

## FUNDING-CITY OF SAN CLEMENTE RESTATED EMPLOYEES' RETIREMENT PLAN

CITY OF SAN CLEMENTE  
100 AVENIDA PRESIDIO  
STE 3  
SAN CLEMENTE CA 92672-3195

Statement Period: 04/01/2015 - 04/30/2015  
Participant ID: 7890996  
Plan: 98738-D2

### What is my account balance?

**\$19,834,972.93**

As of 04/30/2015

### Where can I go for help?

**Website:** [www.empower-retirement.com/participant](http://www.empower-retirement.com/participant)  
**Phone:** 1-800-472-3925  
**Mail:** Empower Retirement  
P.O. Box 173764  
Denver, CO 80217-3764

### How has my account changed?

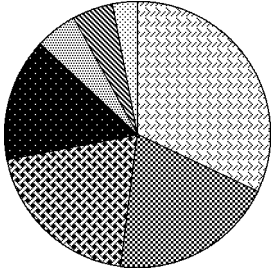
	<u>Employee</u>	<u>Employer</u>	<u>Total</u>
<b>Balance as of March 31, 2015</b>	<b>\$654,905.90</b>	<b>\$19,185,130.34</b>	<b>\$19,840,036.24</b>
Payroll Contributions	0.00	7,545.90	7,545.90
Additional Deposits	0.00	2,181.68	2,181.68
Change in Value	4,490.15	131,335.31	135,825.46
Expenses	0.00	-10,410.42	-10,410.42
Account Withdrawals	-7,328.75	-132,877.18	-140,205.93
<b>Balance as of April 30, 2015</b>	<b>\$652,067.30</b>	<b>\$19,182,905.63</b>	<b>\$19,834,972.93</b>



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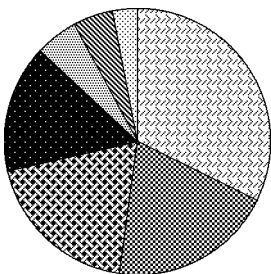
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## How will my future contributions be invested?



- 32% Russell 1000 Index
- 20% PIMCO Total Return Instl
- 15% Dodge & Cox International Stock
- 5% PIMCO All Asset All Authority Inst
- 3% US TIPS Index
- 20% Defined Benefit Guaranteed Portfolio
- 5% Russell 2000 Index

## How is my account invested?



- 32.25% Russell 1000 Index
- 19.92% PIMCO Total Return Instl
- 15.5% Dodge & Cox International Stock
- 5.17% PIMCO All Asset All Authority Inst
- 3.02% US TIPS Index
- 19.27% Defined Benefit Guaranteed Portfolio
- 4.87% Russell 2000 Index

	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Change in Value</u>	<u>Transfers</u>	<u>Withdrawals /Expenses</u>	<u>Ending Balance</u>	<u>Ending Units/ Shares</u>
Dodge & Cox International Stock	2,975,257.73	1,459.13	97,640.40			3,074,357.26	67,836.656
PIMCO All Asset All Authority Inst	991,752.59	486.38	32,807.27			1,025,046.24	109,396.610
Russell 2000 Index	991,752.59	486.38	-25,177.55			967,061.42	21,365.190
Russell 1000 Index	6,347,216.50	3,112.82	43,870.88			6,394,200.20	91,495.720
PIMCO Total Return Instl	3,971,994.98	1,945.52	-23,148.81			3,950,791.69	366,833.026
US TIPS Index	595,051.54	291.83	4,206.91			599,550.28	45,272.996
Defined Benefit Guaranteed Portfolio	3,967,010.31	1,945.52	5,626.36		-150,616.35	3,823,965.84	
<b>Totals</b>	<b>19,840,036.24</b>	<b>9,727.58</b>	<b>135,825.46</b>		<b>-150,616.35</b>	<b>19,834,972.93</b>	

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## How is my account being funded?

