

August 2023



Retirement Benefits

the Eder Way



Retirement can be a new beginning

When today's 75-year-olds were children, few people lived past their late 60s or early 70s. Today more than 13 million in the US are 80 and older, and almost 3 million of those are over 90. This means your retirement could last almost 30 years. So, what will you do with those years? Perhaps begin with the things you always wanted to do when you were working but couldn't and –

- Find some kind of purposeful work, part-time and without pressure.
- Travel
- Volunteer in church and community
- Visit children and grandchildren and spend time with family and friends.
- Take long walks
- Enjoy your hobbies or find new ones
- Take an interest in community events
- Go to the theatre and concerts

Whatever you decide to do, be sure to enjoy yourself!

Russ Chrusciel
Director
Retirement Benefits



Coming home to The Cedars



Cozy is a good word to describe The Cedars, a retirement community in McPherson, Kan. With 300 residents and a staff of 200, The Cedars is small enough that people know one another and large enough to offer a full range of services. Located on 60 acres, it offers independent senior living, assisted living, healthcare living (nursing care), as well as a memory care unit.

Founded by the Church of the Brethren in 1893 near Darlow, Kan., it is known as the oldest continuously operating retirement home in the state. It moved to McPherson in 1952, where its Conference Center and Wellness Center serve the surrounding community as well as The Cedars' residents.

The Cedars offers "person-centered care." While many retirement communities make a similar claim, The Cedars makes a special effort to create a routine that fits its residents, to help them live as



independently as possible, to empower them to make as many choices as they can in their daily activities, and when they are no longer able to do so, to treat them with compassion and dignity.

CEO LaMonte Rothrock said, "The Cedars believes that part of healthcare is not only physical activity but mental activity, and we believe social interaction is at the core of both of these. It is through the caring relationships of our staff, residents, and families that we have built a wonderful community."

Eder Financial is glad to count The Cedars as a client, offering Eder retirement benefits, insurance products, and providing organizational investing opportunities to assist the organization with employee benefits and money management so that it can focus on providing a vibrant retirement community to its residents.

Note: With this issue we are beginning a series in which we will highlight retirement communities we serve with Eder's products and services. Learn more about what [The Cedars](#) could offer you.

Roadmap to Retirement

As you approach your retirement date, creating a financial roadmap is essential. When you talk to an adviser and begin to make projections, be prepared to discuss:



