

RETIREMENT PLAN

FUND PERFORMANCE REPORT

For the period ending December 31, 2025	YTD	3 Months	1 Year	3 Years	5 Years	10 Years
TARGET DATE FUNDS	%	%	%	%	%	%
Target Date In Retirement Fund	—	—	—	—	—	—
Blended Index	—	—	—	—	—	—
Target Date Fund 2035	15.5	2.2	15.5	14.8	7.0	7.5
Blended Index	17.8	2.6	17.8	16.6	7.4	7.8
Target Date Fund 2045	17.7	2.6	17.7	17.0	8.5	8.8
Blended Index	19.3	2.8	19.3	18.2	8.7	8.9
Target Date Fund 2055	18.2	2.6	18.2	17.5	9.1	9.6
Blended Index	19.4	2.9	19.4	18.3	9.1	9.6
Target Date Fund 2065	—	—	—	—	—	—
Blended Index	—	—	—	—	—	—
BALANCED FUNDS	%	%	%	%	%	%
Treasury-Free Balanced Fund	13.1	2.3	13.1	13.5	6.7	8.6
Blended Balanced Index	13.5	2.0	13.5	15.4	8.4	9.8
Balanced Fund	10.9	1.4	10.9	11.3	5.6	7.9
Blended Balanced Index	13.5	2.0	13.5	15.4	8.4	9.8
FIXED INCOME FUNDS	%	%	%	%	%	%
Eder Money Market Fund	4.2	1.0	4.2	—	—	—
91 Day T-Bills	4.2	1.0	4.2	—	—	—
Short Term Bond Fund	4.3	1.0	4.3	4.8	3.0	2.1
ICE BofA 6-Month Treasury Bill Index	4.3	1.0	4.3	4.9	3.2	2.3
Community Development Investment Fund	6.6	1.1	6.6	4.4	1.1	1.3
No Benchmark	—	—	—	—	—	—
TIPS Fund	7.0	0.2	7.0	4.1	1.3	3.1
Bloomberg U.S. Treasury Inflation-Linked Bond Index	7.0	0.1	7.0	4.2	1.1	3.1
Total Bond Market Index Fund	7.1	1.1	7.1	4.7	-0.2	—
Bloomberg U.S. Aggregate Float Adjusted Index	7.2	1.1	7.2	4.7	-0.4	—
Bond Fund	7.0	0.9	7.0	4.8	-0.4	2.4
Bloomberg U.S. Government/Credit Bond Index	6.9	0.9	6.9	4.6	-0.6	2.2
Treasury Free Bond Fund	7.4	1.0	7.4	5.2	-0.2	2.6
Bloomberg U.S. Government/Credit Bond Index	6.9	0.9	6.9	4.6	-0.6	2.2
High Yield Bond Fund	6.6	0.9	6.6	9.0	5.9	6.8
Bloomberg U.S. Corporate High Yield Bond Index	8.6	1.3	8.6	10.1	4.5	6.5
US EQUITY FUNDS	%	%	%	%	%	%
All Cap Equity Fund	13.3	1.8	13.3	15.8	9.5	11.2
S&P 500 Index	17.9	2.7	17.9	23.0	14.4	14.8
US Large Cap Equity Index Fund	18.5	3.1	18.5	23.1	14.4	14.6
S&P 500 Index	17.9	2.7	17.9	23.0	14.4	14.8
US Large Cap Value Equity Index Fund	—	—	—	—	—	—
Russell 1000 Value Index	—	—	—	—	—	—
US Large Cap Growth Equity Fund	14.4	0.6	14.4	24.7	12.7	14.3
Russell 1000 Growth Index	18.6	1.1	18.6	31.2	15.3	18.1
US Mid Cap Equity Index Fund	7.5	2.2	7.5	12.1	8.1	—
S&P 400 Index	7.5	1.6	7.5	12.6	9.1	—
US Mid Cap Equity Fund	5.2	-0.2	5.2	10.3	8.7	7.9
Russell Midcap Index	10.6	0.2	10.6	14.4	8.7	11.0
US Small Cap Equity Index Fund	5.2	1.6	5.2	9.6	4.6	—
S&P 600 Index	6.0	1.7	6.0	10.2	7.3	—
US Small Cap Equity Fund	-3.8	-1.4	-3.8	13.5	9.0	15.2
Russell 2000 Index	12.8	2.2	12.8	13.7	6.1	9.6
NON-US EQUITY FUNDS	%	%	%	%	%	%
Non-US Equity Index Fund	36.4	5.7	36.4	23.7	12.5	—
S&P ADR Index	35.5	5.0	35.5	21.6	11.6	—
Emerging Markets Equity Fund	40.0	6.0	40.0	17.7	5.9	7.7
MSCI Emerging Markets Index	34.4	4.8	34.4	17.0	4.7	8.9
Emerging Markets Equity Index Fund	38.7	-1.9	38.7	22.5	9.4	—
Blended Emerging Markets Index ²	38.7	-1.6	38.7	18.6	6.8	—
ALTERNATIVES	%	%	%	%	%	%
Public Real Estate Fund	8.9	0.0	8.9	6.3	1.9	3.0
S&P Developed Property Index	11.6	-0.2	11.6	8.5	4.2	4.7
Commodities Fund	30.0	11.6	30.0	9.0	13.8	8.1
Bloomberg Commodity Total Return Index	15.8	5.8	15.8	4.0	10.6	5.7
U.S INFLATION	%	%	%	%	%	%
Consumer Price Index (November 2025)	2.7	0.0	2.7	2.9	4.5	3.2

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