



\$358,000

Average retirement account, age 65-74

\$126,000

Median retirement account, age 65-74

From Brethren Pension Plan

Pension Perspective

August 2021

Retirement planning with a personal touch

The Brethren Pension Plan offers many features to help you, including our “Retirement Planning Consultant,” Ed Shannon. Behind that title, Ed is just a guy who knows the answers, or how to find them, and serves them up in a spirit of old-fashioned hospitality.

When you call him, his first concern is to listen carefully, so he is sure he’s responding precisely to your needs. He is focused on helping you prepare for retirement, whether that will be soon, or many years beyond the horizon. No concern of yours is too small for Ed.

He is really in his element when you want to know more about how to use the tools available to you, including the NWPS and Edelman Financial Engines websites. He will invite you to a Zoom consultation, and offer to screen-share so he can talk you through all the things you can do and find on the website while you are looking at it together. He can show you:

- How to use the calculation tools so you can experiment with different retirement scenarios.
- Where to find your rate of return.
- Where your statements are.
- How to change between funds.
- How to access the Edelman Financial Engines modeling tools to optimize your investment selections.

But you might have questions that go beyond the website. You might want to know what the

- distribution options are when you are ready to start planning for retirement income through your Brethren Pension Plan account.
- Ed will explain and compare the benefits of the lifetime annuity versus the periodic payment plan.

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Another frequent question is, “Will I have enough money to retire?” Ed will ask you to create a sample retirement budget. He will help you look at all your assets and other sources of income, such as Social Security. He will never tell you, “Yes, you have enough to retire,” or “No, you don’t.” Instead, he will give you the tools and insights for you to reach your own conclusion.

- In this day of the internet and online information, your retirement plan offers the best in digital content, but for plain old careful attention and knowledgeable explanation, you can’t beat Ed Shannon’s personal touch. Don’t hesitate to contact him at 847-622-3370 or eshannon@cobbt.org.

How to sign up for electronic statements

Sign into your NWPS account at brethrenpension.org. (You will be redirected to the NWPS site; this is okay.)

1. Go to the Profile Tab.
2. Click My Profile.
3. Scroll down to eStatement Election.
4. Click the Change eStatement Election button.
5. Follow the prompts.

Stay connected when you are on the go

Download the mobile phone app from Edelman Financial Engines. This feature-packed app is available for either iPhone or Android.

With this app you can:

- View your account details.
- Link outside accounts.
- Contact your advisor directly from the app.
- Access helpful, timely information in the EFE education center.

