

November 2023



Retirement Benefits

the Eder Way



Giving thanks

As we approach Thanksgiving, there are many reasons we at Eder are grateful.

The Eder Retirement Plan website has been redesigned to offer additional tools and features that help members better plan for retirement.

We're grateful to have some excellent retirement communities as clients, some of which we have profiled throughout the year. This month we are featuring Hillcrest in La Verne, California, which combines the diversity and amenities of adjacent big-city Los Angeles with the intimacy of small-town La Verne and the majesty of the nearby mountains.

So, there is much to be thankful for at Eder but we're especially thankful for you, our customers, clients, and friends. May you have a blessed season of Thanksgiving.

Russ Chrusciel
Director
Retirement Benefits



New NWPS website design

The website where you manage your retirement plan account has gotten a complete makeover. Plus, a chat feature is coming soon to help you easily get in touch with someone to help answer your questions. If you haven't already, head on over and [check it out!](#) Here are some of the new features you'll find:

Tools that show you how much money you can expect to have when you retire, calculate your periodic payment plan and/or your annuity.

A retirement income modeling tool accessible via "Get Advice" that calculates how far you are from your stated retirement goals.

Information to maximize your employer match to speed up your account growth and potentially lower the needed return, thus reducing risk.

Enhanced security safeguarding your private information through multifactor authentication.

Educational resources at your fingertips like FAQs, flyers, videos, calculators.



Member Portal

Adding life to your years



Imagine a retirement community at the foothills of a large mountain range, with the charms of a small town and the conveniences of a city. That's Hillcrest, a Brethren retirement community in La Verne, California, located 30 miles east of Los Angeles.

In 1947, the La Verne Church of the Brethren put faith into action by starting a non-profit retirement community. Over the last 75 years, Hillcrest has grown to a 50-acre campus serving 400+ residents in independent and assisted living, and memory and nursing care.



Residents of Hillcrest actively pursue lifelong interests and are encouraged to find new ones while enjoying an elegant dining room with a mountain view, an aquatic & fitness center, sewing room, beauty salons, and an art gallery with work from local artists. Hillcrest offers a state-of-the-art woodshop, a greenhouse, massage therapy, and transportation around campus. A broad range of social, educational, and recreational programs are available. These include hiking, crafts, lectures, field trips, concerts, book clubs, bus tours, University events, Bible studies, health fairs, plays by the Hillcrest Thespians, and concerts by the Hillcrest singers.



"Cultural diversity is an important value in our community. It's one of the things that makes us unique," states Matthew Neeley, Hillcrest's CEO. Resident Yvonne Belcher said, "They say living at Hillcrest will add years to your life, and I would say, it also adds life to your years!"

