



CITY OF *Los Angeles*  
DEFERRED COMPENSATION PLAN

# QUARTERLY REPORT

## FOURTH QUARTER 2015



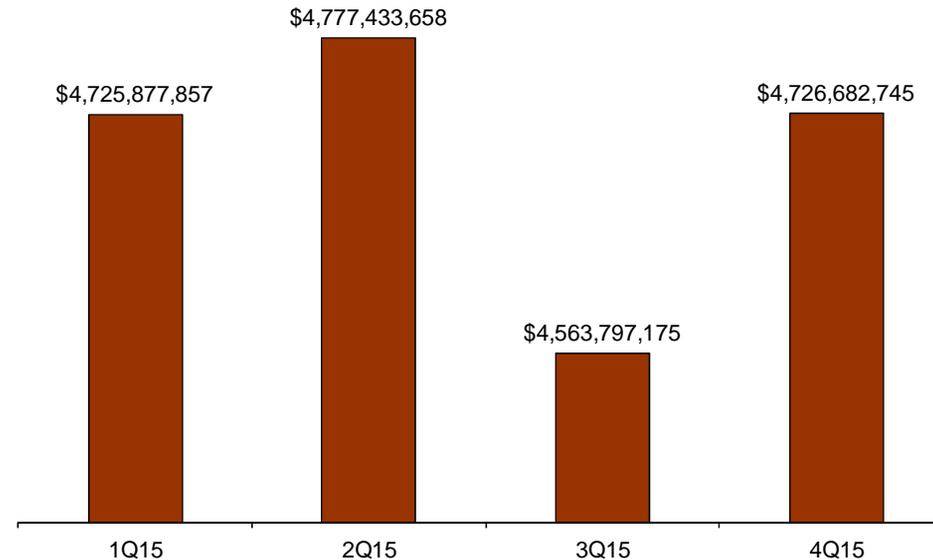
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# *Plan Overview*



