Index</i>	3.9	4.7	3.9	-1.0	3.2	2.4
Bank Loans Fund	11.9	2.8	11.9	5.1	5.0	—
<i>S&P/LSTA U.S. Leveraged Loan 100 Index</i>	13.5	3.2	13.5	5.3	5.9	—
High Yield Bond Fund	12.5	6.6	12.5	5.1	7.2	5.2
<i>Bloomberg U.S. Corporate High Yield Bond Index</i>	13.4	7.2	13.4	2.0	5.4	4.6
Global Aggregate Fixed Income	3.3	8.6	3.3	-2.6	-2.2	—
<i>Bloomberg Global Aggregate Index</i>	5.7	8.1	5.7	-5.5	-0.3	—
ALTERNATIVES (NON-EVI)						
Global Inflation Protection	6.6	5.2	6.6	4.0	6.2	—
<i>Bloomberg U.S. TIPS 1-10 Year Index +2%</i>	6.4	4.4	6.4	2.7	5.5	—
Multi-Strategy Hedge Fund	4.0	5.0	4.0	1.3	3.2	—
<i>60% S&P 500 Index/40% Capital U.S. Aggregate Bond Index</i>	17.7	9.7	17.7	4.7	10.0	—
Public Real Estate Fund	10.6	16.9	10.6	0.4	3.9	3.4
<i>S&P Developed Property Index</i>	11.6	15.7	11.6	2.3	4.3	4.8
Commodities-Based Fund	-4.8	0.5	-4.8	11.9	9.4	-0.5
<i>Bloomberg Commodity Total Return Index</i>	-7.9	-4.6	-7.9	10.8	7.2	-1.1
U.S. INFLATION						
<i>Consumer Price Index ³ (November 2023)</i>	3.5	0.0	3.1	5.7	4.0	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.