



Eder Financial

BOLD. BALANCED. TRUSTED.

ORGANIZATIONAL INVESTING FUND PERFORMANCE REPORT

For the period ending October 31, 2025. EOII Funds net investment fees. Benchmarks gross investment fees. All returns greater than one year are annualized.

For the period ending October 31, 2025	Current Month	3 Months	1 Year	3 Years	5 Years	10 Years
SHORT TERM						
Money Market Fund	0.3	1.0	4.2	—	—	—
91 Day T-Bills	0.3	1.1	4.3	—	—	—
Short-Term Fund	0.3	1.1	4.2	4.7	2.7	1.9
ICE BofA 6-Month Treasury Bill Index	0.3	1.2	4.4	5.0	3.1	2.3
COMMUNITY DEVELOPMENT						
Community Development Investment Fund ¹	0.5	2.5	5.8	4.6	1.7	1.8
No Benchmark	—	—	—	—	—	—
FIXED INCOME						
Bond Fund	0.5	2.8	6.1	6.3	-0.1	2.4
Bloomberg U.S. Government/Credit Bond Index	0.6	2.7	5.8	5.5	-0.4	2.0
Treasury Inflation-Protected Securities Fund ²	0.3	1.5	4.1	3.8	1.1	3.0
Bloomberg U.S. Treasury Inflation-Linked Bond Index	0.4	2.3	6.1	4.6	1.6	3.0
Bank Loans Fund ³	0.1	0.9	4.7	8.4	5.8	—
S&P/LSTA U.S. Leveraged Loan 100 Index	0.5	1.7	7.4	9.9	6.8	—
High Yield Bond Fund ⁴	0.1	1.7	6.1	9.2	5.4	5.7
Bloomberg U.S. Corporate High Yield Bond Index	0.2	2.2	8.2	10.2	5.5	5.9
Global Aggregate Fixed Income Fund ⁵	—	—	—	—	—	—
Bloomberg Global Aggregate Index	—	—	—	—	—	—
DOMESTIC EQUITY						
Domestic Stock Value Fund	-1.4	2.3	-1.2	—	—	—
Russell 1000 Value Index	0.4	5.2	11.1	—	—	—
Domestic Stock Large Cap Core Index Fund ⁶	2.5	8.3	22.4	23.4	18.0	—
S&P 500 Index	2.3	8.2	21.5	22.7	17.6	—
Domestic Stock Mid Cap Fund	-1.3	0.7	4.4	10.8	11.4	7.2
Russell Midcap Index	-0.8	2.6	10.8	14.1	12.3	10.6
Domestic Stock Growth Fund	2.0	5.8	21.1	25.0	16.0	14.0
Russell 1000 Growth Index	3.6	10.4	30.5	30.7	19.2	18.3
Domestic Stock Fund	0.5	4.3	11.6	15.0	12.6	10.5
S&P 500 Index	2.3	8.2	21.5	22.7	17.6	14.6
Small Cap Fund	-2.8	-4.4	-2.7	12.3	12.2	15.0
Russell 2000 Index	1.8	12.5	14.4	11.9	11.5	9.4
INTERNATIONAL EQUITY						
International Stock Core Index Fund	1.4	11.1	23.5	—	—	—
S&P Developed Markets ADR Index	1.5	11.2	22.7	—	—	—
Emerging Markets Stock Fund ⁷	4.6	17.9	30.4	21.0	9.6	6.9
MSCI Emerging Markets Index	4.2	13.3	28.7	21.7	7.9	8.1
ALTERNATIVE INVESTMENTS						
Commodities-Based Fund ⁸	2.0	6.3	15.8	4.4	12.9	5.5
Bloomberg Commodity Total Return Index	2.9	7.1	14.2	3.1	11.9	4.3
Public Real Estate Fund ⁹	-0.3	1.3	-1.5	7.2	4.0	2.4
S&P Developed Property Index	-1.5	4.1	5.3	9.6	7.1	4.5
Multi-Strategy Hedge Fund ¹⁰	—	—	—	—	—	—
60/40 S&P 500/Bloomberg US Aggregate	—	—	—	—	—	—
Global Inflation Protection Fund ¹¹	4.3	8.3	15.0	10.8	8.6	7.1
Bloomberg U.S. TIPS 1-10 Year Index + 2%	0.3	2.4	9.0	7.2	5.0	5.3
EQUITY AND FIXED INCOME						
Balanced Fund	0.5	3.7	9.5	11.6	7.6	7.5
Blended Balanced Index ¹²	1.6	6.0	15.1	15.7	10.3	9.7
TACTICAL FUNDS (ADDITIONAL FEES APPLY)						
Conservative Fund ¹³	0.3	1.2	4.3	—	—	—
Blended Conservative Index ¹⁴	0.4	1.3	4.5	—	—	—
EVI Income Fund	0.9	4.8	10.8	10.9	4.8	—
Blended EVI Income Index ¹⁵	1.2	5.0	12.2	11.7	5.7	—
Income & Growth Fund ¹⁶	1.0	5.4	12.1	12.6	7.1	7.1
Blended Income & Growth Index ¹⁷	1.4	5.8	14.6	14.1	8.1	7.5
EVI Income & Growth Fund	0.9	5.2	12.0	12.7	6.9	7.0
Blended EVI Income & Growth Index ¹⁸	1.4	5.8	14.6	14.1	8.1	7.4
Growth Fund ¹⁹	1.1	6.1	13.9	14.7	9.1	8.2
Blended Growth Index ²⁰	1.6	6.7	17.1	16.5	10.2	8.7
EVI Growth Fund	1.0	5.8	13.8	14.7	9.1	8.4
Blended EVI Growth Index ²¹	1.6	6.7	17.1	16.5	10.4	8.8
Aggressive Growth Fund ²²	1.3	6.8	15.5	16.7	10.9	9.2
Blended Aggressive Growth Index ²³	1.9	7.6	19.6	19.0	12.3	9.9
EVI Aggressive Growth Fund	1.1	6.4	15.4	16.7	11.2	—
Blended EVI Aggressive Growth Index ²⁴	1.9	7.6	19.6	19.0	12.8	—
U.S. INFLATION						
Consumer Price Index (September 2025) ²⁵	0.3	0.7	3.0	3.0	4.5	3.2

¹CDIF interest accrues on a daily basis. ²These investment funds may not meet Eder Values Investing guidelines because they are invested in mutual funds. All other investment funds must meet Eder Values Investing guidelines. ³No assets invested in this fund. ⁴Expected to match benchmark gross of fees. Typically, will not match benchmark net of fees and due to required cash position. ⁵Weighted average of the S&P 500 Index (60 percent) and the Bloomberg Barclays U.S. Capital Government/Credit Bond Index (40 percent). ⁶Changed January 1, 2021. 3-year, 5-year, and 10-year blended new with old benchmarks. ⁷Most recent data available. CPI data are from the Consumer Price Index for All Urban Consumers. All items are not seasonally weighted.