

September 2023



Retirement Benefits

the Eder Way



What a Plan!

Do you know how remarkably flexible the Eder Retirement Plan is and how many options it offers for customizing your retirement income stream? You can choose the lifetime annuity, the periodic payment plan, a combination of the two, or take a lump sum payment of your employee contributions.

The annuity is designed to provide an income stream for as long as you live, regardless of market fluctuations. The PPP allows you to select how long your payment stream will last, and you continue to manage your investments. Though your money is still subject to market fluctuations, you are in control of how much you want to receive each year so you can adjust according to your needs.

The ERP also offers a ROTH sub-account within the plan. Further, you can use the plan as a tool to leave a legacy. These are only a few of the options. To learn more, contact us at customerservice@eder.org.

Lynnae Rodeffer
Vice President
Products and Services



Annuity or PPP

Someday you will want to withdraw money from your Eder retirement account. There are two key ages to consider. At age 59 ½ you can start a Periodic Payment Plan regardless of employment status. You can also start an annuity if you are no longer working for an Eder Retirement Plan sponsor. In addition, at age 65, you can start an annuity and continue to work for the employer who sponsors the Eder Retirement Plan.

You can choose to annuitize, which means you will receive a monthly payment for the rest of your life. If you are married, you can choose a form of the annuity that will provide income to your spouse after your death. Or you can opt for the Periodic Payment Plan which pays the balance you designate for the plan over a specified time. The payments are for a set number

of years, after which they end. The PPP can be for as little as 10 years, but we encourage setting it up for at least 20 years to decrease the chances of running out of money before you run out of retirement.

The PPP can give you larger monthly payments, but they might not last if you live long. An annuity can be a smaller monthly amount but will continue to be paid until you die, even if your money runs out. In the PPP, the payments can continue to your spouse after your death. If you wish, you can take some of your money in an annuity and some through a PPP.

Although the full range of possibilities for your retirement distribution cannot be explored in this one-page newsletter, you can find more information on the Eder [website](http://www.eder.org) or email us at customerservice@eder.org.

Shepherding innovation to seniors



“At Good Shepherd, neighbors share good food, good conversation, hearty laughter and Christian fellowship,” says the Good Shepherd Home in Fostoria, Ohio, which offers independent living, assisted living, short-term rehab, nursing care, and memory care, all in a spirit of innovation.

It is the first SAIDO Learning® Model Community in the United States and one of only a handful of memory care centers in this country licensed to provide this nonpharmaceutical, cognitive learning therapy, which slows dementia symptoms and improves cognitive function.

A Snoezelen® multisensory room incorporates state-of-the-art technology to offer music, lighting, tactile and aromatherapy options in a calm, controlled environment. This therapy relaxes, comforts, and engages residents who have Alzheimer’s and other forms of dementia.

Good Shepherd was the first senior living community in the United States to install SorbaSHOCK™ flooring to reduce fall-related injuries. Used throughout the assisted living and nursing centers, this high-tech floor underlay cushions the impact of falls to reduce the risk of fractures.

Amenities at Good Shepherd include an aquatic and fitness center, courtyard gardens, walking paths, resident lounges with aviaries, movie theatre, woodworking shop, library with computers, internet access in public areas, ecumenical chapel, community room for large events, café and deli, barber/beauty salon, and a general store.

Good Shepherd, founded more than 100 years ago by the Church of the Brethren, focuses on what each person needs to live each day to the fullest. From hugs to laughter to hosting Thanksgiving dinner for family members, the staff cares with a personal touch. Good Shepherd offers Eder insurance products to its employees and is an organizational investing client.

Note: Look for our final highlight next month where we conclude our series on retirement communities with Eder’s products and services. Learn more about what [Good Shepherd](http://www.GoodShepherd.org) could offer you.

