

February 2023



# Retirement Benefits

*the Eder Way*



## A Chrusciel hire

Russ Chrusciel is Eder Financial's new Retirement Plan director. Russ is a man of deep faith who brings with him knowledge of the financial markets as well as skills in organizational and project management, leadership, and client relations. He will assume this responsibility full-time at the end of February.

In the short time he has been on our staff working in Organizational Investing he has been a guiding influence, a non-anxious presence that has jumped in as needed to serve our clients and collaborate with colleagues. In this new role, he will be responsible for ensuring that the retirement products and the tools we offer meet the needs of our plan sponsors and members. Through our vendor relationships he has the responsibility to deliver a robust platform that is compliant with industry regulations at a competitive fee.

We are pleased that Russ is in this new role. He will serve you well.

*Nevin Dulabaum*  
President



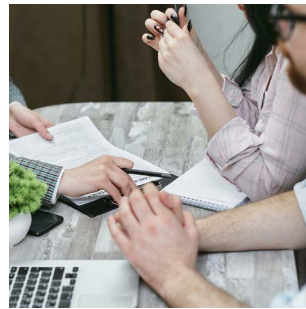
## Retirement tools at your fingertips

Here are some ways you can use Eder's and Edelman Financial Engines retirement tools to estimate your retirement income on the NWPS site:

On the NWPS site you can use tools to run estimates for choosing your plan's annuity or periodic payment plan and see how your income varies when you adjust the retirement date or take a partial withdrawal.

Use the Edelman Financial Engines tools to create your customized retirement plan and stay on track by verifying salary entries, reviewing your Social Security income estimate, modeling your contribution changes and your retirement date, and adding outside retirement accounts.

The Client Services team at Eder Financial can show you how to use these tools and guide you through the process of projecting your income. They can even show you how to access SSA.gov to get an accurate Social Security income estimate. These are excellent tools, but there is a learning curve, so getting help from one of our representatives will be invaluable. For assistance, email [customerservice@eder.org](mailto:customerservice@eder.org).



## Your buying power

When the markets change, the temptation to change your investment mix often increases. The cliché "set it and forget it", while perhaps oversimplified, reflects the wisdom of systematic and consistent investing.

The truth is your buying power increases when share prices fall because you purchase more shares with the money you invest. When share prices rise, you purchase fewer shares, but your investment costs balance out in this long-term savings strategy. Financial experts recommend you choose a mix of securities, bonds, and alternatives that reflect your balance of safety, risk, and time horizon. Then, stay with those investments over the long haul. Watch this [video](#) to learn more.

Scan the QR Code to view video



## Reminder: Watch for your 1099

The 1099s have been mailed. If you are an annuitant in the Eder Retirement Plan or if you had a withdrawal during 2022, you should receive a 1099 from US Bank. If you have received money through the Church Workers' Assistance Plan, you should receive a 1099.

Have you received your 1099 or a housing allowance worksheet? If not, email Lori Domich at [retirement@eder.org](mailto:retirement@eder.org).

For a retirement consultation, contact a Client Services representative at 847-622-3370 or [customerservice@eder.org](mailto:customerservice@eder.org)