For the period ending July 31, 2021	YTD	3 Months	1 Year	3 Years	5 Years	10 Years
TARGET DATE FUNDS	%	%	%	%	%	%
Target Date Fund 2015	5.4	2.6	11.7	6.5	—	—
Blended Index	0.8	3.2	6.1	7.7	—	—
Target Date Fund 2025	6.1	2.7	13.6	7.1	—	—
Blended Index	1.9	3.6	8.9	8.4	—	—
Target Date Fund 2035	7.9	3.0	17.6	8.4	—	—
Blended Index	3.7	4.2	13.8	9.5	—	—
Target Date Fund 2045	9.4	3.2	21.5	9.6	—	—
Blended Index	5.5	4.8	18.8	10.7	—	—
Target Date Fund 2055	10.9	3.4	25.4	10.8	—	—
Blended Index	7.4	5.5	23.9	11.8	—	—
BRETHREN VALUES INVESTING ¹	%	%	%	%	%	%
BVI Balanced Fund	9.0	4.2	20.3	12.8	—	—
Blended Balanced Index	10.2	4.4	20.4	13.8	—	—
BVI Index Balanced Fund	10.4	4.4	20.5	—	—	—
Blended Balanced Index	10.2	4.4	20.4	—	—	—
Common Stock Fund	15.3	5.0	35.1	15.6	15.3	12.5
S&P 500 Index	18.0	5.5	36.4	18.2	17.3	15.3
BVI Domestic Stock Large Cap Core Index Fund	17.7	5.3	35.5	18.1	—	—
S&P 500 Index	18.0	5.5	36.4	18.2	—	—
Domestic Stock Growth Fund	20.3	8.8	40.3	21.5	18.9	—
Russell 1000 Growth Index	16.7	8.3	36.7	25.3	23.3	—
Domestic Stock Mid Cap Fund	15.5	3.1	34.5	10.0	9.8	—
Russell Midcap Index	17.1	3.1	42.6	15.8	14.8	—
Small Cap Fund	12.3	2.3	35.0	18.1	22.5	—
Russell 2000 Index	13.3	-1.5	52.0	11.5	14.3	—
International Stock Core Fund	4.6	2.8	25.9	10.3	11.2	—
MSCI EAFE Index	9.6	2.9	30.3	7.7	9.4	—
Treasury-Free Bond Fund	-0.2	2.9	0.1	7.0	3.9	—
Bloomberg Barclays U.S. Government / Credit Bond Index	-0.7	2.9	-1.1	6.4	3.4	—
Short-Term Fund	0.0	0.0	0.0	1.4	1.2	1.0
ICE BofAML 6-Month Treasury Bill Index	0.1	0.0	0.1	1.5	1.4	0.8
Community Development Investment Fund	0.3	0.6	0.6	1.2	1.3	1.7
No Benchmark	—	—	—	—	—	—
INDEX FUNDS (NON-BVI)	%	%	%	%	%	%
Balanced Index Fund	10.9	4.5	—	—	—	—
60% CRSP US Total Market Index and 40% Bloomberg Barclays U.S. Aggregate Float Adjusted Index	9.9	3.8	—	—	—	—
Domestic Stock Large Cap Core Index Fund	19.3	5.4	—	—	—	—
S&P 500	18.0	5.5	—	—	—	—
Domestic Stock Mid Cap Index Fund	17.4	3.3	—	—	—	—
CRSP Mid-Cap Index	16.8	4.0	—	—	—	—
Domestic Stock Small Cap Index Fund	14.6	-0.7	—	—	—	—
CRSP US Small-Cap Index	14.7	0.0	—	—	—	—
International Stock Core Index Fund	10.8	2.5	—	—	—	—
FTSE Developed All Cap ex US Index	10.5	2.8	—	—	—	—
Emerging Markets Stock Index Fund	3.1	-3.7	—	—	—	—
FTSE Emerging Markets All Cap China A Inclusion Index	2.3	-3.6	—	—	—	—
Total Bond Market Index Fund	-0.6	2.1	—	—	—	—
Bloomberg Barclays U.S. Aggregate Float Adjusted Index	-0.5	2.3	—	—	—	—
GENERAL (NON-BVI)	%	%	%	%	%	%
Balanced Fund	8.8	4.2	19.8	12.7	11.0	9.4
Blended Balanced Index	10.2	4.4	20.4	13.8	11.9	10.8
Emerging Markets Stock Fund	11.4	-2.4	33.1	4.7	8.5	—
MSCI Emerging Markets Index	0.2	-4.4	20.6	7.9	10.4	—
Bond Fund	-0.7	2.9	-1.0	6.8	3.7	4.1
Bloomberg Barclays U.S. Government/Credit Bond Index	-0.7	2.9	-1.1	6.4	3.4	3.6
Treasury Inflation-Protected Securities Fund	4.6	4.1	7.1	7.5	4.4	—
Bloomberg Barclays U.S. Treasury Inflation-Linked Bond Index	4.4	4.5	6.9	7.6	4.5	—
Bank Loans Fund	2.8	0.9	8.9	3.4	—	—
S&P / LSTA U.S. Leveraged Loan 100 Index	1.9	0.4	6.8	3.9	—	—
High Yield Bond Fund	4.5	2.2	11.2	6.7	6.6	—
Bloomberg Barclays U.S. Corporate High Yield Bond Index	4.0	2.0	10.6	7.2	7.0	—
Global Aggregate Fixed Income Fund	-2.0	-0.2	-2.0	-1.9	—	—
Bloomberg Barclays Global Aggregate Index	-1.9	1.4	0.8	4.7	—	—
ALTERNATIVES (NON-BVI)	%	%	%	%	%	%
Global Inflation Protection Fund	15.4	3.6	26.2	12.9	—	—
Bloomberg Barclays U.S. TIPS 1-10 Year Index +2%	5.9	3.8	9.7	8.7	—	—
Multi-Strategy Hedge Fund	13.4	3.7	25.6	7.2	—	—
60% S&P 500 Index / 40% Bloomberg Barclays U.S. Aggregate Bond Index	10.3	4.2	20.5	13.5	—	—
Public Real Estate Fund	19.1	7.0	31.1	10.5	5.9	—
S&P Developed Property Index	19.7	6.9	35.5	8.7	6.1	—
Commodities-Based Fund	30.4	9.7	53.0	8.9	6.4	—
Bloomberg Commodity Total Return Index	23.4	6.6	40.3	5.3	3.9	—
U.S. INFLATION	%	%	%	%	%	%
Consumer Price Index ² (June 2021)	4.4	2.6	5.4	2.5	2.4	1.9

¹ Brethren Values Investing (BVI) 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 Most recent data available. CPI data are from the Consumer Price Index for all Urban Consumers; all items are not seasonally weighted.