	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Change in Value</u>	<u>Transfers</u>	<u>Withdrawals /Expenses</u>	<u>Ending Balance</u>
Employee Military Buy Back Pre-Tax	654,905.90		4,490.15		-7,328.75	652,067.30
Employer Contribution	19,185,130.34	9,727.58	131,335.31		-143,287.60	19,182,905.63
<b>Totals</b>	<b>19,840,036.24</b>	<b>9,727.58</b>	<b>135,825.46</b>		<b>-150,616.35</b>	<b>19,834,972.93</b>

## What investment options are available in my plan?

<u>Investment Code</u>	<u>Investment Option</u>
1274	Dodge & Cox International Stock
1179	PIMCO All Asset All Authority Inst
144	Russell 2000 Index
134	Russell 1000 Index
148	S&P 500 Index
6184	PIMCO Total Return Instl
147	US TIPS Index
149	Defined Benefit Guaranteed Portfolio

## How has my account changed over time?

Average Annual Effective Yield For This Reporting Period:

Defined Benefit Guaranteed Portfolio ..... 1.80%

## What activity took place this period?

	<u>Payroll Date</u>	<u>Effective Date</u>	<u>Dollar Amount</u>	<u>Investment Option</u>	<u># Units /Shares</u>	<u>Unit/Share Price</u>
<b>Deposits/Contributions</b>						
Fund Credit	Apr 01, 2015	Apr 01, 2015	36.26	Russell 2000 Index	0.781	46.407
Fund Credit	Apr 01, 2015	Apr 01, 2015	36.26	PIMCO All Asset All Authority Inst	3.967	9.140
Fund Credit	Apr 01, 2015	Apr 01, 2015	108.79	Dodge & Cox International Stock	2.459	44.240
Fund Credit	Apr 01, 2015	Apr 01, 2015	232.10	Russell 1000 Index	3.357	69.132
Fund Credit	Apr 01, 2015	Apr 01, 2015	21.76	US TIPS Index	1.642	13.251
Fund Credit	Apr 01, 2015	Apr 01, 2015	145.07	Defined Benefit Guaranteed Portfolio		1.80%
Fund Credit	Apr 01, 2015	Apr 01, 2015	145.06	PIMCO Total Return Instl	13.308	10.900
Payroll Contribution	Apr 06, 2015	Apr 06, 2015	188.65	Russell 2000 Index	4.037	46.735
Payroll Contribution	Apr 06, 2015	Apr 06, 2015	754.59	PIMCO Total Return Instl	69.420	10.870
Payroll Contribution	Apr 06, 2015	Apr 06, 2015	754.59	Defined Benefit Guaranteed Portfolio		1.80%
Payroll Contribution	Apr 06, 2015	Apr 06, 2015	188.65	PIMCO All Asset All Authority Inst	20.417	9.240

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## What activity took place this period? (continued)

