

April 2023



Retirement Benefits

the Eder Way



It's April again

By the time you're reading this you will have finished your tax returns. You're probably glad to get taxes off your mind. But before you banish all tax thoughts to the back corners of your mind, there are some things I want you to think about before tax season rolls around again.

Tax planning can make a difference in your retirement income strategy, so now is a great time to review or create a tax strategy for future years.

1. Delay receiving your social security benefits until age 70 to increase your benefit amount, if you can.
2. Consider moving to a tax-friendly state. Some states don't tax retirement income.
3. Consult a financial advisor for specific recommendations that fit your situation.

Just a little something to think about!

Lori Domich

Operations Manager
Retirement Benefits



Creation Care

In an effort to manage costs and reduce waste, we are transitioning to electronic statements. Anyone with an email address on file will receive their statement via email starting July 2023. If you prefer to receive a printed statement, you can opt out by contacting the Eder Retirement Plan call center at 866-723-0001.

For every e-statement that is established in our Retirement Plan, we will plant a tree in Africa or South America through the efforts of the New Community Project's Two Million Trees Campaign. Thank you for helping us make the world a better place!



Pre-tax vs. ROTH contributions

Most retirement accounts invest your pre-tax money. A ROTH account invests your money after you have paid tax and is available in the Eder Retirement Plan.

In this video from NWPS, you'll learn the advantage of one over the other.

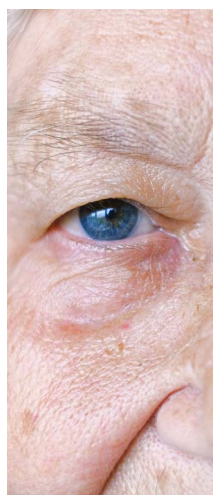


SECURE Act 2.0



Provisions that may help you

In December 2022 Congress signed into law a package of retirement reforms to improve retirement outcomes called the SECURE Act 2.0. These go beyond the provisions of the original SECURE Act passed in 2019. Here are some of the changes that may benefit you.



- The age at which you must start taking your required minimum distribution (RMD) if retired increases to age 73 in 2023 and to 75 in 2033.
- The excise tax for failing to take your RMD has decreased from 50 percent to 25 percent of the RMD amount (and will further decrease to 10 percent of the RMD amount if corrected within 2 years).
- Annual catch-up contributions to your retirement plan for those age 50 or older have increased to \$7,500, and starting in 2025, will further increase to \$10,000 or 150 percent of the standard catch-up contribution limit (whichever is greater) for employees ages 60-63.

