

## 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: 09/01/2015 - 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](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?

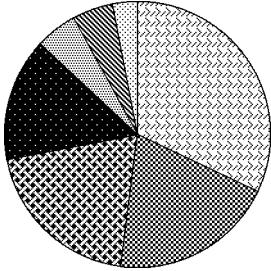
	<u>Employee</u>	<u>Employer</u>	<u>Total</u>
<b>Balance as of August 31, 2015</b>	<b>\$623,295.33</b>	<b>\$17,832,078.94</b>	<b>\$18,455,374.27</b>
Payroll Contributions	0.00	7,513.26	7,513.26
Additional Deposits	0.00	1,456.38	1,456.38
Change in Value	-13,926.44	-405,122.53	-419,048.97
Expenses	0.00	-4,500.00	-4,500.00
Account Withdrawals	0.00	-134,574.40	-134,574.40
<b>Balance as of September 30, 2015</b>	<b>\$609,368.89</b>	<b>\$17,296,851.65</b>	<b>\$17,906,220.54</b>



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

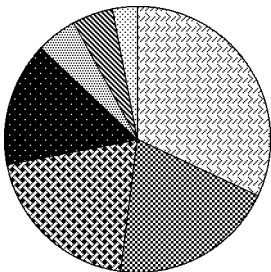
CITY OF SAN CLEMENTE  
7890996

## 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	2,623,726.98	1,345.44	-163,521.31	222,691.75		2,684,242.86	72,507.911
PIMCO All Asset All Authority Inst	907,637.97	448.48	-35,724.97	22,386.14		894,747.62	112,123.762
Russell 2000 Index	898,020.43	448.48	-43,683.06	39,961.76		894,747.61	21,761.170
Russell 1000 Index	5,939,997.11	2,870.28	-159,076.58	-57,406.03		5,726,384.78	88,448.334
PIMCO Total Return Instl	3,900,559.51	1,793.94	-18,320.68	-293,774.17		3,590,258.60	342,909.131
US TIPS Index	578,168.16	269.09	-3,398.78	-38,189.89		536,848.58	41,758.601
Defined Benefit Guaranteed Portfolio	3,607,264.11	1,793.93	4,676.41	104,330.44	-139,074.40	3,578,990.49	
<b>Totals</b>	<b>18,455,374.27</b>	<b>8,969.64</b>	<b>-419,048.97</b>		<b>-139,074.40</b>	<b>17,906,220.54</b>	

# 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	623,295.33		-13,926.44			609,368.89
Employer Contribution	17,832,078.94	8,969.64	-405,122.53		-139,074.40	17,296,851.65
<b>Totals</b>	<b>18,455,374.27</b>	<b>8,969.64</b>	<b>-419,048.97</b>		<b>-139,074.40</b>	<b>17,906,220.54</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 ..... 1.65%

## 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	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
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

# 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>
<b>Deposits/Contributions</b>						
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
<b>Total Deposits/Contributions</b>			<b>8,969.64</b>			
<b>Withdrawals</b>						
Account Withdrawal		Sep 01, 2015	-134,574.40	Defined Benefit Guaranteed Portfolio		
<b>Total Withdrawals</b>			<b>-134,574.40</b>			
<b>Expenses</b>						
Quarterly Service Fee		Sep 04, 2015	-4,500.00	Defined Benefit Guaranteed Portfolio		
<b>Total Expenses</b>			<b>-4,500.00</b>			
<b>Dividends/Capital Gains</b>						
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
<b>Total Dividends/Capital Gains</b>			<b>22,241.95</b>			
<b>Transfers</b>						
Transfer Out		Sep 30, 2015	-7,446.02	Defined Benefit Guaranteed Portfolio		
Transfer In		Sep 30, 2015	222,691.75	Dodge & Cox International Stock	6,015.444	37.020
Transfer In		Sep 30, 2015	111,776.46	Defined Benefit Guaranteed Portfolio		
Transfer In		Sep 30, 2015	22,386.14	PIMCO All Asset All Authority Inst	2,805.281	7.980
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 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 Out		Sep 30, 2015	-59,861.07	Russell 1000 Index	-924.599	64.743

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

CITY OF SAN CLEMENTE  
7890996

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

<b>Period</b>	<b>Year To Date <sup>2</sup></b>
<u>09/01/2015 - 09/30/2015</u>	<u>01/01/2015 - 09/30/2015</u>
-2.29%	-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.

<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.