## RETIREMENT PLAN FUND PERFORMANCE REPORT

For the period ending January 31, 2023	YTD	3 Months	1 Year	3 Years	5 Years	10 Years
<b>TARGET DATE FUNDS</b>						
	%	%	%	%	%	%
Target Date 2015	4.8	8.4	-7.8	0.1	1.5	—
<i>Blended Index</i>	4.7	7.7	-7.9	-0.1	2.4	—
Target Date 2025	5.4	8.9	-7.3	0.9	2.0	—
<i>Blended Index</i>	5.2	8.2	-7.7	0.7	2.8	—
Target Date 2035	6.7	10.0	-6.5	2.5	2.9	—
<i>Blended Index</i>	6.2	9.1	-7.5	2.1	3.5	—
Target Date 2045	7.3	10.4	-6.2	3.8	3.6	—
<i>Blended Index</i>	6.6	9.4	-7.4	3.3	4.1	—
Target Date 2055	7.4	10.4	-6.2	4.9	4.2	—
<i>Blended Index</i>	6.6	9.4	-7.4	4.3	4.5	—
<b>EDER VALUES INVESTING <sup>1</sup></b>						
	%	%	%	%	%	%
EVI Balanced Fund	6.0	8.0	-6.1	5.3	5.6	—
<i>Blended Balanced Index</i>	5.0	6.0	-8.1	5.3	6.4	—
Common Stock Fund	6.3	8.5	-5.6	8.9	7.5	10.0
<i>S&amp;P 500 Index</i>	6.3	5.8	-8.2	9.9	9.5	12.7
EVI Domestic Stock Large Cap Core Index	6.4	5.8	-8.3	9.7	9.6	—
<i>S&amp;P 500 Index</i>	6.3	5.8	-8.2	9.9	9.5	—
Domestic Stock Value Fund	2.4	3.6	—	—	—	—
<i>Russell 1000 Value Index</i>	5.2	7.2	—	—	—	—
Domestic Stock Growth Fund	7.5	6.8	-14.0	8.6	9.1	11.4
<i>Russell 1000 Growth Index</i>	8.3	4.6	-16.0	9.9	11.2	14.5
Domestic Stock Mid Cap Fund	5.7	8.7	1.2	9.8	5.4	9.5
<i>Russell Midcap Index</i>	8.3	8.6	-3.3	9.0	8.0	11.1
EVI Domestic Stock Mid Cap Index Fund	9.2	9.4	2.0	9.5	—	—
<i>S&amp;P 400 Index</i>	9.2	9.5	2.3	11.4	—	—
Small Cap Fund	8.7	6.9	5.7	12.8	12.4	15.2
<i>Russell 2000 Index</i>	9.7	5.0	-3.4	7.5	5.5	9.4
EVI Domestic Stock Small Cap Index Fund	9.5	5.9	-0.9	7.8	—	—
<i>S&amp;P 600 Index</i>	9.5	6.4	-0.9	10.5	—	—
International Stock Core Fund	8.2	20.0	-7.8	2.2	1.6	4.7
<i>MSCI EAFE Index</i>	8.1	20.4	-2.8	4.2	2.1	4.9
EVI International Stock Core Index Fund	9.8	20.8	-0.2	4.2	—	—
<i>S&amp;P ADR Index</i>	9.5	21.4	-0.3	7.5	—	—
EVI Emerging Markets Stock Index Fund	14.3	31.4	-1.4	3.1	—	—
<i>Invesco BLDRS Emerging Markets 50 ADR Index</i>	13.8	32.2	-5.3	3.5	—	—
Treasury-Free Bond Fund	3.1	6.8	-8.9	-2.2	1.3	1.9
<i>Bloomberg U.S. Government/Credit Bond Index</i>	3.0	6.2	-8.7	-2.4	1.0	1.5
Short-Term Fund	0.4	1.0	1.0	0.5	1.2	0.8
<i>ICE BofA 6-Month Treasury Bill Index</i>	0.3	1.1	1.7	0.9	1.4	0.9
Community Development Fund	1.8	3.9	-4.4	-1.6	-0.4	0.6
<i>No Benchmark</i>	—	—	—	—	—	—
<b>INDEX FUNDS ( NON- EVI )</b>						
	%	%	%	%	%	%
Balanced Index Fund	3.7	4.0	-7.7	5.2	—	—
<i>60% CRSP US Total Market Index and 40% Bloomberg U.S. Aggregate Float Adjusted Index</i>	5.4	6.1	-8.0	5.0	—	—
Total Bond Market Index Fund	2.4	5.4	-8.4	-2.4	—	—
<i>Bloomberg U.S. Aggregate Float Adjusted Index</i>	3.0	6.3	-8.4	-2.3	—	—
<b>GENERAL ( NON-EVI )</b>						
	%	%	%	%	%	%
Balanced Fund	4.9	7.6	-6.8	5.1	5.4	7.0
<i>Blended Balanced Index</i>	5.0	6.0	-8.1	5.3	6.4	8.4
Emerging Markets Stock Fund	9.3	24.3	-12.1	-0.7	-3.9	0.3
<i>MSCI Emerging Markets Index</i>	7.9	22.2	-12.1	1.4	-1.5	2.1
Bond Fund	2.7	6.1	-8.9	-2.1	1.2	1.9
<i>Bloomberg U.S. Government/Credit Bond Index</i>	3.0	6.2	-8.7	-2.4	1.0	1.5
Treasury Inflation-Protected Securities Fund	1.8	2.6	-7.6	1.4	2.7	1.4
<i>Bloomberg U.S. Treasury Inflation-Linked Bond Index</i>	1.8	2.6	-8.4	1.1	2.7	1.4
Bank Loans Fund	2.6	4.4	2.1	2.8	3.2	—
<i>S&amp;P/LSTA U.S. Leveraged Loan 100 Index</i>	3.0	5.2	2.2	2.8	3.5	—
High Yield Bond Fund	3.4	4.8	1.7	4.4	4.3	4.9
<i>Bloomberg U.S. Corporate High Yield Bond Index</i>	3.8	5.4	-5.2	1.3	3.0	4.3
Global Aggregate Fixed Income	2.8	10.2	-3.4	-4.0	-2.1	—
<i>Bloomberg Global Aggregate Index</i>	3.3	8.7	-11.7	-3.9	-1.3	—
<b>ALTERNATIVES ( NON-BVI )</b>						
	%	%	%	%	%	%
Global Inflation Protection	4.5	8.6	-4.3	6.0	6.1	—
<i>Bloomberg U.S. TIPS 1-10 Year Index +2%</i>	1.5	2.4	-3.0	4.1	5.0	—
Multi-Strategy Hedge Fund	4.8	9.1	-7.2	3.9	1.9	—
<i>60% S&amp;P 500 Index/40% Capital U.S. Aggregate Bond Index</i>	5.0	6.1	-7.9	5.3	6.4	—
Public Real Estate Fund	7.5	11.3	-14.6	-2.7	2.0	3.3
<i>S&amp;P Developed Property Index</i>	8.9	13.4	-12.6	-1.0	2.5	4.9
Commodities-Based Fund	-0.7	0.2	2.9	16.4	6.7	-1.9
<i>Bloomberg Commodity Total Return Index</i>	-0.5	-0.3	6.2	15.4	5.9	-1.6
<b>U.S. INFLATION</b>						
	%	%	%	%	%	%
<i>Consumer Price Index <sup>2</sup> (December 2022)</i>	6.5	0.0	6.5	4.9	3.8	2.6

<sup>1</sup> 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. <sup>2</sup> Most recent data available. CPI data are from the Consumer Price Index for all Urban Consumers; all items are not seasonally weighted.