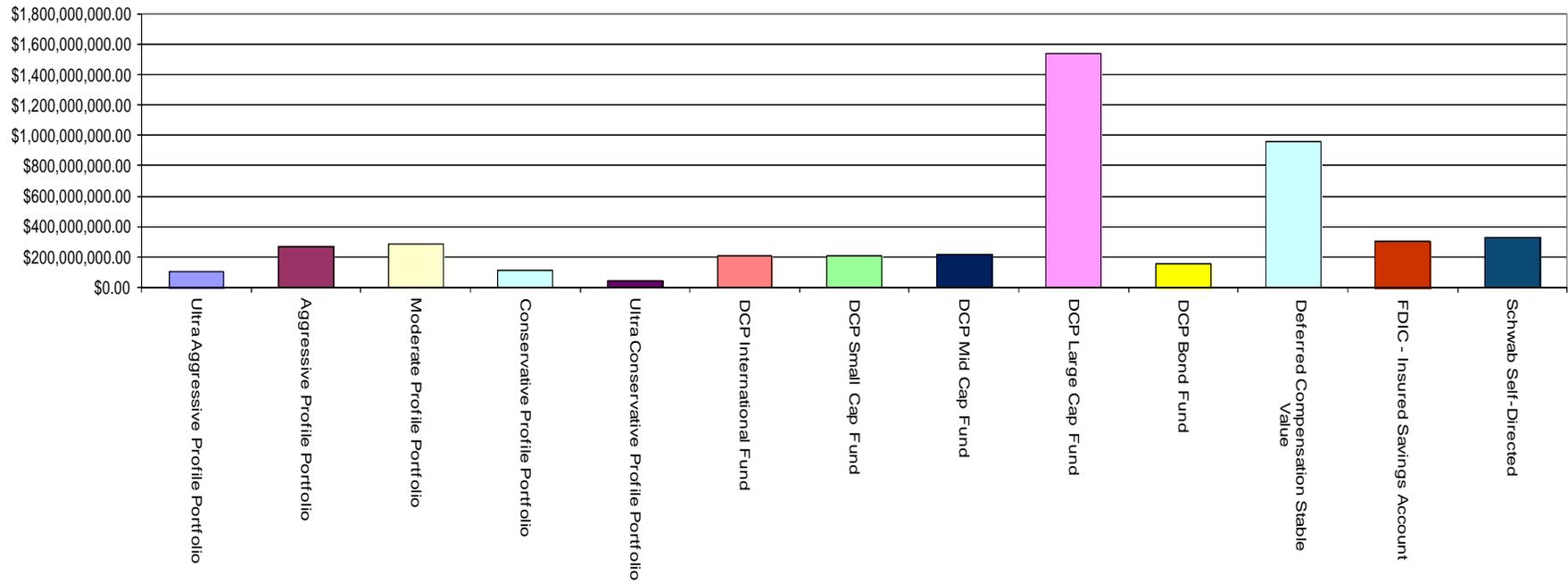
# Assets



Net Asset Change	1Q 2015	2Q 2015	3Q 2015	4Q 2015
<b>Beginning Balance</b>	\$4,622,493,622	\$4,725,877,857	\$4,777,433,658	\$4,563,797,175
<b>Deposits</b>	\$98,224,092	\$114,249,776	\$99,090,361	\$74,963,771
<b>Net Transfers</b>	\$205,800	\$22,475	\$12,531	(\$115,406)
<b>Fees</b>	(\$714,047)	(\$724,243)	(\$807,072)	(\$698,756)
<b>Distributions</b>	(\$72,485,646)	(\$68,739,687)	(\$75,124,924)	(\$67,366,685)
<b>Change in Value</b>	\$77,983,837	\$6,747,480	(\$236,807,380)	\$156,102,645
<b>Interest/Dividends</b>	\$170,199	\$0	\$0	\$0
<b>Ending Balance</b>	\$4,725,877,857	\$4,777,433,658	\$4,563,797,175	\$4,726,682,745
<b>Outstanding Loans</b>	\$183,237,169	\$184,105,205	\$186,688,667	\$188,714,945
<b>Total Assets Including Loans Outstanding</b>	\$4,909,115,026	\$4,961,538,864	\$4,750,485,842	\$4,915,397,690
<b>Total Assets in Ending Balance As Roth Balances</b>	\$27,434,994	\$30,985,142	\$32,330,543	\$36,620,013
<b>Net Asset Change</b>				