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 August 31, 2023	YTD	3 Months	1 Year	3 Years	5 Years	10 Years
TARGET DATE FUNDS						
	%	%	%	%	%	%
Target Date 2015	7.0	2.4	5.2	0.4	2.1	—
<i>Blended Index</i>	6.9	2.2	5.1	-1.3	2.8	—
Target Date 2025	8.0	3.1	6.2	1.2	2.6	—
<i>Blended Index</i>	8.3	3.1	6.7	-0.3	3.4	—
Target Date 2035	10.9	5.1	9.4	3.2	3.9	—
<i>Blended Index</i>	11.6	5.0	10.2	1.7	4.6	—
Target Date 2045	12.5	6.3	11.2	4.6	4.8	—
<i>Blended Index</i>	13.0	5.8	11.7	3.1	5.4	—
Target Date 2055	12.8	6.5	11.5	5.5	5.5	—
<i>Blended Index</i>	13.1	5.9	11.8	4.2	6.0	—
EDER VALUES INVESTING						
	%	%	%	%	%	%
EVI Balanced Fund	9.7	5.0	8.2	3.6	6.0	—
<i>Blended Balanced Index</i>	11.6	4.5	9.2	4.5	7.2	—
Common Stock Fund	12.6	7.0	13.6	8.1	8.3	9.6
<i>S&P 500 Index</i>	18.7	8.3	15.9	10.5	11.1	12.8
EVI Domestic Stock Large Cap Core Index	18.8	8.4	16.0	10.3	11.0	—
<i>S&P 500 Index</i>	18.7	8.3	15.9	10.5	11.1	—
Domestic Stock Value Fund	-3.3	3.6	-0.5	—	—	—
<i>Russell 1000 Value Index</i>	5.9	7.4	8.6	—	—	—
Domestic Stock Growth Fund	24.8	6.9	19.8	7.7	10.3	12.0
<i>Russell 1000 Growth Index</i>	32.2	9.4	21.9	8.3	13.8	15.6
Domestic Stock Mid Cap Fund	9.2	9.6	12.7	11.8	7.3	8.5
<i>Russell Midcap Index</i>	9.4	8.7	8.4	9.2	7.3	10.0
EVI Domestic Stock Mid Cap Index Fund	10.1	10.3	11.0	9.8	—	—
<i>S&P 400 Index</i>	10.1	10.4	10.7	12.8	—	—
Small Cap Fund	22.5	14.3	22.1	14.2	12.7	15.6
<i>Russell 2000 Index</i>	9.0	9.0	4.7	8.1	3.1	8.0
EVI Domestic Stock Small Cap Index Fund	7.5	9.7	5.3	7.4	—	—
<i>S&P 600 Index</i>	7.2	9.5	5.5	12.6	—	—
International Stock Core Fund	6.0	-1.1	11.5	-0.3	2.4	4.1
<i>MSCI EAFE Index</i>	10.9	3.8	17.9	6.1	4.1	4.9
EVI International Stock Core Index Fund	14.0	6.7	19.2	7.4	—	—
<i>S&P ADR Index</i>	12.3	6.6	18.3	10.6	—	—
EVI Emerging Markets Stock Index Fund	12.8	7.5	8.4	2.6	—	—
<i>Blended Emerging Markets Index²</i>	3.7	7.5	1.0	-0.2	—	—
Treasury-Free Bond Fund	2.4	-0.6	-0.4	-4.2	1.1	2.0
<i>Bloomberg U.S. Government/Credit Bond Index</i>	1.5	-1.0	-0.9	-4.6	0.8	1.6
Short-Term Fund	3.2	1.5	3.9	1.2	1.5	1.1
<i>ICE BofA 6-Month Treasury Bill Index</i>	3.1	1.4	4.3	1.5	1.8	1.2
Community Development Fund	0.6	-0.7	-1.7	-2.0	-0.7	0.5
<i>No Benchmark</i>	—	—	—	—	—	—
INDEX FUNDS (NON-EVI)						
	%	%	%	%	%	%
Balanced Index Fund	10.2	4.1	7.2	4.0	—	—
<i>60% CRSP US Total Market Index and 40% Bloomberg U.S. Aggregate Float Adjusted Index</i>	11.1	4.7	8.3	4.1	—	—
Total Bond Market Index Fund	1.2	-0.8	-1.4	-4.2	—	—
<i>Bloomberg U.S. Aggregate Float Adjusted Index</i>	1.4	-1.0	-1.1	-4.4	—	—
GENERAL (NON-EVI)						
	%	%	%	%	%	%
Balanced Fund	8.2	3.9	7.7	3.1	5.8	6.8
<i>Blended Balanced Index</i>	11.6	4.5	9.2	4.5	7.2	8.5
Emerging Markets Stock Fund	4.5	2.8	4.6	-0.5	-2.1	1.3
<i>MSCI Emerging Markets Index</i>	4.6	3.5	1.3	-1.4	1.0	3.0
Bond Fund	1.7	-0.6	-0.8	-4.5	1.0	1.9
<i>Bloomberg U.S. Government/Credit Bond Index</i>	1.5	-1.0	-0.9	-4.6	0.8	1.6
Treasury Inflation-Protected Securities Fund	0.7	-1.2	-4.6	-1.2	2.3	2.0
<i>Bloomberg U.S. Treasury Inflation-Linked Bond Index</i>	1.1	-1.1	-3.7	-1.5	2.3	2.1
Bank Loans Fund	8.5	4.2	8.4	5.6	3.8	—
<i>S&P/LSTA U.S. Leveraged Loan 100 Index</i>	9.1	5.0	10.0	5.1	4.2	—
High Yield Bond Fund	6.8	2.8	7.3	5.0	4.9	5.1
<i>Bloomberg U.S. Corporate High Yield Bond Index</i>	7.1	3.4	7.2	1.8	3.3	4.5
Global Aggregate Fixed Income	-1.0	-0.2	0.0	-3.8	-2.3	—
<i>Bloomberg Global Aggregate Index</i>	0.7	-0.7	-0.1	-6.1	-1.2	—
ALTERNATIVES (NON-EVI)						
	%	%	%	%	%	%
Global Inflation Protection	4.0	2.6	2.6	6.0	6.8	—
<i>Bloomberg U.S. TIPS 1-10 Year Index +2%</i>	2.8	0.0	-0.1	2.2	4.7	—
Multi-Strategy Hedge Fund	1.7	1.4	-0.7	4.2	2.5	—
<i>60% S&P 500 Index/40% Capital U.S. Aggregate Bond Index</i>	11.5	4.5	9.0	4.6	7.1	—
Public Real Estate Fund	1.3	3.1	-5.8	-0.3	0.6	3.1
<i>S&P Developed Property Index</i>	2.4	4.1	-4.0	2.5	0.9	4.5
Commodities-Based Fund	-5.6	6.0	-15.4	14.6	7.0	-0.9
<i>Bloomberg Commodity Total Return Index</i>	-2.8	9.7	-8.7	15.2	6.7	-0.9
U.S. INFLATION						
	%	%	%	%	%	%
<i>Consumer Price Index³ (July 2023)</i>	3.0	0.8	3.2	5.7	3.9	2.7

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.