

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: 07/01/2015 - 09/30/2015
Participant ID: 7890996
Plan: 98738-D2

What is my account balance?

\$17,906,220.54

As of 09/30/2015

Where can I go for help?

Website: 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?

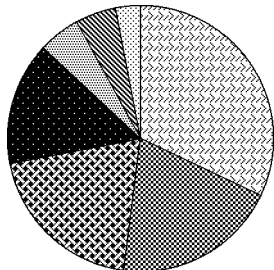
	<u>Employee</u>	<u>Employer</u>	<u>Total</u>
Balance as of June 30, 2015	\$645,467.08	\$18,729,225.93	\$19,374,693.01
Payroll Contributions	0.00	21,552.13	21,552.13
Additional Deposits	0.00	4,369.14	4,369.14
Change in Value	-35,777.74	-1,040,078.47	-1,075,856.21
Expenses	0.00	-14,814.33	-14,814.33
Account Withdrawals	-320.45	-403,402.75	-403,723.20
Balance as of September 30, 2015	\$609,368.89	\$17,296,851.65	\$17,906,220.54



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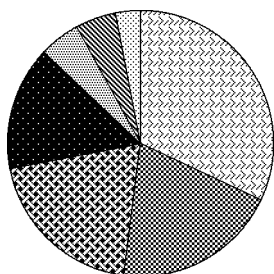
CITY OF SAN CLEMENTE
7890996

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

How is my account invested?



- 31.97% Russell 1000 Index
- 19.99% Defined Benefit Guaranteed Portfolio
- 5% PIMCO All Asset All Authority Inst
- 3% US TIPS Index
- 20.05% PIMCO Total Return Instl
- 14.99% Dodge & Cox International Stock
- 5% 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	2,904,832.21	3,888.18	-447,169.28	222,691.75		2,684,242.86	72,507.911
PIMCO All Asset All Authority Inst	968,277.39	1,296.06	-97,211.97	22,386.14		894,747.62	112,123.762
Russell 2000 Index	968,277.40	1,296.06	-114,787.61	39,961.76		894,747.61	21,761.170
Russell 1000 Index	6,196,975.38	8,294.80	-421,479.37	-57,406.03		5,726,384.78	88,448.334
PIMCO Total Return Instl	3,882,254.56	5,184.28	-3,406.07	-293,774.17		3,590,258.60	342,909.131
US TIPS Index	580,966.44	777.63	-6,705.60	-38,189.89		536,848.58	41,758.601
Defined Benefit Guaranteed Portfolio	3,873,109.63	5,184.26	14,903.69	104,330.44	-418,537.53	3,578,990.49	
Totals	19,374,693.01	25,921.27	-1,075,856.21		-418,537.53	17,906,220.54	

FUNDING-CITY OF SAN CLEMENTE RESTATED EMPLOYEES' RETIREMENT PLAN

CITY OF SAN CLEMENTE
7890996

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	645,467.08		-35,777.74		-320.45	609,368.89
Employer Contribution	18,729,225.93	25,921.27	-1,040,078.47		-418,217.08	17,296,851.65
Totals	19,374,693.01	25,921.27	-1,075,856.21		-418,537.53	17,906,220.54

