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Summer 2026

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How a fraternal benefit society serves you



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Everence®

Everence® helps individuals, organizations and congregations integrate finances with faith through a national team of financial professionals. Everence offers banking, insurance and financial services with community benefits and stewardship education.

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Everence and Eder staff speak with Church of the Brethren clients at the shared booth space. | Ken Hochstetler, Everence President and CEO, with David Steele, Church of the Brethren General Secretary, during the ice cream social.

Everence employees joined the Eder Financial team at the Church of the Brethren Annual Conference in Fort Wayne, Indiana, June 28-July 2.

Formerly known as Brethren Benefit Trust, Eder Financial is the financial services organization relating to the Church of the Brethren. Eder's retirement, organizational investment, and deferred giving programs are in the process of moving to Everence. These programs support pastors, church workers, and church-associated institutions.

The Everence team especially enjoyed handing out ice cream bars during an ice cream social and getting to know Church of the Brethren members during the week.

Learn more about this transition at **everence.com/eder**.



Marlene Penner joins Everence as Chief Human Resources Officer

Everence is pleased to welcome Marlene Penner as Chief Human Resources Officer. Marlene, a Certified Human Resources Professional (SHRM-CP), brings more than 20 years of human resources management expertise to this role.

Prior to arriving at Everence, Marlene served as Associate Vice President for Human Resources and Deputy Title IX Coordinator at Goshen College. She also previously served as Director of Human Resource Services at Goshen Community Schools and worked in the Everence Human Resources office from 2010 to 2012.

"Marlene brings a wealth of experience in human resources from several industries and organizations, including previously at Everence, which will be a great benefit to her and all of Everence in how we serve our employees," said Ben Bontrager, Chief Financial Officer and Chief Administrative Officer at Everence.



Everence Federal Credit Union named a 2026 Philly Favorite

Everence Federal Credit Union's Philadelphia location has been recognized as one of the region's top financial institutions, earning a Bronze "Best Credit Union" award in the 2026 Philly Favorites competition.

Hosted annually by The Philadelphia Inquirer, the Philly Favorites program highlights the businesses, professionals, and organizations that local residents trust, recommend and return to year after year. Winners are selected through community nominations and voting, making this recognition a meaningful reflection of customer support and community engagement.

In 2026, Everence Federal Credit Union stood out among a competitive field of 22 credit unions across Philadelphia, marking the first time the organization has placed in this program. Being named a Top 3 Philly Favorite – and earning bronze honors – underscores the credit union's commitment to serving its members with integrity, care and financial expertise.

Praxis™ launches third Exchange Traded Fund

Praxis Investment Management™, Inc. launched the Praxis Impact International ETF (PRXI), its first Exchange Traded Fund (ETF) focused on international markets. The fund began trading on the New York Stock Exchange Arca in June.

PRXI is Praxis' third ETF, following the April 2025 launch of the Praxis Impact Large Cap Growth ETF (PRXG) and Praxis Impact Large Cap Value ETF (PRXV). The new fund invests in developed-market equities outside North America and applies the same stewardship investing core values and ImpactX framework used across all Praxis funds.

"Faith-based investors have told us they want their values reflected across their whole portfolio, not only in their U.S. holdings," said Chad Horning, CFA®, president of Praxis Funds™. "With PRXI, advisors and their clients have a practical, values-aligned way to own international equities, and we're glad to help expand faith-based options in the ETF marketplace."



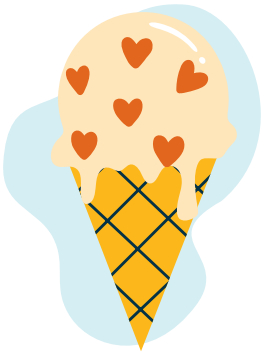
An investor should consider the investment objectives, risks, and charges and expenses of the fund carefully before investing. A prospectus and a summary prospectus which contains this and other information about the fund may be obtained by visiting praxisinvests.com/prospectus. The prospectus and the summary prospectus should be read carefully before investing.

Each of you must give as you have made up your mind, not regretfully or under compulsion, for God loves a cheerful giver.

