

October 2022



Retirement Benefits

the Eder Way

You need to decide what to decide

A meaningful retirement starts with decisions and knowledge today.

Decisions in our lives are many and often, it is easy to put off those that seem to be less timely. As a member of Eder Retirement Plan, you have decisions to make that will help shape the rest of your life.

Do you know that saving routinely and early in your life can make an enormous impact when you go to retire? A person saving a set amount for only the first 15 years of their working life will have substantially more retirement savings than someone saving the same amount for the last 27 years of their working career. Scan the QR code below and see for yourself.

A retirement plan has many choices – investment options, risk tolerance, age of retirement, affordable lifestyle in retirement.

Eder provides the tools to build a strong retirement savings profile. We even have Ed Shannon to help answer your questions. Contact him! You will thank yourself when you retire.

Nevin Dulabaum



*Time is on your side:
The power of compounding*



How do I choose my own retirement investments?

There are 34 investment funds from which to choose as an Eder Retirement Plan member, which can be daunting. There are managed funds that try to outperform industry benchmarks, and charge a bit more to try to earn you better returns (active funds). There are index funds that cost less and try to replicate industry index performance, like the S&P 500 (passive funds). There are even funds for people who don't know how to select their own

- funds, but know about which year
- they plan to retire (Target Date
- Funds). There are so many options,
- we have produced a series of Fund
- Fact Sheets, with one document
- per investment option. These
- sheets indicate whether the funds
- are active or passive, disclose
- the fees, show how each fund is
- invested, and gauges the amount
- of investment risk they present. If
- you have questions, let us know.
- We are here to help you make the
- best choices you can.

Looking for the Fund Fact Sheets? Please contact Ed Shannon at 847-622-3370 or eshannon@eder.org for more information.

Can someone help me choose my investments?

Choosing the funds you want your retirement contributions to be invested in is not a task everyone understands or wants to make.

We offer two solutions. First, you can use the services of Edelman Financial Engines, a top-notch financial planning service organization with which Eder has partnered or contact Ed Shannon, Eder's Retirement Planning Consultant at 847-622-3370 or eshannon@eder.org. To access Edelman Financial Engines log onto the Eder Retirement Plan portal and choose the advice tab at the top to the right.

Significant retirement savings if you are clergy

One choice you can make if you are clergy when you retire is how to receive your retirement income. As Eder Retirement Plan is the sanctioned retirement plan of the Church of the Brethren and Covenant Brethren Church, your retirement distributions from Eder can count as housing allowance. This gives you the opportunity to exclude your qualified housing expenses from your retirement income, whether you receive an annuity payment or a distribution from our Periodic Payment Plan option. This can continue to give you substantial tax savings in retirement just as you did when you were actively employed. One cannot easily qualify for these savings if the funds are rolled out of the Plan.

The choice is yours ...

Annuity - vs - Periodic Payment Plan

We all know that one size does not fit all, not even in a retirement plan, which is why you will have two choices in how to receive your income from Eder Financial when you retire.

The traditional payment option is the annuity, which is a payment for life for you and perhaps your spouse, if you choose that option. It is managed by Eder staff. You will receive all of your employee contributions, but perhaps not all of your employer contributions if you die before your life expectancy.

The second option is the Periodic Payment Plan. You will receive all of your employee and employer contributions, but you must manage your funds in retirement to last your entire lifetime.

Which option is best? The choice is yours.