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>
Deposits/Contributions						
Payroll Contribution	Jul 10, 2015	Jul 10, 2015	673.23	Defined Benefit Guaranteed Portfolio		1.65%
Payroll Contribution	Jul 10, 2015	Jul 10, 2015	504.91	Dodge & Cox International Stock	11.618	43.460
Payroll Contribution	Jul 10, 2015	Jul 10, 2015	168.30	PIMCO All Asset All Authority Inst	18.868	8.920
Payroll Contribution	Jul 10, 2015	Jul 10, 2015	673.22	PIMCO Total Return Instl	63.631	10.580
Payroll Contribution	Jul 10, 2015	Jul 10, 2015	1,077.15	Russell 1000 Index	15.408	69.910
Payroll Contribution	Jul 10, 2015	Jul 10, 2015	168.30	Russell 2000 Index	3.614	46.569
Payroll Contribution	Jul 10, 2015	Jul 10, 2015	100.98	US TIPS Index	7.806	12.937
Payroll Contribution	Jul 24, 2015	Jul 24, 2015	694.24	Defined Benefit Guaranteed Portfolio		1.65%
Payroll Contribution	Jul 24, 2015	Jul 24, 2015	520.67	Dodge & Cox International Stock	12.106	43.010
Payroll Contribution	Jul 24, 2015	Jul 24, 2015	173.56	PIMCO All Asset All Authority Inst	19.723	8.800
Payroll Contribution	Jul 24, 2015	Jul 24, 2015	694.23	PIMCO Total Return Instl	65.186	10.650

FUNDING-CITY OF SAN CLEMENTE RESTATED EMPLOYEES' RETIREMENT PLAN

CITY OF SAN CLEMENTE
7890996

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>
Deposits/Contributions						
Payroll Contribution	Jul 24, 2015	Jul 24, 2015	1,110.77	Russell 1000 Index	15.881	69.945
Payroll Contribution	Jul 24, 2015	Jul 24, 2015	173.56	Russell 2000 Index	3.805	45.615
Payroll Contribution	Jul 24, 2015	Jul 24, 2015	104.13	US TIPS Index	8.021	12.982
Additional Deposit	Jul 24, 2015	Jul 24, 2015	291.27	Defined Benefit Guaranteed Portfolio		1.65%
Additional Deposit	Jul 24, 2015	Jul 24, 2015	218.46	Dodge & Cox International Stock	5.079	43.010
Additional Deposit	Jul 24, 2015	Jul 24, 2015	72.82	PIMCO All Asset All Authority Inst	8.275	8.800
Additional Deposit	Jul 24, 2015	Jul 24, 2015	291.28	PIMCO Total Return Instl	27.350	10.650
Additional Deposit	Jul 24, 2015	Jul 24, 2015	466.04	Russell 1000 Index	6.663	69.945
Additional Deposit	Jul 24, 2015	Jul 24, 2015	72.82	Russell 2000 Index	1.596	45.615
Additional Deposit	Jul 24, 2015	Jul 24, 2015	43.69	US TIPS Index	3.365	12.982
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
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
Payroll Contribution	Sep 04, 2015	Sep 04, 2015	751.33	Defined Benefit Guaranteed Portfolio		1.65%
Payroll Contribution	Sep 04, 2015	Sep 04, 2015	563.49	Dodge & Cox International Stock	14.833	37.990
Payroll Contribution	Sep 04, 2015	Sep 04, 2015	187.83	PIMCO All Asset All Authority Inst	22.823	8.230
Payroll Contribution	Sep 04, 2015	Sep 04, 2015	751.33	PIMCO Total Return Instl	71.351	10.530
Payroll Contribution	Sep 04, 2015	Sep 04, 2015	1,202.12	Russell 1000 Index	18.527	64.886
Payroll Contribution	Sep 04, 2015	Sep 04, 2015	187.83	Russell 2000 Index	4.435	42.355

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CITY OF SAN CLEMENTE
7890996