– 2 CORINTHIANS 9:7

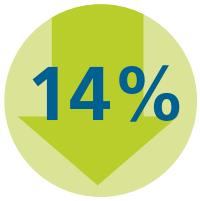
EAT THE ICE CREAM

Wondering whether or not to enjoy a refreshing treat on these hot summer days? A renowned leader in public health policy who recently published a book for living a healthy life recommends you do. Zeke Emmanuel, an oncologist and bioethicist, recently published "Eat your Ice Cream: Six Simple Rules for a Long and Healthy Life." The author argues that in order to live a full, healthy life, one must avoid overthinking healthy aging and instead embrace simple pleasures. The rules listed include avoiding excessive risks, keeping social relations strong, staying mentally engaged, exercising and eating well – while keeping the ice cream.



FEWER AMERICANS WANT TO BE PASTORS

Pastors these days face less pay, higher risk and more distrust, reports Axios. Enrollment for Master of Divinity degrees at accredited schools fell 14% from 2020 to 2024. And Catholic seminaries and Black Protestant Master of Divinity program enrollment have seen a steady decrease. Rural churches are among the first to be affected because many already share pastors and rely on part-time clergy. Minority communities are disproportionately affected as more churches have closed in their neighborhoods. However, there is growth in other areas. The number of clergywomen continues to rise, and globally, there continues to be a growth of churches and leadership in Asia and Africa.



HOT SUMMER TREND: RENTED POOLS

Looking for a pool? A growing number of Airbnb-style companies let users rent private recreational spaces, including pools, and tennis and basketball courts. NPR reports that one of the companies, Swimply, has listings in 150 cities and by mid-summer had more than 275,000 reservations, about 50% more than



the year prior. While properties listed in Airbnb are often for travelers, pool reservations are more often made locally, for parties or "staycations." Pool owners looking to rent theirs out should consider that many sharing economy companies are not clear on who is liable when the unexpected happens.

NIGERIA EMBRACES SOLAR

About 600 million people in Africa lack reliable access to electricity, but that might soon change. Many countries in the world's sunniest continent are shifting away from fossil fuels and toward renewable energy. Nigeria is developing solar mini grids, which are small installations producing enough to



power up to 1,700 American homes and can be installed anywhere. The country is pioneering mini grid development through policies that attract investors. Nearly 120 mini grids are now installed, powering about 50,000 households. This in turn helps improve quality of life and boost local business.



Common misconceptions about Medicare

Be ready with accurate information before you sign up

By Bayley Stauffer

Medicare decisions are some of the most important choices you'll need to make in retirement – yet many people make them based on myths, assumptions or advertisements promising low-cost plans and flashy benefits. Making the wrong Medicare decisions when you're eligible can have extremely costly consequences in the future.

One of the biggest myths is that the lowest premium plan is automatically the best deal. Medicare Supplement plans often come with higher monthly premiums but lower out-of-pocket costs and more predictable expenses. Medicare Advantage plans may offer low or even $0 premiums, but members can face significantly higher costs when care is needed.

Another common misconception is choosing a plan based only on your current health. The best Medicare plan should support your needs, not just at 65, but far beyond. Healthcare needs often increase with age, making long-term coverage flexibility especially important.

Provider access is another major difference many people overlook. Medicare Supplement plans allow you to see any provider or facility that accepts Medicare. Medicare Advantage plans typically rely on provider networks, and out-of-network care can become expensive quickly – especially for frequent travelers or seasonal residents.

Many people also believe they can easily switch between Medicare Advantage and Medicare Supplement plans later. In reality, moving to a Medicare Supplement plan after your initial enrollment period may require medical underwriting and coverage can be denied.

Finally, the best plan for a friend or family member may not be the best plan for you. Medicare decisions can be extremely personal, and reviewing your individual goals and lifestyle with a specialist can help you make a more informed, long-term choice.

WE'RE HERE TO HELP

Finding the Medicare insurance plan that suits you best can be confusing. Everence can offer clarity and walk alongside you every step of the way on your Medicare journey. Learn more at everence.com/medicare.



Bayley Stauffer is a Certified Senior Advisor® based in Ephrata, Pennsylvania.