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 October 31, 2023	YTD	3 Months	1 Year	3 Years	5 Years	10 Years
TARGET DATE FUNDS						
	%	%	%	%	%	%
Target Date 2015	1.8	-6.0	5.2	-1.0	1.3	—
<i>Blended Index</i>	1.4	-6.5	4.3	-2.6	2.2	—
Target Date 2025	2.3	-6.6	5.7	-0.2	1.9	—
<i>Blended Index</i>	2.3	-7.1	5.3	-1.6	2.8	—
Target Date 2035	4.0	-8.0	7.2	1.6	3.3	—
<i>Blended Index</i>	4.5	-8.4	7.4	0.3	4.0	—
Target Date 2045	5.1	-8.6	8.1	3.0	4.4	—
<i>Blended Index</i>	5.4	-8.9	8.2	1.8	4.9	—
Target Date 2055	5.2	-8.7	8.2	4.1	5.3	—
<i>Blended Index</i>	5.5	-8.9	8.3	3.0	5.6	—
EDER VALUES INVESTING						
	%	%	%	%	%	%
EVI Balanced Fund	2.8	-7.8	4.7	2.3	6.1	—
<i>Blended Balanced Index</i>	5.4	-6.7	6.4	4.0	7.0	—
Common Stock Fund	4.1	-9.5	6.3	6.9	8.8	7.8
<i>S&P 500 Index</i>	10.7	-8.3	10.1	10.4	11.0	11.2
EVI Domestic Stock Large Cap Core Index	10.6	-8.2	10.1	10.0	10.9	—
<i>S&P 500 Index</i>	10.7	-8.3	10.1	10.4	11.0	—
Domestic Stock Value Fund	-10.4	-11.1	-9.4	—	—	—
<i>Russell 1000 Value Index</i>	-1.8	-9.8	0.1	—	—	—
Domestic Stock Growth Fund	17.8	-6.3	17.1	8.1	11.0	10.4
<i>Russell 1000 Growth Index</i>	23.2	-7.6	18.9	8.7	14.2	13.8
Domestic Stock Mid Cap Fund	0.2	-9.7	3.1	9.1	8.6	6.6
<i>Russell Midcap Index</i>	-1.3	-12.9	-1.0	6.0	7.1	8.1
EVI Domestic Stock Mid Cap Index Fund	-1.1	-12.8	-0.9	6.4	—	—
<i>S&P 400 Index</i>	-1.3	-12.9	-1.1	9.2	—	—
Small Cap Fund	12.6	-8.0	10.8	11.5	13.9	13.7
<i>Russell 2000 Index</i>	-4.5	-16.7	-8.6	3.9	3.3	5.6
EVI Domestic Stock Small Cap Index Fund	-4.7	-15.0	-7.8	3.4	—	—
<i>S&P 600 Index</i>	-5.0	-15.1	-7.7	9.0	—	—
International Stock Core Fund	-3.6	-13.7	7.0	-2.0	2.3	2.1
<i>MSCI EAFE Index</i>	2.7	-10.9	14.4	5.7	4.1	3.1
EVI International Stock Core Index Fund	8.0	-8.0	18.9	7.4	—	—
<i>S&P ADR Index</i>	9.9	-1.4	28.3	11.2	—	—
EVI Emerging Markets Stock Index Fund	3.6	-14.2	19.1	-0.1	—	—
<i>Blended Emerging Markets Index²</i>	-0.9	-2.6	8.1	-1.0	—	—
Treasury-Free Bond Fund	-1.5	-4.2	2.0	-5.3	0.6	1.5
<i>Bloomberg U.S. Government/Credit Bond Index</i>	-2.3	-4.3	0.7	-5.6	0.3	1.1
Short-Term Fund	4.0	1.2	4.6	1.4	1.6	1.1
<i>ICE BofA 6-Month Treasury Bill Index</i>	4.1	1.4	4.9	1.8	1.9	1.3
Community Development Fund	-2.3	-3.3	-0.3	-3.0	-1.3	0.1
<i>No Benchmark</i>	—	—	—	—	—	—
INDEX FUNDS (NON- EVI)						
	%	%	%	%	%	%
Balanced Index Fund	4.0	-6.7	4.3	2.8	—	—
<i>60% CRSP US Total Market Index and 40% Bloomberg U.S. Aggregate Float Adjusted Index</i>	4.5	-7.3	5.2	3.3	—	—
Total Bond Market Index Fund	-2.3	-4.1	0.5	-5.3	—	—
<i>Bloomberg U.S. Aggregate Float Adjusted Index</i>	-2.6	-4.5	0.5	-5.5	—	—
GENERAL (NON-EVI)						
	%	%	%	%	%	%
Balanced Fund	1.7	-7.4	4.3	2.0	5.9	5.5
<i>Blended Balanced Index</i>	5.4	-6.7	6.4	4.0	7.0	7.3
Emerging Markets Stock Fund	-1.9	-11.8	11.5	-1.6	-1.6	-0.6
<i>MSCI Emerging Markets Index</i>	-2.1	-12.2	10.8	-3.7	1.6	1.2
Bond Fund	-2.0	-4.1	1.2	-5.5	0.6	1.3
<i>Bloomberg U.S. Government/Credit Bond Index</i>	-2.3	-4.3	0.7	-5.6	0.3	1.1
Treasury Inflation-Protected Securities Fund	-1.4	-3.0	-0.6	-1.8	2.3	1.6
<i>Bloomberg U.S. Treasury Inflation-Linked Bond Index</i>	-1.5	-3.4	-0.7	-2.0	2.3	1.6
Bank Loans Fund	8.7	1.4	10.6	5.3	3.8	—
<i>S&P/LSTA U.S. Leveraged Loan 100 Index</i>	10.0	3.1	14.2	5.4	4.2	—
High Yield Bond Fund	4.5	-1.8	5.9	4.1	4.8	4.5
<i>Bloomberg U.S. Corporate High Yield Bond Index</i>	4.6	-2.1	6.2	1.2	3.1	3.9
Global Aggregate Fixed Income	-6.3	-7.8	0.4	-5.6	-4.1	—
<i>Bloomberg Global Aggregate Index</i>	-3.4	-5.4	1.7	-7.3	-1.6	—
ALTERNATIVES (NON-EVI)						
	%	%	%	%	%	%
Global Inflation Protection	-0.9	-6.2	3.0	5.2	4.5	—
<i>Bloomberg U.S. TIPS 1-10 Year Index +2%</i>	2.0	-1.1	2.9	2.1	4.8	—
Multi-Strategy Hedge Fund	-2.8	-6.1	1.3	3.4	1.8	—
<i>60% S&P 500 Index/40% Capital U.S. Aggregate Bond Index</i>	5.2	-6.8	6.3	4.0	6.8	—
Public Real Estate Fund	-9.8	-13.1	-6.6	-1.9	-0.8	1.0
<i>S&P Developed Property Index</i>	-3.6	-5.0	3.5	1.5	0.1	3.3
Commodities-Based Fund	-5.1	-2.6	-4.3	15.8	7.3	-0.7
<i>Bloomberg Commodity Total Return Index</i>	-3.2	-1.2	-3.0	15.8	6.7	-0.6
U.S. INFLATION						
	%	%	%	%	%	%
<i>Consumer Price Index³ (September 2023)</i>	3.7	0.9	3.7	5.7	4.0	2.8

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.