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

ederfinancial.org



RETIREMENT PLAN

FUND PERFORMANCE REPORT

For the period ending September 30, 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	-19.1	-5.1	-16.7	-2.1	0.7	—
Target Date 2025	-20.1	-5.0	-17.4	-1.6	0.6	—
Blended Index	-20.2	-5.3	-17.3	-1.6	1.1	—
Target Date 2035	-22.4	-5.4	-18.4	-0.7	1.3	—
Blended Index	-22.6	-5.7	-18.5	-0.9	1.6	—
Target Date 2045	-23.5	-5.6	-19.0	0.2	2.0	—
Blended Index	-23.6	-5.8	-19.0	0.1	2.2	—
Target Date 2055	-23.6	-5.6	-19.1	1.5	2.8	—
Blended Index	-23.6	-5.8	-19.1	1.3	3.0	—
EDER VALUES INVESTING ¹	%	%	%	%	%	%
EVI Balanced Fund	-20.8	-4.6	-16.8	3.0	4.4	—
Blended Balanced Index	-20.3	-4.7	-15.0	3.9	5.8	—
Common Stock Fund	-24.9	-5.3	-18.6	5.8	6.5	9.0
S&P 500 Index	-23.9	-4.9	-15.5	8.2	9.2	11.7
EVI Domestic Stock Large Cap Core Index	-23.7	-4.6	-15.3	8.0	9.3	—
S&P 500 Index	-23.9	-4.9	-15.5	8.2	9.2	—
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	-30.7	-3.6	-22.6	10.7	12.2	13.7
Domestic Stock Mid Cap Fund	-19.8	-3.8	-10.3	5.4	3.3	8.8
Russell Midcap Index	-24.3	-3.4	-19.4	5.2	6.5	10.3
EVI Domestic Stock Mid Cap Index Fund	-23.9	-3.1	-18.7	5.5	—	—
Blended Mid Cap Index	-25.0	-3.6	-19.0	5.7	—	—
Small Cap Fund	-17.1	-2.3	-11.4	8.4	12.7	14.3
Russell 2000 Index	-25.1	-2.2	-23.5	4.3	3.6	8.6
EVI Domestic Stock Small Cap Index Fund	-25.0	-5.4	-23.0	4.2	—	—
Blended Small Cap Index	-25.4	-4.7	-22.5	4.2	—	—
International Stock Core Fund	-32.9	-10.3	-33.0	-2.6	-1.4	3.1
MSCI EAFE Index	-27.1	-9.4	-25.1	-1.8	-0.8	3.7
EVI International Stock Core Index Fund	-25.9	-9.8	-24.2	-1.9	—	—
Blended International Index	-27.0	-9.0	-25.2	-1.0	—	—
EVI Emerging Markets Stock Index Fund	-22.0	-9.6	-21.9	-1.8	—	—
Blended Emerging Markets Index	-24.8	-11.1	-25.2	-0.6	—	—
Treasury-Free Bond Fund	-15.5	-4.5	-15.4	-3.0	0.2	1.3
Bloomberg U.S. Government/Credit Bond Index	-15.1	-4.6	-14.9	-3.1	-0.1	1.0
Short-Term Fund	-0.2	0.1	-0.3	0.4	1.0	0.8
ICE BofA 6-Month Treasury Bill Index	0.4	0.4	0.4	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	-20.7	-4.5	-16.4	3.6	—	—
Total Bond Market Index Fund	-13.8	-3.8	-14.0	-3.2	—	—
Bloomberg U.S. Aggregate Float Adjusted Index	-14.7	-4.7	-14.6	-3.2	—	—
GENERAL (NON-EVI)	%	%	%	%	%	%
Balanced Fund	-20.9	-5.0	-16.9	3.0	4.4	6.2
Blended Balanced Index	-20.3	-4.7	-15.0	3.9	5.8	7.6
Emerging Markets Stock Fund	-29.8	-13.2	-31.6	-5.8	-4.7	-0.9
MSCI Emerging Markets Index	-27.2	-11.6	-28.1	-2.1	-1.8	1.0
Bond Fund	-14.8	-4.5	-14.8	-2.8	0.2	1.3
Bloomberg U.S. Government/Credit Bond Index	-15.1	-4.6	-14.9	-3.1	-0.1	1.0
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	-13.6	-5.1	-11.6	0.8	2.0	1.0
Bank Loans Fund	-3.0	-0.1	-2.6	1.7	2.5	—
S&P/LSTA U.S. Leveraged Loan 100 Index	-4.3	1.3	-3.9	1.4	2.5	—
High Yield Bond Fund	-7.1	-3.6	-6.8	2.3	2.8	4.5
Bloomberg U.S. Corporate High Yield Bond Index	-14.7	-0.6	-14.1	-0.5	1.6	3.9
Global Aggregate Fixed Income	-12.1	-6.0	-12.5	-6.4	-4.0	—
Bloomberg Global Aggregate Index	-19.9	-6.9	-20.4	-5.7	-2.3	—
ALTERNATIVES (NON-BVI)	%	%	%	%	%	%
Global Inflation Protection	-16.5	-6.6	-14.0	3.0	4.7	—
Bloomberg U.S. TIPS 1-10 Year Index +2%	-7.5	-3.5	-5.6	3.8	4.3	—
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	-20.1	-4.8	-14.8	3.9	5.7	—
Public Real Estate Fund	-30.9	-12.8	-25.4	-5.6	0.1	2.6
S&P Developed Property Index	-29.5	-11.4	-22.5	-5.1	0.1	4.2
Commodities-Based Fund	8.5	-11.5	9.3	15.2	8.0	-2.2
Bloomberg Commodity Total Return Index	13.6	-4.1	11.8	13.5	7.0	-2.1
U.S. INFLATION	%	%	%	%	%	%
Consumer Price Index ² (August 2022)	6.2	1.3	8.3	4.9	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.