Certified Senior Advisors (CSAs)® have supplemented their individual professional licenses, credentials, and education with knowledge about aging and working with older adults. It is recommended that you verify the validity of any professional's credentials with whom you conduct business. Be sure you completely understand what those licenses, credentials, and education signify. The CSA certification alone does not imply expertise in financial, health, or social matters. For more details visit: www.csa.us



Five estate planning mistakes Christians should avoid

Have you thought about your estate plan recently?

By Chandler Ingle

Estate planning reflects our values, priorities and stewardship goals. When done thoughtfully, it becomes the crowning act of our life to benefit the people and causes we care about.

Mistake 1: Prioritizing wealth transfer over Christian purpose

It's easy to view estate planning primarily through a financial lens, but a purely financial approach can miss the deeper opportunity. A well-crafted plan aligns resources with faith, values and calling, ensuring that what is left behind reflects not just wealth, but purpose.

Mistake 2: Delaying important updates to your estate plan

Big life changes – marriage, children, retirement – require plans to evolve. Regular updates help ensure that your intentions remain relevant and that loved ones are properly cared for.

Mistake 3: Overlooking giving

For those who have lived generously, planning your legacy should reflect that same spirit. Including charitable giving in estate plans ensures continuity and allows generosity to extend beyond your lifetime.

Mistake 4: Trying to control too much from the grave

It's natural to want things handled in a certain way, but while some guidance is valuable, too much control can limit flexibility and create unintended burdens for your loved ones. Trusting future generations, with appropriate structure, allows both wisdom and freedom to coexist.

Mistake 5: Failing to communicate the estate plan

Even a strong plan can fall short if it's never shared. Open conversations before the end of life bring clarity, reduce potential conflict, and help loved ones understand not just the decisions, but the heart behind them.

A final thought

At its best, estate planning is an act of stewardship – intentional, generous and rooted in faith. By avoiding these common mistakes, individuals can leave not only assets, but a legacy that reflects a life well lived.



Chandler Ingle, CFP®, CSRIC®, CEPA® is an Everence Financial Consultant based in Plain City, Ohio.

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Money mindsets

Examining your mindset can help cultivate stewardship

By Beryl Jantzi

Research has been conducted on attitudes people hold toward money and how it impacts their sense of self-worth. These have been labeled as "money mindsets" and describe how people think and feel about their financial well-being – or lack of it.

Some studies have shown that the amount of money people have does not necessarily determine a person's contentment and well-being. These mindsets and attitudes can help us understand why it's difficult to talk about money with loved ones.

Following are some statistics on the money mindsets of U.S. Christians.

- **Surviving: Feeling trapped**
  6% of U.S. Christians
- **Struggling: Feeling strapped**
  11% of U.S. Christians
- **Stable: Feeling OK**
  32% of U.S. Christians
- **Secure: Feeling mostly confident**
  38% of U.S. Christians
- **Surplus: Feeling grateful**
  13% of U.S. Christians

It's amazing that in one of the richest countries in the world, nearly 50% of Christians feel financially insecure. More than 85% of Christians feel they do not have enough to share generously. (Your New Money Mindset: create healthy relationships with money, by Brad Hewitt and James Moline).

Money is on our minds daily. Finances impact how we feel about ourselves, about our faith and about God. For these and other reasons, our money mindset is a spiritual issue and merits conversation in our homes and churches.

Everence Stewardship Consultants offer resources for churches and attendants to learn more information on this and related stewardship topics. Examining your money mindset can help advance your – and your church's – stewardship ministry.

YOUR STEWARDSHIP MINISTRY

Everence offers a variety of resources for your church to plan out and follow a path of biblical stewardship. Learn more at everence.com/resources/stewardship-education



Beryl Jantzi is the former Everence Director of Stewardship Education based in Harrisonburg, Virginia.



OUR COMMON BOND

When Edward Peters, an Irish Catholic actuary, stopped by the Mennonite Mutual Aid office in the summer of 1963, no one could have anticipated the impact he'd have on the organization.

Edward, who was on his way home to Indianapolis from a fishing trip in Canada, had grown up around Mennonites. He had heard of MMA and wanted to see the organization for himself, unable to believe that Mennonites would sell life insurance.

