

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: 10/01/2015 - 10/31/2015
Participant ID: 7890996
Plan: 98738-D2

What is my account balance?

\$18,544,054.73

As of 10/31/2015

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?

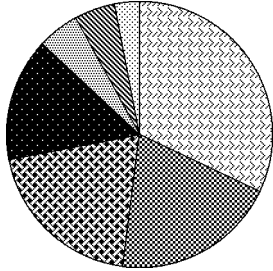
	<u>Employee</u>	<u>Employer</u>	<u>Total</u>
Balance as of September 30, 2015	\$609,368.89	\$17,296,851.65	\$17,906,220.54
Payroll Contributions	0.00	11,269.89	11,269.89
Additional Deposits	0.00	1,456.38	1,456.38
Change in Value	26,523.28	752,812.08	779,335.36
Expenses	0.00	-16,252.26	-16,252.26
Account Withdrawals	0.00	-137,975.18	-137,975.18
Balance as of October 31, 2015	\$635,892.17	\$17,908,162.56	\$18,544,054.73



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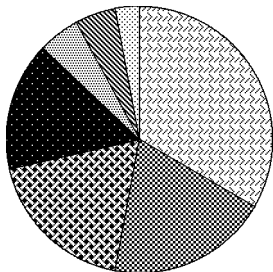
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How will my future contributions be invested?



- 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?



- 33.39% Russell 1000 Index
- 18.51% Defined Benefit Guaranteed Portfolio
- 5.1% Russell 2000 Index
- 2.91% US TIPS Index
- 19.52% PIMCO Total Return Instl
- 15.61% Dodge & Cox International Stock
- 4.96% PIMCO All Asset All Authority Inst

	<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	2,684,242.86	1,908.93	208,126.90			2,894,278.69	72,556.497
PIMCO All Asset All Authority Inst	894,747.62	636.31	23,547.16			918,931.09	112,201.599
Russell 2000 Index	894,747.61	636.31	50,867.37			946,251.29	21,776.007
Russell 1000 Index	5,726,384.78	4,072.40	463,751.83			6,194,209.01	88,508.000
PIMCO Total Return Instl	3,590,258.60	2,545.27	27,315.66			3,620,119.53	344,117.826
US TIPS Index	536,848.58	381.79	1,376.42			538,606.79	41,788.098
Defined Benefit Guaranteed Portfolio	3,578,990.49	2,545.26	4,350.02		-154,227.44	3,431,658.33	
Totals	17,906,220.54	12,726.27	779,335.36		-154,227.44	18,544,054.73	

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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	609,368.89		26,523.28			635,892.17
Employer Contribution	17,296,851.65	12,726.27	752,812.08		-154,227.44	17,908,162.56
Totals	17,906,220.54	12,726.27	779,335.36		-154,227.44	18,544,054.73

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 1.50%

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	Oct 02, 2015	Oct 02, 2015	751.33	Defined Benefit Guaranteed Portfolio		1.50%
Payroll Contribution	Oct 02, 2015	Oct 02, 2015	563.49	Dodge & Cox International Stock	14.907	37.800
Payroll Contribution	Oct 02, 2015	Oct 02, 2015	187.83	PIMCO All Asset All Authority Inst	23.391	8.030
Payroll Contribution	Oct 02, 2015	Oct 02, 2015	751.33	PIMCO Total Return Instl	71.351	10.530
Payroll Contribution	Oct 02, 2015	Oct 02, 2015	1,202.12	Russell 1000 Index	18.261	65.830
Payroll Contribution	Oct 02, 2015	Oct 02, 2015	187.83	Russell 2000 Index	4.512	41.628
Payroll Contribution	Oct 02, 2015	Oct 02, 2015	112.70	US TIPS Index	8.675	12.991
Payroll Contribution	Oct 16, 2015	Oct 16, 2015	751.33	Defined Benefit Guaranteed Portfolio		1.50%
Payroll Contribution	Oct 16, 2015	Oct 16, 2015	563.49	Dodge & Cox International Stock	14.119	39.910
Payroll Contribution	Oct 16, 2015	Oct 16, 2015	187.83	PIMCO All Asset All Authority Inst	22.685	8.280
Payroll Contribution	Oct 16, 2015	Oct 16, 2015	751.33	PIMCO Total Return Instl	71.284	10.540

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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>
Deposits/Contributions						
Payroll Contribution	Oct 16, 2015	Oct 16, 2015	1,202.12	Russell 1000 Index	17.539	68.540
Payroll Contribution	Oct 16, 2015	Oct 16, 2015	187.83	Russell 2000 Index	4.323	43.449
Payroll Contribution	Oct 16, 2015	Oct 16, 2015	112.70	US TIPS Index	8.701	12.953
Additional Deposit	---	Oct 26, 2015	291.27	Defined Benefit Guaranteed Portfolio		1.50%
Additional Deposit	---	Oct 26, 2015	218.46	Dodge & Cox International Stock	5.434	40.200
Additional Deposit	---	Oct 26, 2015	72.82	PIMCO All Asset All Authority Inst	8.827	8.250
Additional Deposit	---	Oct 26, 2015	291.28	PIMCO Total Return Instl	27.583	10.560
Additional Deposit	---	Oct 26, 2015	466.04	Russell 1000 Index	6.689	69.676
Additional Deposit	---	Oct 26, 2015	72.82	Russell 2000 Index	1.679	43.358
Additional Deposit	---	Oct 26, 2015	43.69	US TIPS Index	3.377	12.938
Payroll Contribution	Oct 30, 2015	Oct 30, 2015	751.33	Defined Benefit Guaranteed Portfolio		1.50%
Payroll Contribution	Oct 30, 2015	Oct 30, 2015	563.49	Dodge & Cox International Stock	14.126	39.890
Payroll Contribution	Oct 30, 2015	Oct 30, 2015	187.83	PIMCO All Asset All Authority Inst	22.934	8.190
Payroll Contribution	Oct 30, 2015	Oct 30, 2015	751.33	PIMCO Total Return Instl	71.419	10.520
Payroll Contribution	Oct 30, 2015	Oct 30, 2015	1,202.12	Russell 1000 Index	17.177	69.985
Payroll Contribution	Oct 30, 2015	Oct 30, 2015	187.83	Russell 2000 Index	4.323	43.454
Payroll Contribution	Oct 30, 2015	Oct 30, 2015	112.70	US TIPS Index	8.744	12.889
Total Deposits/Contributions			12,726.27			
Withdrawals						
Account Withdrawal		Oct 01, 2015	-137,975.18	Defined Benefit Guaranteed Portfolio		
Total Withdrawals			-137,975.18			
Expenses						
Quarterly Service Fee		Oct 12, 2015	-6,512.50	Defined Benefit Guaranteed Portfolio		
Quarterly Asset Charge		Oct 16, 2015	-9,739.76	Defined Benefit Guaranteed Portfolio		
Total Expenses			-16,252.26			
Dividends/Capital Gains						
Dividend		Oct 30, 2015	10,173.44	PIMCO Total Return Instl	967.057	10.520
Total Dividends/Capital Gains			10,173.44			

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

Period	Year To Date ²
<u>10/01/2015 - 10/31/2015</u>	<u>01/01/2015 - 10/31/2015</u>
4.39%	.09%

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.

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.

