

June 2023



# Retirement Benefits

*the Eder Way*



## New Account Management Tools!

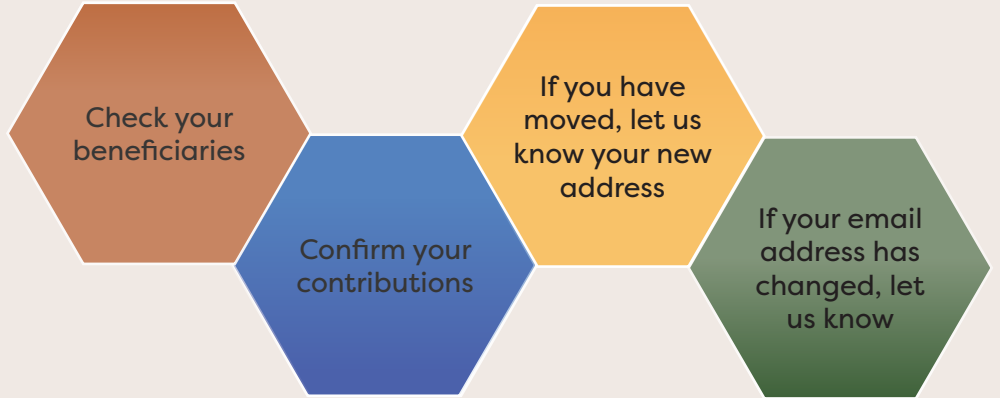
At Eder, we regularly seek more effective ways to help you prepare for retirement. The Retirement Plan website is being upgraded so that members will see a snapshot estimate of their income in retirement; an upgrade to the phone app is also on its way. This back-end technology is provided by our retirement plan record keeper, NWPS. If you have questions about how these tools work, the Eder Retirement Plan Service Center can help. They are open from 7:00 a.m. to 7:00 p.m. CST, Monday through Friday, and can be reached at (866) 723-0001. If you'd like to schedule a personalized retirement consultation with one of our Client Services representatives, you can send an email to [customerservice@eder.org](mailto:customerservice@eder.org).

*Russ Chrusciel*  
Retirement Benefits Director



## Update your info

Now is a good time to go to your Eder Retirement Plan account on the NWPS portal and update your information.



## Reminder: Electronic Statements

We are transitioning to electronic statements. Anyone with an email address on file will receive their statement via email. If you prefer to receive a printed statement, you can continue to do so by contacting the Eder Retirement Plan call center at 866-723-0001. For every e-statement that is established, we will plant a tree in Africa or South America through the efforts of the New Community Project's Two Million Trees Campaign.



Please scan the QR Code to learn more about how to transition to electronic statements.



## It's never too late to start

Are you worried because you started your retirement savings later than you should have? Here are some things you can do:

### 1 Identify how much you will need

A retirement calculator can show how much savings you will need to be able to live at the financial level you want in retirement. Then, you can design a plan to reach YOUR goal!

### 2 Don't take on more risk

Seek an investment mix that balances good returns with appropriate risk for your age and profile.

### 3 Be sure you have adequate insurance

Make sure you have sufficient health, disability, auto and life insurance. You want to reduce other financial risks so you can continue to contribute to your retirement plan.

### 4 Pay down your debt

If possible, pay off debt like credit cards, car loans, and other high-interest loans.

### 5 Put yourself and your spouse first

Be wise and careful about helping your children or grandchildren financially. Your retirement financial security will be a gift to them.

### 6 Play catch-up

Take advantage of the maximum contribution the IRS allows for your retirement plan. Up to age 50 it's \$22,500 per year; past 50, an additional \$7,500! Your Eder Retirement Plan even allows you to save money on a Roth basis!

