

## 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: 11/01/2015 - 11/30/2015  
Participant ID: 7890996  
Plan: 98738-D2

### What is my account balance?

**\$19,334,358.90**

As of 11/30/2015

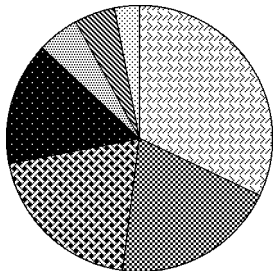
### Where can I go for help?

**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 October 31, 2015</b>	<b>\$635,892.17</b>	<b>\$17,908,162.56</b>	<b>\$18,544,054.73</b>
Payroll Contributions	0.00	944,513.26	944,513.26
Additional Deposits	0.00	1,456.38	1,456.38
Change in Value	-563.74	-19,872.18	-20,435.92
Account Withdrawals	0.00	-135,229.55	-135,229.55
<b>Balance as of November 30, 2015</b>	<b>\$635,328.43</b>	<b>\$18,699,030.47</b>	<b>\$19,334,358.90</b>

### How will my future contributions be invested?



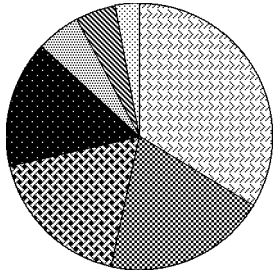
- 32% Russell 1000 Index
- 20% PIMCO Total Return Instl
- 5% PIMCO All Asset All Authority Inst
- 3% US TIPS Index
- 20% Defined Benefit Guaranteed Portfolio
- 15% Dodge & Cox International Stock
- 5% Russell 2000 Index



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## How is my account invested?



	33.69% Russell 1000 Index		19.69% PIMCO Total Return Instl
	18.05% Defined Benefit Guaranteed Portfolio		15.45% Dodge & Cox International Stock
	5.3% Russell 2000 Index		4.89% PIMCO All Asset All Authority Inst
	2.93% 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	2,894,278.69	141,895.44	-48,988.07			2,987,186.06	76,126.046
PIMCO All Asset All Authority Inst	918,931.09	47,298.48	-21,003.19			945,226.38	118,005.790
Russell 2000 Index	946,251.29	47,298.48	30,799.36			1,024,349.13	22,830.012
Russell 1000 Index	6,194,209.01	302,710.28	18,474.91			6,515,394.20	92,789.927
PIMCO Total Return Instl	3,620,119.53	189,193.94	-3,657.04			3,805,656.43	363,135.155
US TIPS Index	538,606.79	28,379.09	-293.54			566,692.34	44,011.520
Defined Benefit Guaranteed Portfolio	3,431,658.33	189,193.93	4,231.65		-135,229.55	3,489,854.36	
<b>Totals</b>	<b>18,544,054.73</b>	<b>945,969.64</b>	<b>-20,435.92</b>		<b>-135,229.55</b>	<b>19,334,358.90</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	635,892.17		-563.74			635,328.43
Employer Contribution	17,908,162.56	945,969.64	-19,872.18		-135,229.55	18,699,030.47
<b>Totals</b>	<b>18,544,054.73</b>	<b>945,969.64</b>	<b>-20,435.92</b>		<b>-135,229.55</b>	<b>19,334,358.90</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 ..... 1.50%