Before Edward's visit, MMA had been struggling to find ways to become a legal entity. In addition to a few other legal hiccups, the state of Indiana barred MMA from holding status as a mutual insurance company while also providing mutual aid to its policyholders through its Catastrophe Aid Fund. Similar to today's Sharing Fund, the Catastrophe Aid Fund provided grants to families and individuals in need following crises, like house fires, medical emergencies and more. The state considered these mutual aid grants to be discriminatory, as it provided some members with more benefits than others.

For Harold Swartzendruber, then President of MMA, this posed a significant concern. MMA was built upon mutual aid, after all, and eliminating programs like the Catastrophe Aid Fund would be stripping it of a core part of its identity.

During his visit, Edward introduced Harold to the idea of a fraternal benefit society – a legal framework that would allow MMA to continue its work of providing insurance to its members while also allowing the organization's mutual aid programs to continue. A key aspect of fraternal benefit societies was – and is – that they offer insurance and financial products to members who share a "common bond" – a religion, job or ethnicity – something MMA had already been doing for years.

As a fraternal benefit society, MMA wouldn't pay taxes, Edward explained, and instead, could direct what they would've paid in taxes into programs that would benefit members – such as



How a fraternal benefit society serves you

by Abby King

its Catastrophe Aid Fund. In fact, as a fraternal benefit society, MMA would be encouraged to give funds back to their members – not penalized for it.

According to Harold's autobiography, this talk with Edward about fraternal benefit societies "planted a seed that was in fallow ground for a time but later grew up to be an attainable goal."

It took significant planning and help from Edward, but less than a year later, the outline for a fraternal benefit society called Mennonite Mutual Aid Association was presented and accepted by the MMA board. Soon thereafter, the Indiana Department of Insurance approved MMA, now Everence, as a fraternal benefit society.

Of his chance encounter with Edward, Harold wrote: "Certainly, one of the amazing, miraculous experiences, as I look back on these years, was how God, in His time, led this devout Catholic to stop in on his way back from a fishing trip to ultimately help answer the prayers of many people as to how to find solutions for MMA problems at a particular time in its developing programs."

EVERENCE ASSOCIATION, A FRATERNAL BENEFIT SOCIETY

Sixty years after we became a fraternal benefit society, we're looking to reinvigorate our member benefits and to create opportunities where people can do good – together.

Though our values as a fraternal benefit society are rooted in the Anabaptist tradition, our common bond goes beyond theological identity. Today, we offer membership to anyone who believes in the Anabaptist interpretation of Christian stewardship – that all that we are and all that we have belong to God.

In a world that is often so divided, Christian stewardship can be a uniting belief, said Brian Kubicki, Everence General Counsel and Chief Compliance Officer. "Everence seeks to bring people together through this common bond."

That's a key part of our fraternal program's reinvigoration – helping

Become an Everence Association, Inc. member today!

When you become an Everence Association member, you join a community united by a shared commitment to caring for one another and the world around us. As a fraternal benefit society, membership in Everence means you have a voice in electing the Everence Association board and gain access to member benefits, such as:

- Community grants, like the Sharing Fund
- Budget and debt counseling
- College scholarships
- Will preparation grants
- Hearing care discounts
- Accidental death benefits

And in 2027, you'll be able to apply for a Mustard Seed Grant!

To become an Everence fraternal member, visit everence.com/about-everence/become-a-member and fill out the application. Not sure if you're already a member? Visit your local Everence office or call 800-348-7468.

foster communities across the country, all built around core beliefs of stewardship and mutual aid.

Historically, our member benefits have been individual, said Andrea Bontrager Unzicker, Everence Vice President of Strategic Initiatives. Everence is working to expand that, she said, and promote ways for fraternal members to come together to do good.

We're keeping the member benefits we've had for years – our accidental death benefit, college scholarships, hearing care discounts, will preparation grants and more. But we have more benefits in the works, with hopes that they might further meet the financial, social and spiritual needs of our members and excite them about being part of a group with shared beliefs.

"Our values can really resonate today – and not just with the Mennonites and Anabaptists," Brian added. "There's a lot that can be shared with the world in good, positive ways."

In addition to building up communities, fraternal benefit societies are known for their charitable work – something Everence is no stranger to.