	<u>Payroll Date</u>	<u>Effective Date</u>	<u>Dollar Amount</u>	<u>Investment Option</u>	<u># Units /Shares</u>	<u>Unit/Share Price</u>
<b>Deposits/Contributions</b>						
Payroll Contribution	Apr 06, 2015	Apr 06, 2015	113.19	US TIPS Index	8.541	13.253
Payroll Contribution	Apr 06, 2015	Apr 06, 2015	1,207.34	Russell 1000 Index	17.286	69.847
Payroll Contribution	Apr 06, 2015	Apr 06, 2015	565.94	Dodge & Cox International Stock	12.521	45.200
Payroll Contribution	Apr 17, 2015	Apr 17, 2015	188.65	PIMCO All Asset All Authority Inst	20.220	9.330
Payroll Contribution	Apr 17, 2015	Apr 17, 2015	113.19	US TIPS Index	8.466	13.370
Payroll Contribution	Apr 17, 2015	Apr 17, 2015	188.65	Russell 2000 Index	4.064	46.422
Payroll Contribution	Apr 17, 2015	Apr 17, 2015	754.59	Defined Benefit Guaranteed Portfolio		1.80%
Payroll Contribution	Apr 17, 2015	Apr 17, 2015	565.94	Dodge & Cox International Stock	12.532	45.160
Payroll Contribution	Apr 17, 2015	Apr 17, 2015	754.59	PIMCO Total Return Instl	69.228	10.900
Payroll Contribution	Apr 17, 2015	Apr 17, 2015	1,207.34	Russell 1000 Index	17.289	69.831
Additional Deposit	---	Apr 27, 2015	466.04	Russell 1000 Index	6.591	70.706
Additional Deposit	---	Apr 27, 2015	72.82	Russell 2000 Index	1.567	46.463
Additional Deposit	---	Apr 27, 2015	43.69	US TIPS Index	3.280	13.321
Additional Deposit	---	Apr 27, 2015	218.46	Dodge & Cox International Stock	4.730	46.190
Additional Deposit	---	Apr 27, 2015	291.28	PIMCO Total Return Instl	26.846	10.850
Additional Deposit	---	Apr 27, 2015	291.27	Defined Benefit Guaranteed Portfolio		1.80%
Additional Deposit	---	Apr 27, 2015	72.82	PIMCO All Asset All Authority Inst	7.730	9.420
<b>Total Deposits/Contributions</b>			<b>9,727.58</b>			
<b>Withdrawals</b>						
Account Withdrawal		Apr 01, 2015	-132,877.18	Defined Benefit Guaranteed Portfolio		
Account Withdrawal		Apr 28, 2015	-7,328.75	Defined Benefit Guaranteed Portfolio		
<b>Total Withdrawals</b>			<b>-140,205.93</b>			
<b>Expenses</b>						
Quarterly Asset Charge		Apr 16, 2015	-10,410.42	Defined Benefit Guaranteed Portfolio		
<b>Total Expenses</b>			<b>-10,410.42</b>			
<b>Dividends/Capital Gains</b>						
Dividend		Apr 30, 2015	9,788.10	PIMCO Total Return Instl	908.830	10.770
<b>Total Dividends/Capital Gains</b>			<b>9,788.10</b>			

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## What is the rate of return on my retirement account(s)?

<b>Period</b>	<b>Year To Date <sup>2</sup></b>
<u>04/01/2015 - 04/30/2015</u>	<u>01/01/2015 - 04/30/2015</u>
.69%	2.64%

Personalized performance information is provided to account holders as a general approximation of the overall recent performance of your account. It is calculated based on a formula which estimates the equivalent rate of return during the stated period, based on the opening balance, transaction activity including any applicable fees, and closing balance. Performance calculations will not include loan balance. Past performance is not a guarantee or prediction of future investment results.

<sup>2</sup> Due to financial activity effective prior to this annual period, your Annual Individual Rate of Return was calculated using a beginning balance of \$19,841,278.04.

Please review this statement carefully to confirm that we have properly acted on your instructions. Corrections will be made only for errors which have been communicated within 90 calendar days of the last calendar quarter. Please direct all inquiries/complaints to the following:

Client Service Department  
Attn - Enhanced Participant Services  
8515 E. Orchard Rd.  
Greenwood Village, CO 80111  
1-800-701-8255

After this 90 days, this account information shall be deemed accurate and acceptable to you. If you notify the Company of an error after this 90 days the correction will only be processed from the date of notification forward and not on a retroactive basis.

Some of the plan's administrative expenses for the preceding quarter may have been paid from the total annual operating expenses (investment expenses) of one or more of the plan's investment options.

Pursuant to SEC rules, fund companies are required to enter into agreements with intermediaries to provide fund companies with the ability to identify and enforce restrictions on participants engaging in market timing or excessive trading (prohibited trading), as defined by the fund companies. Participants engaging in prohibited trading will receive a warning and, if the prohibited trading continues, will be restricted from transferring into the identified fund(s) for a specific time period determined by the fund company. Some fund companies may restrict participants immediately, without warning when prohibited trading is identified. At the end of the restriction period, the participant will be automatically allowed to resume transfers into the identified fund(s). Transfers out of the identified fund (s) will not be restricted.

