

November 2022



Retirement Benefits

the Eder Way



Important considerations for retirement planning

The consideration you give to your retirement funds may be some of the most important planning you do. How much should you save each month? Even a small amount can make a difference. How do you invest that money and change the mix of those investments as you grow closer to retirement? As you know, Eder Financial provides tools to help with these questions.

In this issue, we have a few answers for you. Like how to find information on contribution limits for retirement funds, and how to access your quarterly statement. We also explain why you should be aware of Required Minimum Distributions.

And here's one more thing to think about. Does your employer provide a match for your retirement funds, and are you taking advantage of it? We hope to provide many answers in this issue, but please reach out to the Eder Retirement Plans Service Center at 866-723-0001, if you still have questions.

Lori Domich

Operations Manager
for Retirement Plans



Required Minimum Distribution – what, when, & why?



If you are 72 and no longer contributing to the Eder Retirement Plan, you are required to take a minimum distribution on your balance. You must start no later than April 1 of the year after you turn 72. If you are 72 or older, an RMD will be required by April 1 after you leave employment. Also, if you are the beneficiary of a deceased Plan member who would have been required to take an RMD this year, you would need to take care of that by the end of 2022. Look for more information about your required minimum distribution to arrive in the mail this month from Northwest Plan Services (on behalf of Eder Financial).

New contribution levels for 2023 announced

Do what you can, with what you have, where you are. – Teddy Roosevelt

The annual contribution limit for pre-tax and Roth contributions will increase from \$20,500 to \$22,500 on Jan. 1, 2023. In contrast, the annual IRA contribution limit will increase from \$6,000 to \$6,500, which underscores the value of participating in your Eder Retirement Plan! As you assess your contributions, you may find that you're not able to increase your amount or even come close to reaching the max contribution. It's OK. What matters is that you do what you can with what you have. Go to ederfinancial.org/Contribution-Limits for more information on qualified contributions for 2023.

Electronic Quarterly Statements - an easy choice



Who you gonna call?

To consult with Eder Financial staff about your retirement planning, contact Ed Shannon at 847-622-3370 or eshannon@eder.org.

For general questions about your retirement account, call 866-723-0001; hours of operation are 7 a.m. – 7 p.m. Central time, Monday through Friday.

For fiduciary-level investment advice – sign in to your Eder Retirement Plan account at ederfinancial.org/Retirement-Member-Portal and click on the 'get advice tab' in the upper right corner. There you can access the complimentary self-help resources or sign up for the fee-based options through the Professional Management or Personal Adviser services offered by our partner, Edelman Financial Engines.