"As a fraternal benefit society, there is no profit to be gained," Brian said. "If you have extra money, it is going to our members or going to charitable purposes."

For decades, a portion of the money that we save as a tax-exempt organization has gone into our Sharing Fund, a matching grant program that seeks to partner with churches to help individuals and families in need.

Over the last 20 years, Everence has given away more than $20 million through these matching grants, helping pay for utilities, rent, hospital stays and vital church ministries. Our partner congregations have more than matched our grants – contributing over $30 million to their members and communities over the years, bringing our collective total to more than $50 million.

Like the Catastrophe Aid Grant was so important to Harold Swartzendruber in the 1960s, the Sharing Fund is important to the Everence mission and identity today.

"The money we give away is fundamental to who we are and what we do," Brian said.

As it's done for decades, the Sharing Fund will continue providing individuals and families with basic needs. Now, Everence is preparing to launch another grant program – one that will maximize impact and bring communities closer.

MUSTARD SEED GRANTS

Everence is piloting a new member benefit called the Mustard Seed Grant, which will provide up to $500 for a fraternal member to organize a charitable fundraiser or community event.



Harold Swartzendruber helped guide Mennonite Mutual Aid (now Everence) to becoming a fraternal benefit society.

Photo from the Everence archives.



A team of volunteers in Harrisonburg, Virginia, teamed up to pick up trash along a three-mile section of road – an effort supported by an Everence Mustard Seed Grant.
Photo contributed.

Like the biblical parable of the mustard seed, the goal is for a small investment to grow into something larger, multiplying generosity, volunteers and community impact. Grants can be used to plan and execute events where the proceeds benefit a nonprofit or charitable cause – events like an auction or a benefit concert. Or grants can be used for hands-on service projects that bring people together for a shared community good, such as a community garden workday or a neighborhood tree planting.

Mustard Seed Grants will allow "people to come together to support one another," Andrea said. The new grants offer opportunities for communities to openly rally around one another and exponentially increase their impact.

So far, Mustard Seed Grants are being piloted with Everence employees as we finalize the program and prepare it for a public launch in 2027. Since the first grants were awarded in the early spring of 2026, Everence employees have jumped at the chance to bring their communities together.

Audrey Miller, a Financial Consultant in Goshen, Indiana, used her Mustard Seed Grant to host a meal prep day over the summer. A group of 10 volunteers prepared 30 meals that went to 10 local foster families, as part of Nappanee Missionary Church's ministry work. Audrey and her husband, who attend Nappanee Missionary Church, have been significantly involved in the church's foster and adoptive family support group over the past six years.

"Meals are a simple way that we can create margins for families," Audrey said. "The families were overwhelmed with appreciation when they learned about the grant and how this was used to support them."

In Harrisonburg, Virginia, Everence Office Manager Patty Skelton used her Mustard Seed Grant to plan a three-mile litter pick-up walk in her community. On an early Saturday morning in June, 11 people gathered and picked up more than nine bags of garbage. Since that summer morning, Patty and other residents have discussed organizing more litter pick-up days throughout the year to help maintain the rural roads in their community.

The event not only provided an opportunity for individuals to improve their community, but it also offered a chance to get to know one another and build new relationships, Patty said.

Audrey and Patty's events were quite different, but both served their communities in needed ways. A key aspect of the Mustard Seed Grant is that it allows fraternal members the opportunity to identify a need in their community and provide a solution, alongside friends, family members and even strangers.

"That's the beautiful thing about the Mustard Seed Grant," Andrea said.

Abby King is an Editorial Content Specialist at Everence.





Money matters: experts weigh in on big financial questions

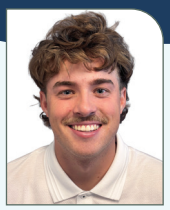
Four questions about personal finances

By Sharon Hernandez

At Everence, we work every day to live out our core values, including that of creating a lasting impact. We invest in the future when we welcome a new class of interns each summer. This year we worked with 16 interns across three of our locations: Goshen, Indiana; Harrisonburg, Virginia; and Lancaster, Pennsylvania. The interns were assigned to different departments, including Human Resources, Marketing, IT and Credit Union support.