# Quarter End Assets

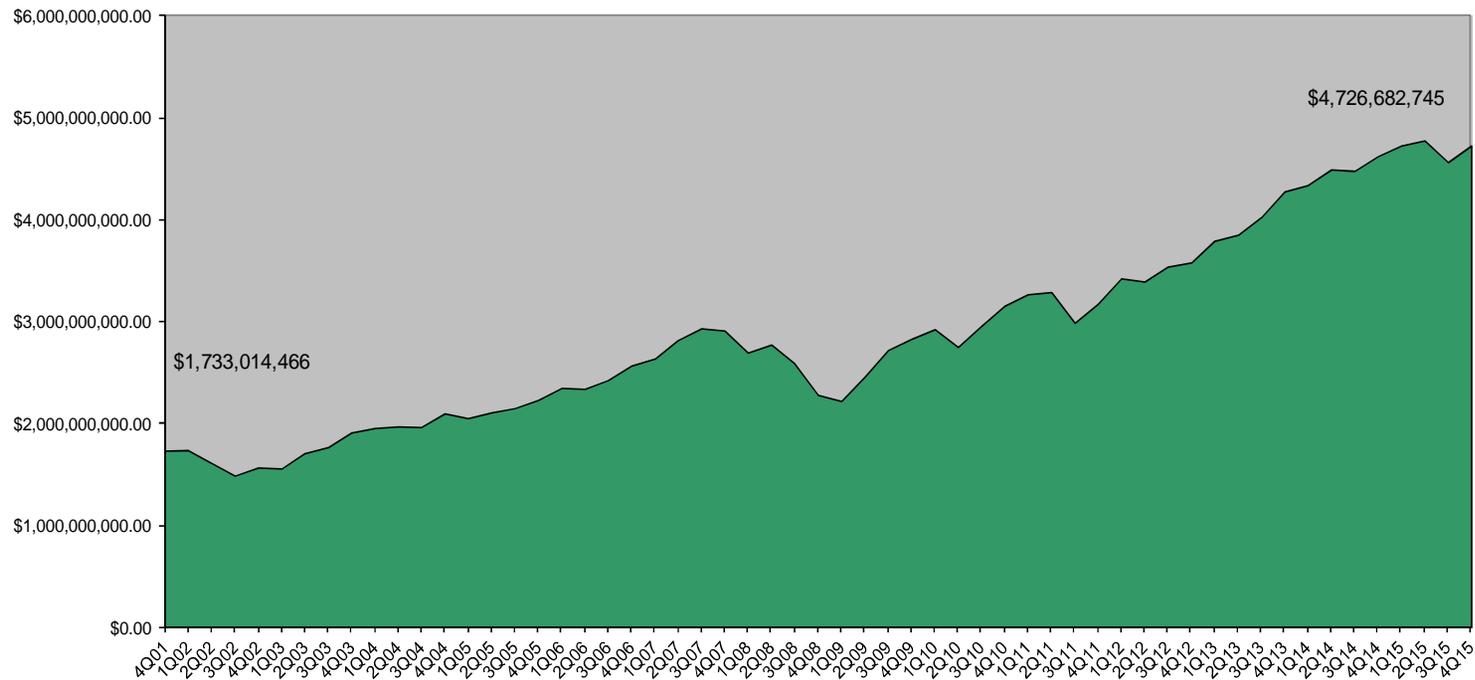


**Total Assets = \$ 4,726,682,745**

**Details on page 37**

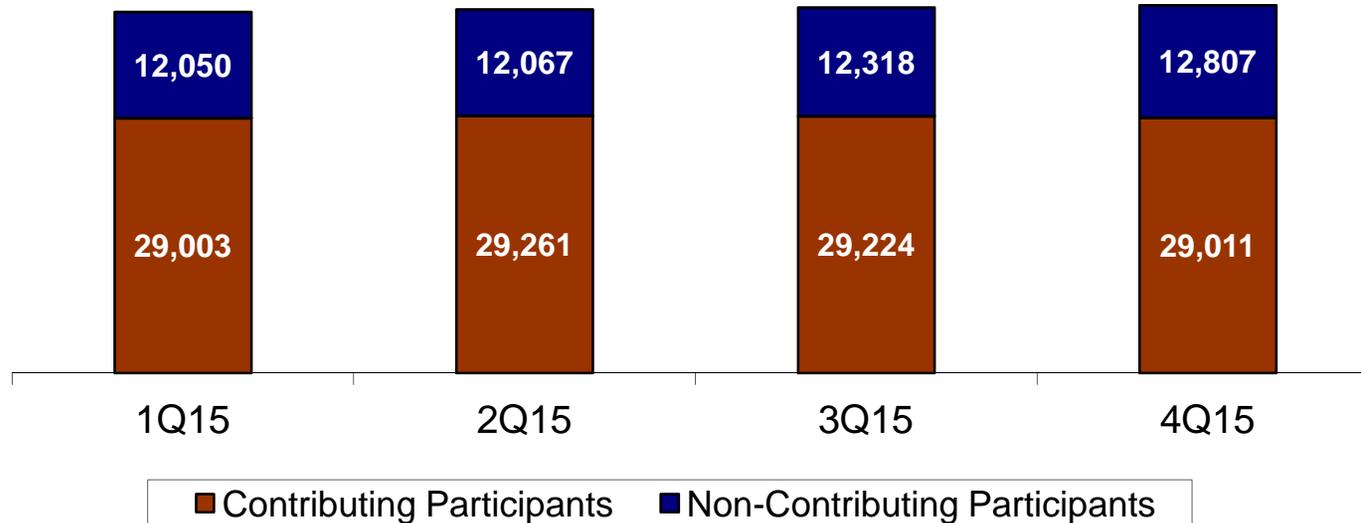


# Historical Assets





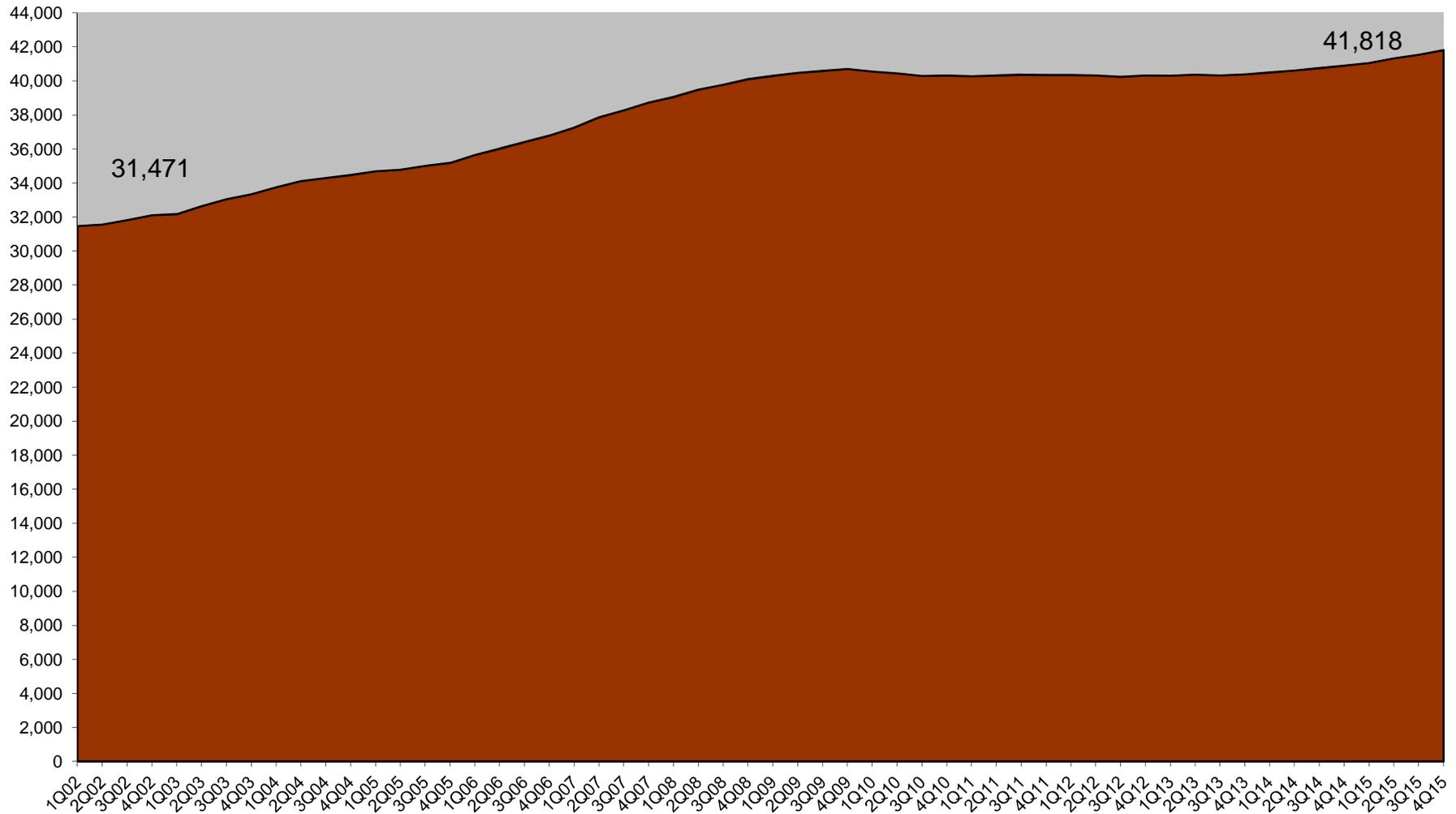
# Quarter End Participants



	1Q15	2Q15	3Q15	4Q15
Contributing Participants	29,003	29,261	29,224	29,011
Non-Contributing Participants	12,050	12,067	12,318	12,807
<b>Total Participants</b>	<b>41,053</b>	<b>41,328</b>	<b>41,542</b>	<b>41,818</b>
New Participants Added	390	499	529	438
Average Roth Deferral	\$173	\$166	\$165	\$154
Average Pre-Tax Deferral	\$287	\$296	\$288	\$265
Average Bi-Weekly Deferral for the quarter	\$292	\$300	\$294	\$270
Median Account Balance	\$50,964	\$50,495	\$47,648	\$48,817
Participants with a Roth account	3,695	4,072	4,414	4,789