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 July 31, 2023	YTD	3 Months	1 Year	3 Years	5 Years	10 Years
TARGET DATE FUNDS						
	%	%	%	%	%	%
Target Date 2015	8.2	2.6	3.0	1.1	2.3	—
<i>Blended Index</i>	8.4	2.6	3.4	-0.8	3.2	—
Target Date 2025	9.5	3.6	4.2	2.1	2.9	—
<i>Blended Index</i>	10.1	3.8	5.1	0.6	3.9	—
Target Date 2035	13.0	6.3	7.7	4.5	4.3	—
<i>Blended Index</i>	14.1	6.4	8.9	3.1	5.2	—
Target Date 2045	15.0	7.7	9.6	6.2	5.4	—
<i>Blended Index</i>	15.7	7.4	10.5	4.9	6.1	—
Target Date 2055	15.3	8.0	9.9	7.5	6.1	—
<i>Blended Index</i>	15.9	7.5	10.6	6.3	6.7	—
EDER VALUES INVESTING ¹						
	%	%	%	%	%	%
EVI Balanced Fund	11.5	5.6	6.2	5.2	6.8	—
<i>Blended Balanced Index</i>	13.0	5.6	6.6	6.2	8.0	—
Common Stock Fund	15.1	6.6	11.6	11.0	9.4	9.6
<i>S&P 500 Index</i>	20.6	10.5	13.0	13.7	12.2	12.7
EVI Domestic Stock Large Cap Core Index	20.6	10.6	12.9	13.3	12.1	—
<i>S&P 500 Index</i>	20.6	10.5	13.0	13.7	12.2	—
Domestic Stock Value Fund	0.8	0.5	5.6	—	—	—
<i>Russell 1000 Value Index</i>	8.8	6.1	8.3	—	—	—
Domestic Stock Growth Fund	25.7	10.5	13.0	11.1	11.9	11.8
<i>Russell 1000 Growth Index</i>	33.4	15.5	17.3	12.2	15.2	15.5
Domestic Stock Mid Cap Fund	10.9	6.1	10.3	13.5	7.7	8.4
<i>Russell Midcap Index</i>	13.3	9.5	8.7	11.8	8.8	10.1
EVI Domestic Stock Mid Cap Index Fund	13.4	10.1	10.9	12.2	—	—
<i>S&P 400 Index</i>	13.3	10.0	10.5	15.3	—	—
Small Cap Fund	22.4	10.3	17.9	15.6	13.6	15.4
<i>Russell 2000 Index</i>	14.7	13.7	7.9	12.0	5.1	8.2
EVI Domestic Stock Small Cap Index Fund	12.1	12.5	5.3	10.4	—	—
<i>S&P 600 Index</i>	11.9	12.2	5.3	15.7	—	—
International Stock Core Fund	11.7	0.3	10.7	3.1	3.2	4.5
<i>MSCI EAFE Index</i>	15.3	3.4	16.8	9.3	4.5	5.2
EVI International Stock Core Index Fund	17.4	7.0	16.9	9.8	—	—
<i>S&P ADR Index</i>	15.7	6.3	16.9	12.8	—	—
EVI Emerging Markets Stock Index Fund	20.8	16.2	16.6	6.3	—	—
<i>Blended Emerging Markets Index ²</i>	10.9	15.5	8.3	2.8	—	—
Treasury-Free Bond Fund	2.8	-0.9	-2.6	-4.4	1.4	2.0
<i>Bloomberg U.S. Government/Credit Bond Index</i>	2.1	-1.6	-2.9	-4.8	1.0	1.6
Short-Term Fund	2.7	1.2	3.4	1.0	1.4	1.0
<i>ICE BofA 6-Month Treasury Bill Index</i>	2.7	1.1	4.0	1.4	1.7	1.2
Community Development Fund	1.0	-1.0	-3.3	-2.0	-0.6	0.5
<i>No Benchmark</i>	—	—	—	—	—	—
INDEX FUNDS (NON- EVI)						
	%	%	%	%	%	%
Balanced Index Fund	11.4	6.0	6.4	5.6	—	—
<i>60% CRSP US Total Market Index and 40% Bloomberg U.S. Aggregate Float Adjusted Index</i>	12.7	6.0	6.2	6.0	—	—
Total Bond Market Index Fund	1.8	-1.0	-2.9	-4.4	—	—
<i>Bloomberg U.S. Aggregate Float Adjusted Index</i>	2.1	-1.5	-3.2	-4.5	—	—
GENERAL (NON-EVI)						
	%	%	%	%	%	%
Balanced Fund	9.8	3.4	5.7	4.7	6.5	6.8
<i>Blended Balanced Index</i>	13.0	5.6	6.6	6.2	8.0	8.4
Emerging Markets Stock Fund	11.3	8.8	9.3	2.7	-1.4	1.6
<i>MSCI Emerging Markets Index</i>	11.4	8.4	8.3	1.5	1.7	3.5
Bond Fund	2.2	-1.3	-2.7	-4.7	1.3	1.9
<i>Bloomberg U.S. Government/Credit Bond Index</i>	2.1	-1.6	-2.9	-4.8	1.0	1.6
Treasury Inflation-Protected Securities Fund	1.6	-1.5	-5.0	-0.6	2.6	2.0
<i>Bloomberg U.S. Treasury Inflation-Linked Bond Index</i>	2.0	-1.4	-5.4	-0.8	2.6	2.0
Bank Loans Fund	7.1	3.1	8.6	5.6	3.7	—
<i>S&P/LSTA U.S. Leveraged Loan 100 Index</i>	7.8	3.2	10.0	5.1	4.1	—
High Yield Bond Fund	6.4	1.7	6.3	5.3	5.0	5.0
<i>Bloomberg U.S. Corporate High Yield Bond Index</i>	6.8	2.1	4.4	2.0	3.4	4.4
Global Aggregate Fixed Income	1.6	-0.5	0.6	-3.2	-2.6	—
<i>Bloomberg Global Aggregate Index</i>	2.1	-1.3	-2.7	-5.7	-0.9	—
ALTERNATIVES (NON- BVI)						
	%	%	%	%	%	%
Global Inflation Protection	5.7	2.6	3.2	6.9	6.8	—
<i>Bloomberg U.S. TIPS 1-10 Year Index +2%</i>	3.1	-0.7	-2.0	2.8	5.0	—
Multi-Strategy Hedge Fund	3.6	0.9	-0.4	4.7	2.4	—
<i>60% S&P 500 Index/40% Capital U.S. Aggregate Bond Index</i>	12.9	5.6	6.4	6.4	7.9	—
Public Real Estate Fund	3.8	1.8	-8.5	1.5	1.5	2.9
<i>S&P Developed Property Index</i>	5.6	2.8	-7.0	4.6	1.6	4.4
Commodities-Based Fund	-2.5	3.0	-12.0	19.0	7.3	-0.3
<i>Bloomberg Commodity Total Return Index</i>	-2.0	4.3	-7.9	18.0	6.5	-0.5
U.S. INFLATION ³						
	%	%	%	%	%	%
<i>Consumer Price Index ³ (June 2023)</i>	2.8	1.1	3.0	5.8	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.