Many of our interns are college students or in their early 20s – a time in which they are likely establishing their finances and setting new financial goals. Given their fresh perspective and outlook, we wanted to know what kinds of questions they have about personal finances. We asked four of them to provide a question for an Everence Financial Consultant to answer. Here are their questions.

Q: Would you recommend younger investors to invest in a Traditional or Roth IRA?



EVAN BERT
Sales Support Intern, Harrisonburg

A: It depends, but for many younger investors, I often lean toward a Roth IRA.

The main difference between a Traditional IRA and a Roth IRA is when you pay taxes. With a Traditional IRA, you may receive a tax deduction today, but you'll generally pay taxes when you withdraw the money in retirement. With a Roth IRA, you pay taxes now, but qualified withdrawals in retirement are tax-free.

Since many young adults are early in their careers and may be in a lower tax bracket than they will be later in life, paying taxes now through a Roth IRA can make a lot of sense. They also have decades for their investments to grow.

For example, imagine a 25-year-old contributes $6,000 to a Roth IRA. If that investment grows to $60,000 by retirement, the entire amount could potentially be withdrawn tax-free. With a Traditional IRA, taxes would generally be owed on each withdrawal.

Consider also workplace retirement plans. If you're already contributing to a traditional pre-tax 401(k) and your employer doesn't offer a Roth option, a Roth IRA can provide valuable tax diversification.

Ultimately, many investors benefit from having both pre-tax and after-tax retirement savings, creating greater flexibility in retirement.



PEDRO LOPEZ
Financial Consultant, Lancaster

Q: How can I start investing with a small amount of money?



RAHENNY REYES
Credit Union Support Intern, Lancaster

A: It's great that you're thinking about investing now, even if you don't have a lot of money to start with. In fact, taking the first step early is often more important than the amount you invest. Starting small allows you to build good financial habits and take advantage of the power of long-term growth over time.

One of the easiest ways to begin is by opening an investment account with an investment company that has low or no minimum balance requirements. Many platforms allow you to start investing with as little as $10 or $20. Rather than trying to pick individual stocks, consider low-cost index funds or ETFs, which provide diversification by spreading your money across many companies.

It's also important to have an emergency fund and pay off high-interest debt before investing heavily.

Once you're ready, aim to invest a small amount consistently, even if it's only $25 or $50 per month. Regular contributions can add up significantly over time thanks to compound growth.

Most importantly, focus on getting started and staying consistent. Investing is a long-term journey, and building the habit early can make a meaningful difference in your financial future.



AMANDA ROCK, CFP®
Financial Planner, Lancaster

Q: What should I do now if I want to purchase a house in the future?



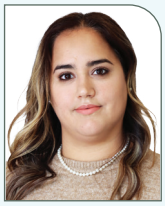
TYLER SCOTT
Retirement Services Intern, Goshen

A: If buying a home is something you hope to do in the future, the best time to prepare is now, even if it's still a few years away.

Start by creating a realistic budget so you know how much you can consistently save each month. Building a down-payment fund can make a significant difference.

Also, pay attention to your credit. Making payments on time, keeping credit card balances low, and avoiding unnecessary debt can help you qualify for better mortgage rates when the time comes. At the same time, build an emergency fund to cover any unexpected expenses that may arise.

Finally, don't wait until you've found your dream home to talk with a professional. Meeting with your financial professional and a mortgage lender ahead of time can help you understand what you can comfortably afford and identify the steps you can take now to strengthen your financial position. Everence Federal Credit Union offers financial counseling to those saving for a home through our team of Certified Credit Union Financial Counselor (CCUFC)™ professionals. Planning today can make the home-buying process much smoother and a lot less stressful when you're ready.



FEDERICA PANDOLFI
Financial Consultant, Harrisonburg

Q: What are the Biblical principles that I can practice to help me better steward my finances?