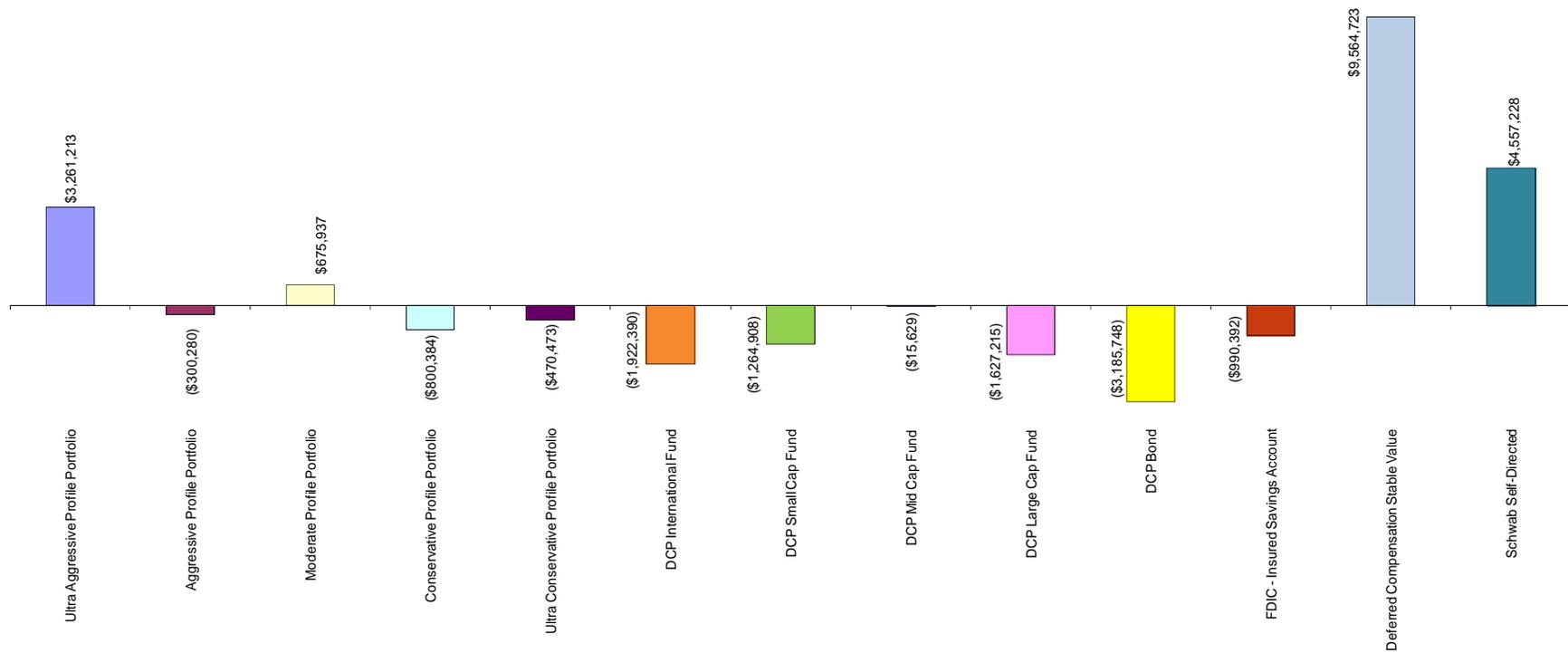


# Historical Participants





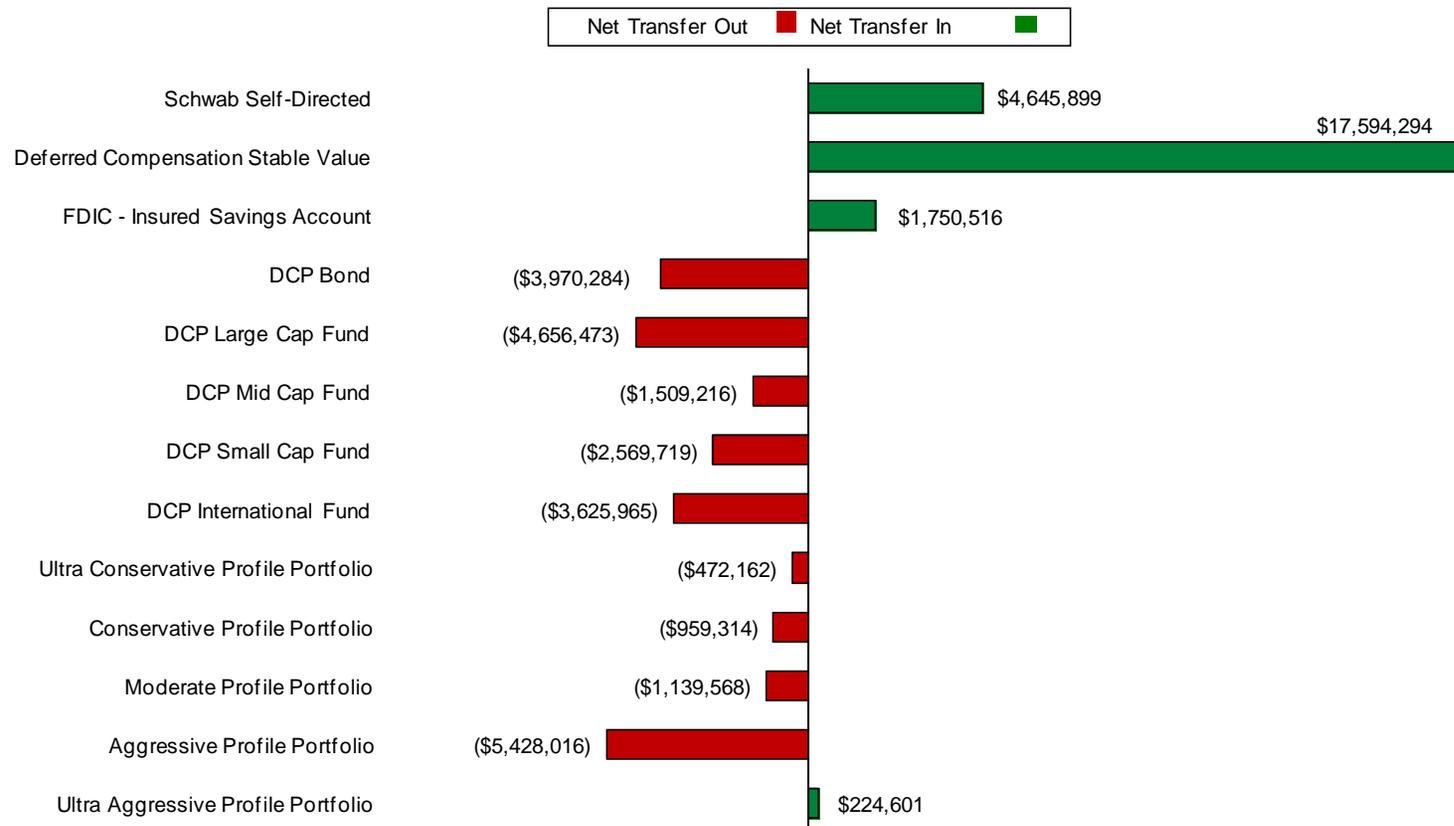
# Net Cash Flow



Net Cash Flow Detail can be found on page 39



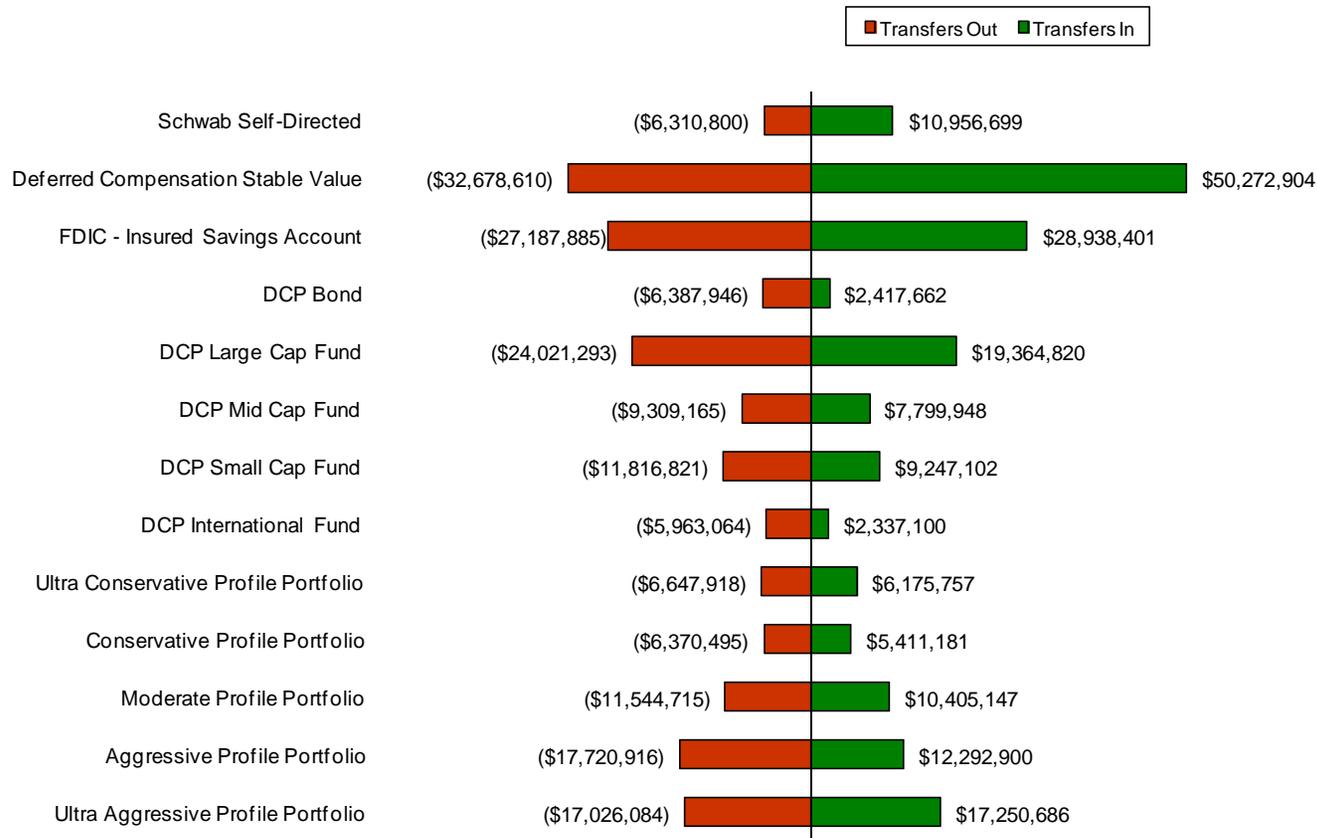