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>
Deposits/Contributions						
Payroll Contribution	Sep 04, 2015	Sep 04, 2015	112.70	US TIPS Index	8.746	12.886
Payroll Contribution	Sep 18, 2015	Sep 18, 2015	751.33	Defined Benefit Guaranteed Portfolio		1.65%
Payroll Contribution	Sep 18, 2015	Sep 18, 2015	563.49	Dodge & Cox International Stock	14.648	38.470
Payroll Contribution	Sep 18, 2015	Sep 18, 2015	187.83	PIMCO All Asset All Authority Inst	22.990	8.170
Payroll Contribution	Sep 18, 2015	Sep 18, 2015	751.33	PIMCO Total Return Instl	71.216	10.550
Payroll Contribution	Sep 18, 2015	Sep 18, 2015	1,202.12	Russell 1000 Index	18.147	66.243
Payroll Contribution	Sep 18, 2015	Sep 18, 2015	187.83	Russell 2000 Index	4.330	43.382
Payroll Contribution	Sep 18, 2015	Sep 18, 2015	112.70	US TIPS Index	8.719	12.926
Additional Deposit	---	Sep 23, 2015	291.27	Defined Benefit Guaranteed Portfolio		1.65%
Additional Deposit	---	Sep 23, 2015	218.46	Dodge & Cox International Stock	5.869	37.220
Additional Deposit	---	Sep 23, 2015	72.82	PIMCO All Asset All Authority Inst	9.103	8.000
Additional Deposit	---	Sep 23, 2015	291.28	PIMCO Total Return Instl	27.715	10.510
Additional Deposit	---	Sep 23, 2015	466.04	Russell 1000 Index	7.113	65.521
Additional Deposit	---	Sep 23, 2015	72.82	Russell 2000 Index	1.712	42.525
Additional Deposit	---	Sep 23, 2015	43.69	US TIPS Index	3.393	12.878
Total Deposits/Contributions			25,921.27			
Withdrawals						
Account Withdrawal		Jul 01, 2015	-134,253.95	Defined Benefit Guaranteed Portfolio		
Account Withdrawal		Jul 07, 2015	-320.45	Defined Benefit Guaranteed Portfolio		
Account Withdrawal		Aug 03, 2015	-134,574.40	Defined Benefit Guaranteed Portfolio		
Account Withdrawal		Sep 01, 2015	-134,574.40	Defined Benefit Guaranteed Portfolio		
Total Withdrawals			-403,723.20			
Expenses						
Quarterly Asset Charge		Jul 16, 2015	-10,314.33	Defined Benefit Guaranteed Portfolio		
Quarterly Service Fee		Sep 04, 2015	-4,500.00	Defined Benefit Guaranteed Portfolio		
Total Expenses			-14,814.33			

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	<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>
Dividends/Capital Gains						
Dividend		Jul 31, 2015	14,262.90	PIMCO Total Return Instl	1,336.729	10.670
Dividend		Aug 31, 2015	11,842.44	PIMCO Total Return Instl	1,122.506	10.550
Dividend		Sep 17, 2015	10,973.84	PIMCO All Asset All Authority Inst	1,339.907	8.190
Dividend		Sep 30, 2015	11,268.11	PIMCO Total Return Instl	1,076.228	10.470
Total Dividends/Capital Gains			48,347.29			
Transfers						
Transfer Out		Sep 30, 2015	-38,189.89	US TIPS Index	-2,970.589	12.856
Transfer Out		Sep 30, 2015	-293,774.17	PIMCO Total Return Instl	-28,058.660	10.470
Transfer In		Sep 30, 2015	22,386.14	PIMCO All Asset All Authority Inst	2,805.281	7.980
Transfer Out		Sep 30, 2015	-59,861.07	Russell 1000 Index	-924.599	64.743
Transfer In		Sep 30, 2015	111,776.46	Defined Benefit Guaranteed Portfolio		
Transfer In		Sep 30, 2015	2,455.04	Russell 1000 Index	37.920	64.743
Transfer In		Sep 30, 2015	39,961.76	Russell 2000 Index	971.911	41.117
Transfer In		Sep 30, 2015	222,691.75	Dodge & Cox International Stock	6,015.444	37.020
Transfer Out		Sep 30, 2015	-7,446.02	Defined Benefit Guaranteed Portfolio		

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

<u>Period</u>	<u>Year To Date ²</u>
<u>07/01/2015 - 09/30/2015</u>	<u>01/01/2015 - 09/30/2015</u>
-5.63%	-3.97%

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.

² 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.

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CITY OF SAN CLEMENTE
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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.