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 March 31, 2023	YTD	3 Months	1 Year	3 Years	5 Years	10 Years
TARGET DATE FUNDS						
Target Date 2015	4.6	4.6	-5.0	3.6	1.7	—
<i>Blended Index</i>	4.7	4.7	-5.6	0.8	2.6	—
Target Date 2025	5.0	5.0	-5.0	4.8	2.3	—
<i>Blended Index</i>	5.2	5.2	-5.9	2.2	3.1	—
Target Date 2035	5.8	5.8	-5.2	7.1	3.2	—
<i>Blended Index</i>	6.1	6.1	-6.5	4.6	4.0	—
Target Date 2045	6.2	6.2	-5.5	9.1	4.1	—
<i>Blended Index</i>	6.5	6.5	-6.9	6.9	4.7	—
Target Date 2055	6.3	6.3	-5.6	11.1	4.8	—
<i>Blended Index</i>	6.5	6.5	-6.9	9.0	5.4	—
EDER VALUES INVESTING ¹						
EVI Balanced Fund	5.0	5.0	-5.3	9.5	6.1	—
<i>Blended Balanced Index</i>	5.8	5.8	-6.3	10.0	7.4	—
Common Stock Fund	6.5	6.5	-5.3	17.1	8.7	9.5
<i>S&P 500 Index</i>	7.5	7.5	-7.7	18.6	11.2	12.2
EVI Domestic Stock Large Cap Core Index	7.5	7.5	-7.7	18.3	11.1	—
<i>S&P 500 Index</i>	7.5	7.5	-7.7	18.6	11.2	—
Domestic Stock Value Fund	-1.2	-1.2	—	—	—	—
<i>Russell 1000 Value Index</i>	1.0	1.0	—	—	—	—
Domestic Stock Growth Fund	11.7	11.7	-11.1	17.3	11.2	11.2
<i>Russell 1000 Growth Index</i>	14.4	14.4	-10.9	18.6	13.7	14.6
Domestic Stock Mid Cap Fund	4.6	4.6	-1.6	19.3	6.4	8.7
<i>Russell Midcap Index</i>	4.1	4.1	-8.8	19.2	8.1	10.1
EVI Domestic Stock Mid Cap Index Fund	4.0	4.0	-8.1	18.6	—	—
<i>S&P 400 Index</i>	3.8	3.8	-5.1	22.1	—	—
Small Cap Fund	10.3	10.3	7.8	20.7	13.0	14.9
<i>Russell 2000 Index</i>	2.7	2.7	-11.6	17.5	4.7	8.0
EVI Domestic Stock Small Cap Index Fund	2.5	2.5	-12.9	18.1	—	—
<i>S&P 600 Index</i>	2.6	2.6	-8.8	21.7	—	—
International Stock Core Fund	7.8	7.8	-2.9	9.0	2.6	4.5
<i>MSCI EAFE Index</i>	8.5	8.5	-1.4	13.0	3.5	5.0
EVI International Stock Core Index Fund	8.2	8.2	-2.7	14.2	—	—
<i>S&P ADR Index</i>	7.7	7.7	-1.6	16.5	—	—
EVI Emerging Markets Stock Index Fund	9.8	9.8	-2.4	12.1	—	—
<i>Invesco BLDRS Emerging Markets 50 ADR Index</i>	2.1	2.1	-9.8	7.3	—	—
Treasury-Free Bond Fund	3.2	3.2	-4.9	-1.8	1.4	1.9
<i>Bloomberg U.S. Government/Credit Bond Index</i>	3.2	3.2	-4.8	-2.6	1.2	1.5
Short-Term Fund	1.1	1.1	2.0	0.6	1.3	0.9
<i>ICE BofA 6-Month Treasury Bill Index</i>	1.2	1.2	2.6	0.9	1.6	1.0
Community Development Fund	1.6	1.6	-2.7	-1.7	-0.4	0.6
<i>No Benchmark</i>	—	—	—	—	—	—
INDEX FUNDS (NON- EVI)						
Balanced Index Fund	3.9	3.9	-8.4	6.7	—	—
<i>60% CRSP US Total Market Index and 40% Bloomberg U.S. Aggregate Float Adjusted Index</i>	5.5	5.5	-6.9	9.8	—	—
Total Bond Market Index Fund	2.3	2.3	-4.8	-2.8	—	—
<i>Bloomberg U.S. Aggregate Float Adjusted Index</i>	3.0	3.0	-4.7	-2.7	—	—
GENERAL (NON-EVI)						
Balanced Fund	5.0	5.0	-5.1	9.5	6.2	6.7
<i>Blended Balanced Index</i>	5.8	5.8	-6.3	10.0	7.4	8.1
Emerging Markets Stock Fund	4.0	4.0	-11.6	9.0	-3.7	0.1
<i>MSCI Emerging Markets Index</i>	4.0	4.0	-10.7	7.8	-0.9	2.0
Bond Fund	2.8	2.8	-5.1	-2.2	1.4	1.8
<i>Bloomberg U.S. Government/Credit Bond Index</i>	3.2	3.2	-4.8	-2.6	1.2	1.5
Treasury Inflation-Protected Securities Fund	2.7	2.7	-6.5	1.6	2.9	1.4
<i>Bloomberg U.S. Treasury Inflation-Linked Bond Index</i>	3.3	3.3	-6.1	1.8	2.9	1.5
Bank Loans Fund	2.9	2.9	2.8	8.1	3.1	—
<i>S&P/LSTA U.S. Leveraged Loan 100 Index</i>	3.3	3.3	2.9	6.7	3.5	—
High Yield Bond Fund	3.0	3.0	1.7	9.0	4.7	4.7
<i>Bloomberg U.S. Corporate High Yield Bond Index</i>	3.6	3.6	-3.3	5.9	3.2	4.1
Global Aggregate Fixed Income	2.4	2.4	-5.6	-2.6	-2.3	—
<i>Bloomberg Global Aggregate Index</i>	3.0	3.0	-8.1	-3.4	-1.3	—
ALTERNATIVES (NON- BVI)						
Global Inflation Protection	2.0	2.0	-7.0	11.0	5.9	—
<i>Bloomberg U.S. TIPS 1-10 Year Index +2%</i>	3.4	3.4	-1.0	4.9	5.2	—
Multi-Strategy Hedge Fund	1.9	1.9	-10.2	9.8	1.5	—
<i>60% S&P 500 Index/40% Capital U.S. Aggregate Bond Index</i>	5.7	5.7	-6.3	9.9	7.3	—
Public Real Estate Fund	-0.1	-0.1	-23.1	5.4	1.5	2.3
<i>S&P Developed Property Index</i>	0.7	0.7	-20.7	7.5	1.8	3.7
Commodities-Based Fund	-4.9	-4.9	-18.1	24.9	6.6	-2.1
<i>Bloomberg Commodity Total Return Index</i>	-5.4	-5.4	-12.5	20.8	5.4	-1.7
U.S. INFLATION						
<i>Consumer Price Index ² (February 2023)</i>	1.4	1.1	6.0	5.2	3.9	2.6

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