# Net Transfer Activity



Transfer Activity Detail can be found on page 38



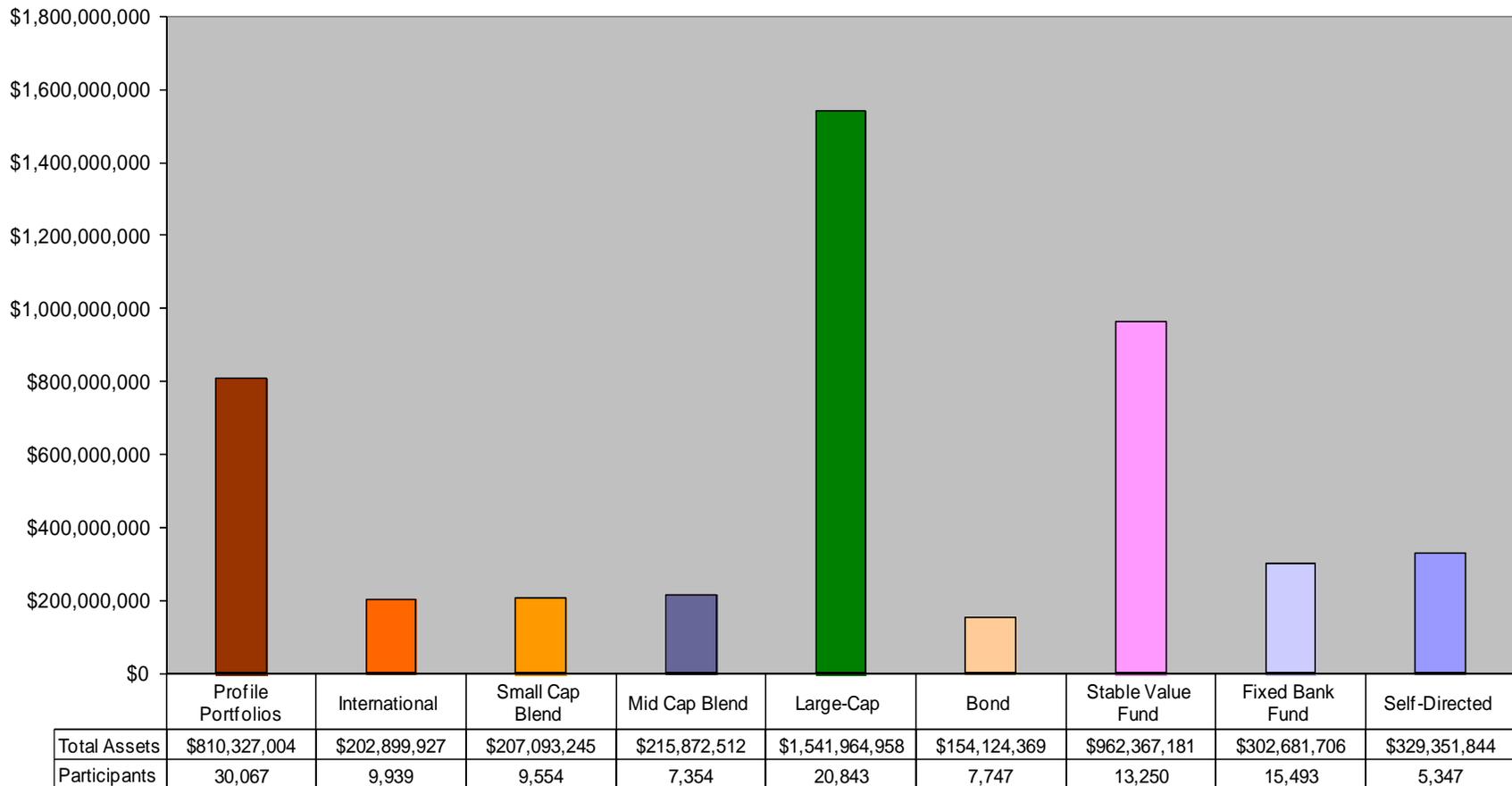
# Participant Transfer Activity



Transfer Activity Detail can be found on page 38

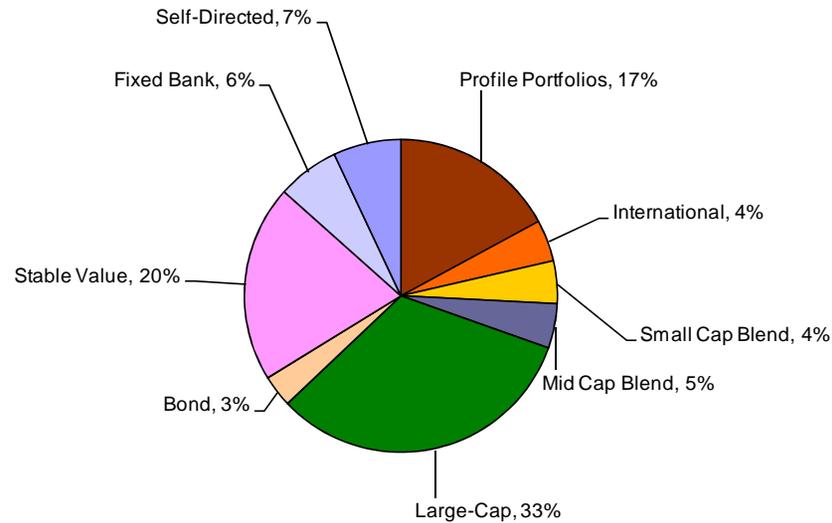