HANNAH SLOBOZIEN
Credit Union Marketing Intern, Lancaster

A: Biblical stewardship begins with an affirmation of and a commitment to live according to Psalm 24:1 – "The earth is the Lord's and all that is in it, the world, and those who live in it." As Christ's followers, we are called to use wisely what we have been given to manage, whether that be resources or abilities. Here are five practical stewardship principles:

1. We recognize that God has created us to work. As a Christian, the goal in work is to glorify God. "... Work as if your soul depends on it, as for the Lord and not for humans." (Colossians 3:23)
2. Ask if you are content. Paul teaches us in Philippians 4 that he learned to live humbly, and he learned how to live with plenty and with many needs. He learned to be content regardless of circumstances.
3. The New Testament teaches us to give. In 1 Corinthians 16, we are told to put something aside on the first day of the week in accordance with our means. In 2 Corinthians 9, we are taught to give joyfully as a cheerful giver. In Matthew 6, we are encouraged to give privately. And, in 2 Corinthians 8, we are directed to give toward the needy and fellow believers in the church.
4. Managing faithfully includes saving for the future, which will allow us to be more generous. We are not saving or investing to hoard for ourselves, and we are warned about greed in 1 Timothy 6. The love of money is dangerous. We save and steward and trust in God's provision.
5. We can leave an inheritance for our children – not just earthly, but spiritually. As Christians, we are co-heirs with Christ – if we share in his sufferings we may also share in his glory (Romans 8:17).



RYAN EAKINS
Financial Planner, Goshen

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Sharon Hernandez is a Bilingual Editorial Content Specialist at Everence.

PRESIDENT'S LETTER

What difference did we make last year?



"Be strong and courageous; do not be frightened or dismayed, for the Lord your God is with you wherever you go."

– Joshua 1:9

DEAR FRIENDS,

At Everence, 2025 was a pivotal year defined by a renewed focus on our mission, clarity around our corporate priorities, and opportunities that will define our direction for the coming years. We spent time reflecting on the past 80 years of this organization, and took time to consider and plan for success in our next 80 years.

In our recently-published Impact Report, we boldly told the story of what the Everence community accomplished together this past year, uncovering the ways that faith-based financial stewardship leads to sustainable and values-based outcomes that make a real difference in each and every life we touch.

GENEROSITY AT OUR CORE

The Everence network donated a record-breaking $128.6 million to more than 4,600 different organizations through Everence Foundation in 2025. You are choosing to live out your faith commitments by giving to a wide variety of organizations: funding education, church ministries, mission and relief agencies, camps, publications and more.

'TOGETHER' IS NOT JUST A WORD

Our mission begins with the word "together," and 2025 reminded us why. Throughout our organization, we witnessed what becomes possible when consultants, leaders, and support teams work as one. The wholeness we seek for our members begins with the wholeness we practice among ourselves.

LOOKING AHEAD WITH CONFIDENCE

Change is a constant in financial services: In technology, in generational expectations, in the ways we live out our faith. Everence is well-positioned for what's ahead, and even if the road ahead is uncertain, our purpose is clear and our people are committed. The work that you'll read about in this report happens because of members and clients like you, staff who bring their whole selves to this work, and a community of faith that has believed – for 80 years – that financial well-being and faith-inspired living go hand in hand. We are grateful to be on this journey with you.

Kenneth D. Hochstetler
President and CEO



Read the Impact Report online at
everence.com/impact

Anabaptist Community Development Network weaves new connections among organizations

By Stella Mugambi Tai

The work of Anabaptist community development organizations is often faced with challenges. These groups routinely work in small organizations and can be under-resourced, which can create isolation, capacity constraints and questions about sustainable staffing and fiscal responsibility.

Yet the work continues because it's important. These organizations serve communities often experiencing economic marginalization, racial injustice, disability exclusion and other systemic inequities.

The Anabaptist Community Development Network (ACDN) is cultivating a space for these professionals who are working to give their neighborhoods new opportunities for growth. If you are involved in an Anabaptist-affiliated community development organization, you are invited to join us.

Through ACDN, we address those challenges often faced by community development organizations by offering spaces for peer learning on topics like financial sustainability, staffing models and community-based leadership, as well as highlighting opportunities for collaboration and shared advocacy across geographies.



The network brings together experienced practitioners from diverse community development organizations and ministries across the country. Members contribute practical expertise, lived experience, strong local relationships, and a commitment to faith-based community transformation.

