

December 2022



Retirement Benefits

the Eder Way

Happy Holidays

As you prepare for the holidays, your retirement plan may be the last thing on your mind. You may be thinking about the menu for your holiday dinner, organizing the Christmas service at your church or making travel plans to be with family.

While there are many matters that consume our thoughts this time of year, there are a few things you should prioritize amidst all the hustle and bustle. Take a moment to think about your Eder Retirement Plan so you can take advantage of the benefits it has to offer. And if you are a church employee, do not forget to submit your remittance form! Thinking about these things now will free you to enjoy the festivities later.

May you have a blessed holiday season, knowing your Eder Retirement Plan is in good hands.

Lori Domich

Operations Manager
for Retirement Plans



2

perks to checking your account online



Perk #1 – Easy access

It's a good idea to log in to your Eder Retirement Plan account at least once per quarter. Besides knowing all is in order with your Retirement Plan, there is another bonus – you will not be asked to reset your password as often. So, log in to your account regularly – it will preserve your preferred password and save you the hassle of coming up with new passwords every time you check your account.

Perk #2 – Confirm accuracy

You should check your account online to ensure your contributions and your employer's contributions are properly credited. Since the schedule and the amounts can differ, be aware of when your employer makes their contribution – and while you're there, confirm your contact information, beneficiaries, and asset allocation.



Church Employees:

Have you returned your remittance form to your treasurer?

Year-end is when your employer indicates the contribution amount that should be deposited into your Eder Retirement Plan for the coming year. It is important to give the form to your treasurer, who should complete and/or return it (even if there are no changes). Your remittance form will arrive in the mail, or you can [download a copy](#) from the Eder Financial website. Forms must be returned no later than Dec. 23, 2022. Contact Lori Domich at ldomich@eder.org if you have any questions.

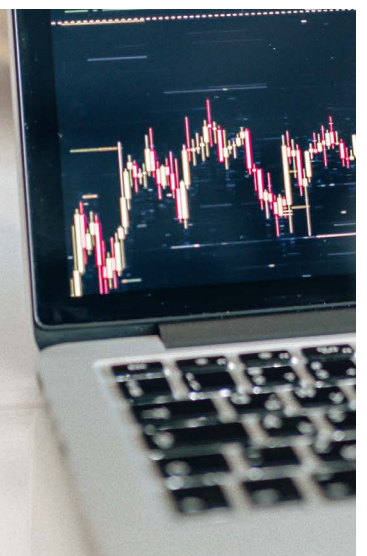


Boost your retirement savings without feeling the strain

Are you due for a raise in the next year? Will you get a cost-of-living increase? Get more from the extra money by putting it toward your retirement. When you do, you add dollars to your future without altering your current lifestyle.

Don't freak out

When the markets experience a sharp decline, don't panic. Highs and lows make a healthy economic cycle. However, if you are near retirement, you may want to discuss changing your investment mix. Edelman Financial Engines, Eder's valued partner that provides investment advising services to members, is available to help. You can find them easily when you log in to your Eder Retirement account and click on the Get Advice tab.



For a retirement consultation, contact Ed Shannon
at 847-622-3370 or eshannon@eder.org