## 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>
<b>Deposits/Contributions</b>						
Payroll Contribution	Nov 06, 2015	Nov 06, 2015	187,400.00	Defined Benefit Guaranteed Portfolio		1.50%
Payroll Contribution	Nov 06, 2015	Nov 06, 2015	140,550.00	Dodge & Cox International Stock	3,534.960	39.760
Payroll Contribution	Nov 06, 2015	Nov 06, 2015	46,850.00	PIMCO All Asset All Authority Inst	5,748.466	8.150
Payroll Contribution	Nov 06, 2015	Nov 06, 2015	187,400.00	PIMCO Total Return Instl	17,915.870	10.460
Payroll Contribution	Nov 06, 2015	Nov 06, 2015	299,840.00	Russell 1000 Index	4,240.642	70.706
Payroll Contribution	Nov 06, 2015	Nov 06, 2015	46,850.00	Russell 2000 Index	1,043.833	44.883
Payroll Contribution	Nov 06, 2015	Nov 06, 2015	28,110.00	US TIPS Index	2,202.460	12.763
Payroll Contribution	Nov 13, 2015	Nov 13, 2015	751.33	Defined Benefit Guaranteed Portfolio		1.50%
Payroll Contribution	Nov 13, 2015	Nov 13, 2015	563.49	Dodge & Cox International Stock	14.659	38.440
Payroll Contribution	Nov 13, 2015	Nov 13, 2015	187.83	PIMCO All Asset All Authority Inst	23.391	8.030
Payroll Contribution	Nov 13, 2015	Nov 13, 2015	751.33	PIMCO Total Return Instl	71.966	10.440
Payroll Contribution	Nov 13, 2015	Nov 13, 2015	1,202.12	Russell 1000 Index	17.632	68.177
Payroll Contribution	Nov 13, 2015	Nov 13, 2015	187.83	Russell 2000 Index	4.378	42.904
Payroll Contribution	Nov 13, 2015	Nov 13, 2015	112.70	US TIPS Index	8.824	12.772
Additional Deposit	---	Nov 25, 2015	291.27	Defined Benefit Guaranteed Portfolio		1.50%
Additional Deposit	---	Nov 25, 2015	218.46	Dodge & Cox International Stock	5.570	39.220
Additional Deposit	---	Nov 25, 2015	72.82	PIMCO All Asset All Authority Inst	9.001	8.090
Additional Deposit	---	Nov 25, 2015	291.28	PIMCO Total Return Instl	27.820	10.470
Additional Deposit	---	Nov 25, 2015	466.04	Russell 1000 Index	6.613	70.479
Additional Deposit	---	Nov 25, 2015	72.82	Russell 2000 Index	1.623	44.859

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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	- - -	Nov 25, 2015	43.69	US TIPS Index	3.391	12.885
Payroll Contribution	Nov 27, 2015	Nov 27, 2015	751.33	Defined Benefit Guaranteed Portfolio		1.50%
Payroll Contribution	Nov 27, 2015	Nov 27, 2015	563.49	Dodge & Cox International Stock	14.360	39.240
Payroll Contribution	Nov 27, 2015	Nov 27, 2015	187.83	PIMCO All Asset All Authority Inst	23.333	8.050
Payroll Contribution	Nov 27, 2015	Nov 27, 2015	751.33	PIMCO Total Return Instl	71.760	10.470
Payroll Contribution	Nov 27, 2015	Nov 27, 2015	1,202.12	Russell 1000 Index	17.040	70.547
Payroll Contribution	Nov 27, 2015	Nov 27, 2015	187.83	Russell 2000 Index	4.172	45.026
Payroll Contribution	Nov 27, 2015	Nov 27, 2015	112.70	US TIPS Index	8.747	12.884
<b>Total Deposits/Contributions</b>			<b>945,969.64</b>			
<b>Withdrawals</b>						
Account Withdrawal		Nov 02, 2015	-135,229.55	Defined Benefit Guaranteed Portfolio		
<b>Total Withdrawals</b>			<b>-135,229.55</b>			
<b>Dividends/Capital Gains</b>						
Dividend		Nov 30, 2015	9,745.48	PIMCO Total Return Instl	929.912	10.480
<b>Total Dividends/Capital Gains</b>			<b>9,745.48</b>			

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

<u>Period</u>	<u>Year To Date <sup>2</sup></u>
<u>11/01/2015 - 11/30/2015</u>	<u>01/01/2015 - 11/30/2015</u>
- .11%	- .02%

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.

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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.