Through support from Everence, Mennonite Central Committee U.S., and the Christian Community Development Association (CCDA), participants also have access to educational resources, conferences, training opportunities and a broader network of professionals.

We've been hosting quarterly virtual gatherings, where members and guests share their expertise and help equip organizations with knowledge and resources so they can better pursue their mission.

In May, we met with Will Paese, Executive Director of Re-Member (serving the Oglala Lakota community on Pine Ridge Reservation), who led a workshop on fiscal responsibility and staffing sustainability.

And in August we met with Rafael Barahona and Jordan Kauffman of LightBox (a design agency that specializes in giving nonprofits visual identity and branding services), for a workshop on how nonprofits can tell their story to highlight their mission and impact.

Stella Mugambi Tai is Manager of Stewardship Investing Impact and Analysis for Everence Financial.

Join us!

If you would like to join these virtual gatherings, share your voice and insight, and find ways to grow and empower your organization, join ACDN, by emailing us at **ACDN@everence.com**.

What my parents taught me about money

"Understand the difference between needs and wants."

RYAN EAKINS, CFP®, FINANCIAL PLANNER

"I think the single biggest thing I learned from my parents about money was regarding generosity... They taught me that everything we have is a gift from God and stewarding it well and living a life of generosity is one of the ways we model following Jesus."

SHAWN PERSING, CFP®, ABFP, AWMA, CAP, DIRECTOR OF FINANCIAL PLANNING

"When I was a kid and told my parents that I needed something, Dad's response was often, 'Do you need that? Or do you just want it?' Understanding the difference between needs and wants was one of the most important things I learned about managing money responsibly."

LYLE MILLER, STEWARDSHIP CONSULTANT

"Money is only as good as your system for knowing where it's going."

MACKENZIE SNADER, CFP®, CSRIC®, CSLP®, FINANCIAL PLANNER

"My father taught me the importance of saving from a very young age. He opened a savings account for me when I was around 4 or 5, and I remember making small deposits – 50 cents, a dollar, 25 cents at a time. Later, when I was 13, he also taught me how to do taxes, helping me build a strong foundation in managing money."

MICHEL REESE, OFFICE SERVICES ASSISTANT

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LIVES WE SHARE



Ken Hochstetler announces plans to retire in spring 2027

Everence President and CEO Ken Hochstetler has announced his intention to retire in the spring of 2027, beginning a thoughtful leadership transition developed in partnership with the Everence Board of Directors.

"After much reflection, I believe spring 2027 is the right time for me to begin the next chapter and for Everence to prepare for its next season of leadership," Ken said. "It has been a deep privilege to serve alongside such a gifted and committed team, and I am grateful for the many ways we have worked together to strengthen relationships, serve members and clients, and advance the mission of Everence. What has made this work so meaningful to me is the opportunity to be part of an organization grounded in purpose and stewardship – one that seeks to make a lasting difference in people's lives, in the church and in the broader communities we serve."

The Everence Board has engaged North Group Consultants, a leadership search firm based in Lititz, Pennsylvania, to guide the search for the next Everence President and CEO. Ken will continue serving in his current role throughout the search process and has worked closely with the board to develop a succession plan designed to ensure a smooth and successful transition. The board intends to select the next President and CEO by spring 2027.

"We are deeply grateful for Ken's leadership and for the ways Everence has grown and flourished under his guidance," said Steve Lindsey, Chair of the Everence Board of Directors. "Over the past 12 years, Ken has helped strengthen the organization, built a capable senior leadership team and kept Everence focused on its mission, values and strategic priorities. As the board begins the search for the next Everence President and CEO, we are confident the next leader will be well positioned to continue building on the strong foundation established during Ken's tenure."

Over his 12 years of leadership, Ken has helped Everence remain firmly grounded in its faith-based mission while expanding its reach beyond traditional denominational boundaries to serve churches, organizations and individuals more broadly. He has guided the organization through significant growth and transformation, including the COVID-19 pandemic and shifting workforce dynamics, while fostering a people-centered culture built on collaboration and shared purpose. That focus helped position Everence as an employer of choice and strengthened its mission, values and identity as an organization. The common thread throughout his tenure has been a commitment to purpose-driven growth that leaves both Everence and the communities it serves stronger for the future.