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 May 31, 2023	YTD	3 Months	1 Year	3 Years	5 Years	10 Years
<b>TARGET DATE FUNDS</b>						
Target Date 2015	4.6	2.4	0.0	1.3	1.7	—
<i>Blended Index</i>	4.5	2.5	-0.5	-0.8	2.5	—
Target Date 2025	4.8	2.2	0.2	2.1	2.2	—
<i>Blended Index</i>	5.1	2.6	-0.1	0.4	3.0	—
Target Date 2035	5.5	1.8	0.7	3.9	3.1	—
<i>Blended Index</i>	6.3	2.8	0.5	2.3	3.9	—
Target Date 2045	5.9	1.7	1.0	5.4	3.8	—
<i>Blended Index</i>	6.8	2.9	0.8	4.0	4.6	—
Target Date 2055	5.9	1.7	1.0	6.7	4.6	—
<i>Blended Index</i>	6.8	2.9	0.8	5.6	5.3	—
<b>EDER VALUES INVESTING <sup>1</sup></b>						
EVI Balanced Fund	4.5	1.0	0.8	5.0	5.7	—
<i>Blended Balanced Index</i>	6.8	4.3	1.2	6.2	7.3	—
Common Stock Fund	5.3	0.9	1.8	10.3	7.9	9.0
<i>S&amp;P 500 Index</i>	9.6	5.7	2.9	12.9	11.0	12.0
EVI Domestic Stock Large Cap Core Index	9.5	5.5	2.7	12.6	10.9	—
<i>S&amp;P 500 Index</i>	9.6	5.7	2.9	12.9	11.0	—
Domestic Stock Value Fund	-6.6	-6.1	—	—	—	—
<i>Russell 1000 Value Index</i>	-1.4	-2.9	—	—	—	—
Domestic Stock Growth Fund	16.7	11.5	6.3	11.6	11.1	11.5
<i>Russell 1000 Growth Index</i>	20.8	12.8	9.5	12.8	13.8	14.8
Domestic Stock Mid Cap Fund	-0.3	-3.9	-0.5	11.4	5.2	7.6
<i>Russell Midcap Index</i>	0.6	-4.8	-4.5	10.2	6.9	9.3
EVI Domestic Stock Mid Cap Index Fund	-0.1	-7.0	-3.8	10.8	—	—
<i>S&amp;P 400 Index</i>	-0.3	-7.0	-2.6	12.6	—	—
Small Cap Fund	7.2	-4.0	8.2	12.8	11.3	14.5
<i>Russell 2000 Index</i>	0.0	-7.4	-4.7	9.2	2.7	7.4
EVI Domestic Stock Small Cap Index Fund	-2.0	-9.4	-9.1	8.2	—	—
<i>S&amp;P 600 Index</i>	-2.0	-9.4	-7.3	13.6	—	—
International Stock Core Fund	7.2	2.2	3.6	4.4	2.5	4.1
<i>MSCI EAFE Index</i>	6.8	0.9	3.1	8.5	3.2	4.6
EVI International Stock Core Index Fund	6.9	1.1	2.3	9.0	—	—
<i>S&amp;P ADR Index</i>	5.3	0.3	-0.3	11.8	—	—
EVI Emerging Markets Stock Index Fund	5.0	0.5	1.1	7.1	—	—
<i>Blended Emerging Markets Index <sup>2</sup></i>	-3.6	-7.0	-11.4	3.4	—	—
Treasury-Free Bond Fund	3.0	2.5	-1.3	-3.1	1.4	1.8
<i>Bloomberg U.S. Government/Credit Bond Index</i>	2.5	2.2	-2.0	-3.7	1.1	1.5
Short-Term Fund	1.7	1.1	2.5	0.7	1.3	0.9
<i>ICE BofA 6-Month Treasury Bill Index</i>	1.8	1.1	3.1	1.1	1.6	1.1
Community Development Fund	1.4	1.2	-2.6	-1.8	-0.5	0.5
<i>No Benchmark</i>	—	—	—	—	—	—
<b>INDEX FUNDS ( NON-EVI )</b>						
Balanced Index Fund	5.9	3.3	0.1	5.7	—	—
<i>60% CRSP US Total Market Index and 40% Bloomberg U.S. Aggregate Float Adjusted Index</i>	6.2	3.3	0.6	5.8	—	—
Total Bond Market Index Fund	2.0	1.8	-2.5	-3.5	—	—
<i>Bloomberg U.S. Aggregate Float Adjusted Index</i>	2.5	2.1	-2.1	-3.6	—	—
<b>GENERAL ( NON-EVI )</b>						
Balanced Fund	4.1	1.4	0.4	4.8	5.7	6.4
<i>Blended Balanced Index</i>	6.8	4.3	1.2	6.2	7.3	7.9
Emerging Markets Stock Fund	1.7	0.4	-5.4	3.7	-3.4	-0.1
<i>MSCI Emerging Markets Index</i>	1.1	0.2	-8.5	3.5	-0.7	1.9
Bond Fund	2.3	2.0	-1.9	-3.5	1.3	1.7
<i>Bloomberg U.S. Government/Credit Bond Index</i>	2.5	2.2	-2.0	-3.7	1.1	1.5
Treasury Inflation-Protected Securities Fund	1.9	2.0	-4.6	0.5	2.7	1.7
<i>Bloomberg U.S. Treasury Inflation-Linked Bond Index</i>	2.2	1.8	-4.2	0.4	2.6	1.7
Bank Loans Fund	4.1	0.9	5.6	5.7	3.3	—
<i>S&amp;P/LSTA U.S. Leveraged Loan 100 Index</i>	3.9	0.6	6.3	4.5	3.5	—
High Yield Bond Fund	3.9	1.8	3.5	6.1	4.7	4.7
<i>Bloomberg U.S. Corporate High Yield Bond Index</i>	3.6	1.1	0.0	2.9	3.1	4.0
Global Aggregate Fixed Income	-0.8	0.7	-5.4	-3.9	-2.7	—
<i>Bloomberg Global Aggregate Index</i>	1.4	1.6	-4.5	-4.7	-1.2	—
<b>ALTERNATIVES ( NON-BVI )</b>						
Global Inflation Protection	1.4	-0.6	-4.6	7.6	5.9	—
<i>Bloomberg U.S. TIPS 1-10 Year Index +2%</i>	2.8	2.3	-0.9	3.7	5.0	—
Multi-Strategy Hedge Fund	0.3	-1.5	-8.1	5.9	1.6	—
<i>60% S&amp;P 500 Index/40% Capital U.S. Aggregate Bond Index</i>	6.7	4.3	1.2	6.3	7.2	—
Public Real Estate Fund	-1.8	-5.7	-16.0	2.1	0.6	2.2
<i>S&amp;P Developed Property Index</i>	-1.7	-5.3	-14.5	3.9	0.6	3.5
Commodities-Based Fund	-10.9	-6.2	-28.2	19.8	4.2	-1.9
<i>Bloomberg Commodity Total Return Index</i>	-11.4	-6.5	-22.5	17.2	3.2	-1.9
<b>U.S. INFLATION</b>						
<i>Consumer Price Index <sup>3</sup> (April 2023)</i>	2.2	1.4	4.9	5.8	3.9	2.7

<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> 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.

<sup>3</sup> Most recent data available. CPI data are from the Consumer Price Index for all Urban Consumers; all items are not seasonally weighted.