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



RETIREMENT PLAN

FUND PERFORMANCE REPORT

| For the period ending October 31, 2022 | YTD | 3 Months | 1 Year | 3 Years | 5 Years | 10 Years |
|--|-------|----------|--------|---------|---------|----------|
| TARGET DATE FUNDS | % | % | % | % | % | % |
| Target Date 2015 | -19.3 | -4.9 | -17.2 | -2.1 | 0.1 | — |
| Blended Index | -17.6 | -7.3 | -17.0 | -1.7 | 1.0 | — |
| Target Date 2025 | -20.1 | -5.0 | -17.4 | -1.6 | 0.6 | — |
| Blended Index | -18.0 | -7.2 | -17.3 | -0.9 | 1.5 | — |
| Target Date 2035 | -22.4 | -5.4 | -18.4 | -0.7 | 1.3 | — |
| Blended Index | -19.0 | -7.1 | -18.1 | 0.3 | 2.3 | — |
| Target Date 2045 | -23.5 | -5.6 | -19.0 | 0.2 | 2.0 | — |
| Blended Index | -19.4 | -7.0 | -18.4 | 1.4 | 3.1 | — |
| Target Date 2055 | -23.6 | -5.6 | -19.1 | 1.5 | 2.8 | — |
| Blended Index | -19.5 | -7.0 | -18.4 | 2.5 | 3.8 | — |
| EDER VALUES INVESTING ¹ | % | % | % | % | % | % |
| EVI Balanced Fund | -20.8 | -4.6 | -16.8 | 3.0 | 4.4 | — |
| Blended Balanced Index | -16.8 | -6.5 | -14.9 | 4.9 | 6.4 | — |
| Common Stock Fund | -24.9 | -5.3 | -18.6 | 5.8 | 6.5 | 9.0 |
| S&P 500 Index | -17.7 | -5.9 | -14.6 | 10.2 | 10.4 | 12.8 |
| EVI Domestic Stock Large Cap Core Index | -23.7 | -4.6 | -15.3 | 8.0 | 9.3 | — |
| S&P 500 Index | -17.7 | -5.9 | -14.6 | 10.2 | 10.4 | — |
| Domestic Stock Value Fund | — | — | — | — | — | — |
| Russell 1000 Value Index | — | — | — | — | — | — |
| Domestic Stock Growth Fund | -30.0 | -7.0 | -24.2 | 7.4 | 9.3 | 10.6 |
| Russell 1000 Growth Index | -26.6 | -8.9 | -24.6 | 11.7 | 12.6 | 14.7 |
| Domestic Stock Mid Cap Fund | -19.8 | -3.8 | -10.3 | 5.4 | 3.3 | 8.8 |
| Russell Midcap Index | -17.5 | -4.3 | -17.2 | 7.8 | 7.9 | 11.4 |
| EVI Domestic Stock Mid Cap Index Fund | -23.9 | -3.1 | -18.7 | 5.5 | — | — |
| Blended Mid Cap Index | -17.1 | -2.8 | -16.0 | 8.9 | — | — |
| Small Cap Fund | -17.1 | -2.3 | -11.4 | 8.4 | 12.7 | 14.3 |
| Russell 2000 Index | -16.9 | -1.7 | -18.5 | 7.0 | 5.6 | 9.9 |
| EVI Domestic Stock Small Cap Index Fund | -25.0 | -5.4 | -23.0 | 4.2 | — | — |
| Blended Small Cap Index | -16.1 | -3.2 | -16.9 | 7.8 | — | — |
| International Stock Core Fund | -32.9 | -10.3 | -33.0 | -2.6 | -1.4 | 3.1 |
| MSCI EAFE Index | -23.2 | -9.0 | -23.0 | -1.3 | -0.1 | 4.1 |
| EVI International Stock Core Index Fund | -25.9 | -9.8 | -24.2 | -1.9 | — | — |
| Blended International Index | -23.1 | -8.8 | -23.1 | -0.4 | — | — |
| EVI Emerging Markets Stock Index Fund | -22.0 | -9.6 | -21.9 | -1.8 | — | — |
| Blended Emerging Markets Index | -29.4 | -15.9 | -30.5 | -4.0 | — | — |
| Treasury-Free Bond Fund | -15.5 | -4.5 | -15.4 | -3.0 | 0.2 | 1.3 |
| Bloomberg U.S. Government/Credit Bond Index | -16.2 | -7.7 | -16.0 | -3.6 | -0.3 | 0.9 |
| Short-Term Fund | -0.2 | 0.1 | -0.3 | 0.4 | 1.0 | 0.8 |
| ICE BofA 6-Month Treasury Bill Index | 0.5 | 0.5 | 0.6 | 0.7 | 1.3 | 0.8 |
| Community Development Fund | -7.7 | -3.0 | -7.8 | -2.3 | -0.8 | 0.4 |
| No Benchmark | — | — | — | — | — | — |
| INDEX FUNDS (NON- EVI) | % | % | % | % | % | % |
| Balanced Index Fund | -19.2 | -3.7 | -15.4 | 3.4 | — | — |
| 60% CRSP US Total Market Index and 40% Bloomberg U.S. Aggregate Float Adjusted Index | -17.2 | -6.5 | -16.1 | 4.6 | — | — |
| Total Bond Market Index Fund | -13.8 | -3.8 | -14.0 | -3.2 | — | — |
| Bloomberg U.S. Aggregate Float Adjusted Index | -15.7 | -8.0 | -15.7 | -3.7 | — | — |
| GENERAL (NON-EVI) | % | % | % | % | % | % |
| Balanced Fund | -20.9 | -5.0 | -16.9 | 3.0 | 4.4 | 6.2 |
| Blended Balanced Index | -16.8 | -6.5 | -14.9 | 4.9 | 6.4 | 8.1 |
| Emerging Markets Stock Fund | -29.8 | -13.2 | -31.6 | -5.8 | -4.7 | -0.9 |
| MSCI Emerging Markets Index | -29.4 | -14.1 | -31.0 | -4.4 | -3.1 | 0.8 |
| Bond Fund | -14.8 | -4.5 | -14.8 | -2.8 | 0.2 | 1.3 |
| Bloomberg U.S. Government/Credit Bond Index | -16.2 | -7.7 | -16.0 | -3.6 | -0.3 | 0.9 |
| Treasury Inflation-Protected Securities Fund | -12.9 | -4.9 | -10.7 | 1.0 | 2.0 | 1.0 |
| Bloomberg U.S. Treasury Inflation-Linked Bond Index | -12.5 | -8.0 | -11.5 | 1.1 | 2.2 | 1.0 |
| Bank Loans Fund | -3.0 | -0.1 | -2.6 | 1.7 | 2.5 | — |
| S&P/LSTA U.S. Leveraged Loan 100 Index | -2.7 | -0.1 | -2.4 | 2.0 | 2.7 | — |
| High Yield Bond Fund | -7.1 | -3.6 | -6.8 | 2.3 | 2.8 | 4.5 |
| Bloomberg U.S. Corporate High Yield Bond Index | -12.5 | -3.7 | -11.8 | 0.3 | 2.0 | 4.1 |
| Global Aggregate Fixed Income | -12.1 | -6.0 | -12.5 | -6.4 | -4.0 | — |
| Bloomberg Global Aggregate Index | -20.4 | -9.5 | -20.8 | -6.2 | -2.4 | — |
| ALTERNATIVES (NON-EVI) | % | % | % | % | % | % |
| Global Inflation Protection | -16.5 | -6.6 | -14.0 | 3.0 | 4.7 | — |
| Bloomberg U.S. TIPS 1-10 Year Index +2% | -6.3 | -5.8 | -5.3 | 4.1 | 4.5 | — |
| Multi-Strategy Hedge Fund | -19.1 | -8.0 | -17.1 | 0.4 | 0.3 | — |
| 60% S&P 500 Index/40% Capital U.S. Aggregate Bond Index | -16.6 | -6.7 | -14.7 | 4.8 | 6.3 | — |
| Public Real Estate Fund | -30.9 | -12.8 | -25.4 | -5.6 | 0.1 | 2.6 |
| S&P Developed Property Index | -27.4 | -15.5 | -24.3 | -4.9 | 0.8 | 4.4 |
| Commodities-Based Fund | 8.5 | -11.5 | 9.3 | 15.2 | 8.0 | -2.2 |
| Bloomberg Commodity Total Return Index | 15.8 | -6.2 | 11.2 | 13.4 | 6.9 | -1.6 |
| U.S. INFLATION | % | % | % | % | % | % |
| Consumer Price Index ² (September 2022) | 6.5 | 0.2 | 8.2 | 5.0 | 3.8 | 2.5 |

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.