RETIREMENT PLAN FUND PERFORMANCE REPORT

For the period ending November 30, 2022	YTD	3 Months	1 Year	3 Years	5 Years	10 Years
TARGET DATE FUNDS	%	%	%	%	%	%
Target Date 2015	-14.1	-0.1	-12.9	-0.4	1.2	—
Blended Index	-13.4	0.3	-12.2	-0.2	2.0	—
Target Date 2025	-14.0	0.5	-12.4	0.4	1.8	—
Blended Index	-13.5	0.9	-11.9	0.6	2.5	—
Target Date 2035	-14.0	2.1	-11.6	2.0	2.9	—
Blended Index	-13.9	2.2	-11.4	2.0	3.4	—
Target Date 2045	-14.0	3.0	-11.2	3.3	3.8	—
Blended Index	-14.1	2.7	-11.3	3.2	4.2	—
Target Date 2055	-13.9	3.1	-11.2	4.3	4.7	—
Blended Index	-14.1	2.7	-11.2	4.2	4.9	—
EDER VALUES INVESTING	%	%	%	%	%	%
EVI Balanced Fund	-12.9	2.0	-10.5	5.2	5.8	—
Blended Balanced Index	-12.8	1.5	-10.6	5.8	7.0	—
Common Stock Fund	-13.2	5.7	-9.2	9.1	8.5	10.5
S&P 500 Index	-13.1	3.6	-9.2	10.9	11.0	13.3
EVI Domestic Stock Large Cap Core Index	-13.2	3.7	-9.4	10.7	10.9	—
S&P 500 Index	-13.1	3.6	-9.2	10.9	11.0	—
Domestic Stock Value Fund	—	7.0	—	—	—	—
Russell 1000 Value Index	—	6.9	—	—	—	—
Domestic Stock Growth Fund	-21.1	2.5	-18.5	9.6	10.4	12.0
Russell 1000 Growth Index	-23.3	-0.1	-21.6	11.8	12.9	15.0
Domestic Stock Mid Cap Fund	-6.0	7.7	1.1	9.6	6.1	10.2
Russell Midcap Index	-12.6	4.7	-9.0	8.7	8.5	11.8
EVI Domestic Stock Mid Cap Index Fund	-11.3	6.7	-10.2	9.3	—	—
S&P 400 Index	-8.0	6.5	-3.3	10.3	—	—
Small Cap Fund	-5.4	5.9	-1.2	12.0	13.9	15.7
Russell 2000 Index	-14.9	2.7	-13.0	6.4	5.4	10.1
EVI Domestic Stock Small Cap Index Fund	-12.8	5.2	-11.9	7.4	—	—
S&P 600 Index	-10.1	5.5	-6.0	9.3	—	—
International Stock Core Fund	-20.0	6.9	-18.2	0.9	1.6	4.8
MSCI EAFE Index	-14.5	6.3	-10.1	1.9	1.8	5.0
EVI International Stock Core Index Fund	-11.7	7.2	-8.9	2.3	—	—
S&P ADR Index	-5.8	8.1	-1.6	5.2	—	—
EVI Emerging Markets Stock Index Fund	-10.9	1.3	-9.9	1.0	—	—
Invesco BLDRS Emerging Markets 50 ADR Index	-10.5	2.4	-11.1	0.6	—	—
Treasury-Free Bond Fund	-14.0	-2.8	-14.1	-2.5	0.5	1.4
Bloomberg U.S. Government/Credit Bond Index	-13.2	-1.9	-13.4	-2.5	0.4	1.2
Short-Term Fund	0.2	0.3	0.1	0.4	1.0	0.8
ICE BofA 6-Month Treasury Bill Index	0.9	0.7	0.9	0.7	1.3	0.9
Community Development Fund	-7.3	-2.8	-7.3	-2.2	-0.8	0.4
No Benchmark	—	—	—	—	—	—
INDEX FUNDS (NON- EVI)	%	%	%	%	%	%
Balanced Index Fund	-14.8	-1.4	-13.7	4.8	—	—
60% CRSP US Total Market Index and 40% Bloomberg U.S. Aggregate Float Adjusted Index	-13.4	1.2	-11.5	5.4	—	—
Total Bond Market Index Fund	-12.6	-2.9	-12.7	-2.7	—	—
Bloomberg U.S. Aggregate Float Adjusted Index	-12.7	-2.0	-12.9	-2.6	—	—
GENERAL (NON-EVI)	%	%	%	%	%	%
Balanced Fund	-13.0	2.5	-10.7	5.2	5.8	7.2
Blended Balanced Index	-12.8	1.5	-10.6	5.8	7.0	8.6
Emerging Markets Stock Fund	-22.7	-1.5	-22.4	-4.7	-3.9	0.2
MSCI Emerging Markets Index	-19.0	-1.8	-17.4	0.1	-0.4	2.1
Bond Fund	-13.3	-2.5	-13.6	-2.3	0.6	1.4
Bloomberg U.S. Government/Credit Bond Index	-13.2	-1.9	-13.4	-2.5	0.4	1.2
Treasury Inflation-Protected Securities Fund	-11.7	-5.7	-11.2	1.3	2.2	1.0
Bloomberg U.S. Treasury Inflation-Linked Bond Index	-10.9	-3.7	-10.7	1.7	2.5	1.2
Bank Loans Fund	-0.6	-0.2	-0.1	2.6	2.9	—
S&P/LSTA U.S. Leveraged Loan 100 Index	-1.1	0.3	-0.3	2.3	3.0	—
High Yield Bond Fund	-2.0	0.7	-0.8	3.9	3.8	5.0
Bloomberg U.S. Corporate High Yield Bond Index	-10.6	0.7	-9.0	0.9	2.5	4.3
Global Aggregate Fixed Income	-9.7	-2.3	-8.7	-5.3	-3.5	—
Bloomberg Global Aggregate Index	-16.7	-1.4	-16.8	-4.5	-1.7	—
ALTERNATIVES (NON- EVI)	%	%	%	%	%	%
Global Inflation Protection	-10.1	-1.2	-7.6	4.9	5.9	—
Bloomberg U.S. TIPS 1-10 Year Index +2%	-5.0	-2.3	-4.4	4.5	4.8	—
Multi-Strategy Hedge Fund	-13.3	-2.3	-11.0	2.3	1.5	—
60% S&P 500 Index/40% Capital U.S. Aggregate Bond Index	-12.6	1.4	-10.3	5.7	6.9	—
Public Real Estate Fund	-25.1	-6.0	-22.2	-4.1	1.1	3.4
S&P Developed Property Index	-22.2	-3.7	-17.2	-2.4	1.6	5.0
Commodities-Based Fund	11.9	-9.0	13.5	16.0	8.2	-1.7
Bloomberg Commodity Total Return Index	19.0	-3.7	23.2	15.5	7.6	-1.3
U.S. INFLATION	%	%	%	%	%	%
Consumer Price Index (October 2022)	6.9	0.6	7.7	5.0	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.