

## 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: 08/01/2015 - 08/31/2015  
Participant ID: 7890996  
Plan: 98738-D2

### What is my account balance?

**\$18,455,374.27**

As of 08/31/2015

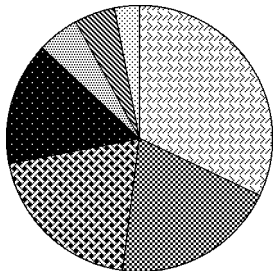
### Where can I go for help?

**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 July 31, 2015</b>	<b>\$648,264.33</b>	<b>\$18,683,277.91</b>	<b>\$19,331,542.24</b>
Payroll Contributions	0.00	7,201.62	7,201.62
Additional Deposits	0.00	1,456.38	1,456.38
Change in Value	-24,969.00	-725,282.57	-750,251.57
Account Withdrawals	0.00	-134,574.40	-134,574.40
<b>Balance as of August 31, 2015</b>	<b>\$623,295.33</b>	<b>\$17,832,078.94</b>	<b>\$18,455,374.27</b>

### How will my future contributions be invested?



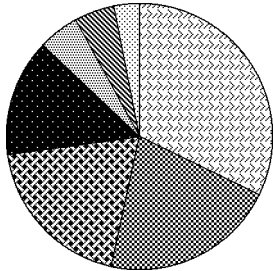
- 32% Russell 1000 Index
- 20% PIMCO Total Return Instl
- 5% PIMCO All Asset All Authority Inst
- 3% US TIPS Index
- 20% Defined Benefit Guaranteed Portfolio
- 15% Dodge & Cox International Stock
- 5% Russell 2000 Index










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## How is my account invested?



 32.22% Russell 1000 Index	 21.13% PIMCO Total Return Instl
 19.54% Defined Benefit Guaranteed Portfolio	 14.21% Dodge & Cox International Stock
 4.91% PIMCO All Asset All Authority Inst	 4.86% Russell 2000 Index
 3.13% US TIPS 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	2,858,266.35	1,298.70	-235,838.07			2,623,726.98	66,457.117
PIMCO All Asset All Authority Inst	948,202.41	432.90	-40,997.34			907,637.97	107,923.659
Russell 2000 Index	957,428.41	432.90	-59,840.88			898,020.43	20,778.782
Russell 1000 Index	6,318,978.80	2,770.56	-381,752.25			5,939,997.11	89,291.227
PIMCO Total Return Instl	3,931,208.62	1,731.61	-32,380.72			3,900,559.51	369,721.281
US TIPS Index	582,377.95	259.74	-4,469.53			578,168.16	44,708.333
Defined Benefit Guaranteed Portfolio	3,735,079.70	1,731.59	5,027.22		-134,574.40	3,607,264.11	
<b>Totals</b>	<b>19,331,542.24</b>	<b>8,658.00</b>	<b>-750,251.57</b>		<b>-134,574.40</b>	<b>18,455,374.27</b>	

## 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	648,264.33		-24,969.00			623,295.33
Employer Contribution	18,683,277.91	8,658.00	-725,282.57		-134,574.40	17,832,078.94
<b>Totals</b>	<b>19,331,542.24</b>	<b>8,658.00</b>	<b>-750,251.57</b>		<b>-134,574.40</b>	<b>18,455,374.27</b>

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## 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 ..... 1.65%

## 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>						
Payroll Contribution	Aug 07, 2015	Aug 07, 2015	688.99	Defined Benefit Guaranteed Portfolio		1.65%
Payroll Contribution	Aug 07, 2015	Aug 07, 2015	516.75	Dodge & Cox International Stock	12.122	42.630
Payroll Contribution	Aug 07, 2015	Aug 07, 2015	172.25	PIMCO All Asset All Authority Inst	19.822	8.690
Payroll Contribution	Aug 07, 2015	Aug 07, 2015	689.00	PIMCO Total Return Instl	64.695	10.650
Payroll Contribution	Aug 07, 2015	Aug 07, 2015	1,102.40	Russell 1000 Index	15.760	69.951
Payroll Contribution	Aug 07, 2015	Aug 07, 2015	172.25	Russell 2000 Index	3.833	44.938
Payroll Contribution	Aug 07, 2015	Aug 07, 2015	103.35	US TIPS Index	7.954	12.993
Payroll Contribution	Aug 21, 2015	Aug 21, 2015	751.33	Defined Benefit Guaranteed Portfolio		1.65%
Payroll Contribution	Aug 21, 2015	Aug 21, 2015	563.49	Dodge & Cox International Stock	14.378	39.190
Payroll Contribution	Aug 21, 2015	Aug 21, 2015	187.83	PIMCO All Asset All Authority Inst	22.176	8.470
Payroll Contribution	Aug 21, 2015	Aug 21, 2015	751.33	PIMCO Total Return Instl	70.747	10.620
Payroll Contribution	Aug 21, 2015	Aug 21, 2015	1,202.12	Russell 1000 Index	18.087	66.463
Payroll Contribution	Aug 21, 2015	Aug 21, 2015	187.83	Russell 2000 Index	4.357	43.113
Payroll Contribution	Aug 21, 2015	Aug 21, 2015	112.70	US TIPS Index	8.679	12.986
Additional Deposit	---	Aug 26, 2015	291.27	Defined Benefit Guaranteed Portfolio		1.65%
Additional Deposit	---	Aug 26, 2015	218.46	Dodge & Cox International Stock	5.649	38.670
Additional Deposit	---	Aug 26, 2015	72.82	PIMCO All Asset All Authority Inst	8.805	8.270
Additional Deposit	---	Aug 26, 2015	291.28	PIMCO Total Return Instl	27.662	10.530
Additional Deposit	---	Aug 26, 2015	466.04	Russell 1000 Index	7.129	65.373

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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>						
Additional Deposit	---	Aug 26, 2015	72.82	Russell 2000 Index	1.726	42.196
Additional Deposit	---	Aug 26, 2015	43.69	US TIPS Index	3.398	12.858
<b>Total Deposits/Contributions</b>			<b>8,658.00</b>			
<b>Withdrawals</b>						
Account Withdrawal		Aug 03, 2015	-134,574.40	Defined Benefit Guaranteed Portfolio		
<b>Total Withdrawals</b>			<b>-134,574.40</b>			
<b>Dividends/Capital Gains</b>						
Dividend		Aug 31, 2015	11,842.44	PIMCO Total Return Instl	1,122.506	10.550
<b>Total Dividends/Capital Gains</b>			<b>11,842.44</b>			

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

<u>Period</u>	<u>Year To Date <sup>2</sup></u>
<u>08/01/2015 - 08/31/2015</u>	<u>01/01/2015 - 08/31/2015</u>
-3.91%	-1.78%

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.

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

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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.