# Asset Allocation by Asset Class





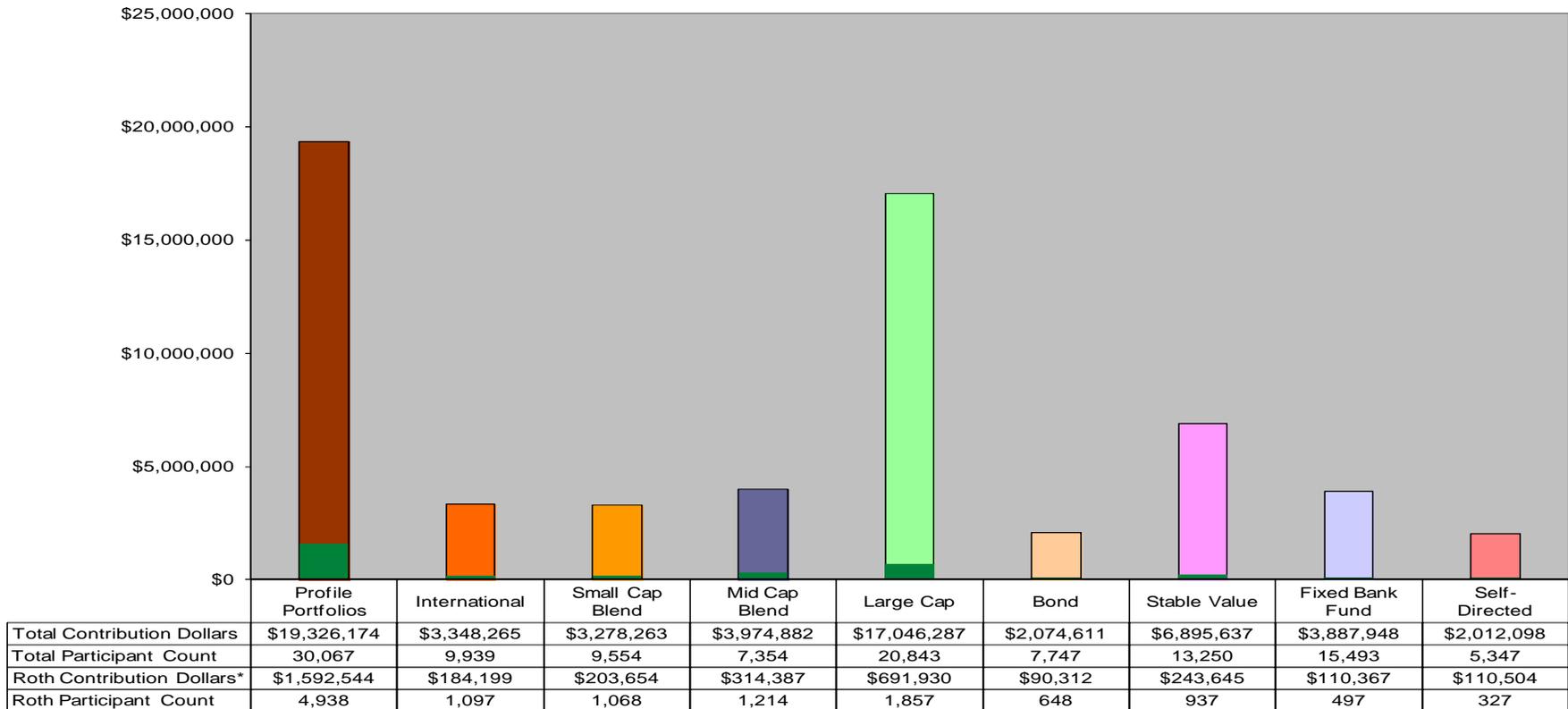
# Asset Allocation by Asset Class as Percentage of Total



	Profile Portfolios	International	Small Cap Blend	Mid Cap Blend	Large-Cap	Bond	Stable Value	Fixed Bank	Self-Directed
at 03/31/15	16.8%	4.6%	4.8%	4.9%	33.3%	3.5%	19.1%	6.2%	6.8%
at 06/30/15	17.2%	4.7%	4.7%	4.9%	32.8%	3.4%	19.2%	6.1%	7.0%
at 09/30/15	17.3%	4.4%	4.4%	4.5%	31.5%	3.5%	20.8%	6.7%	6.9%
at 12/31/15	17.1%	4.3%	4.4%	4.6%	32.5%	3.3%	20.4%	6.4%	7.0%



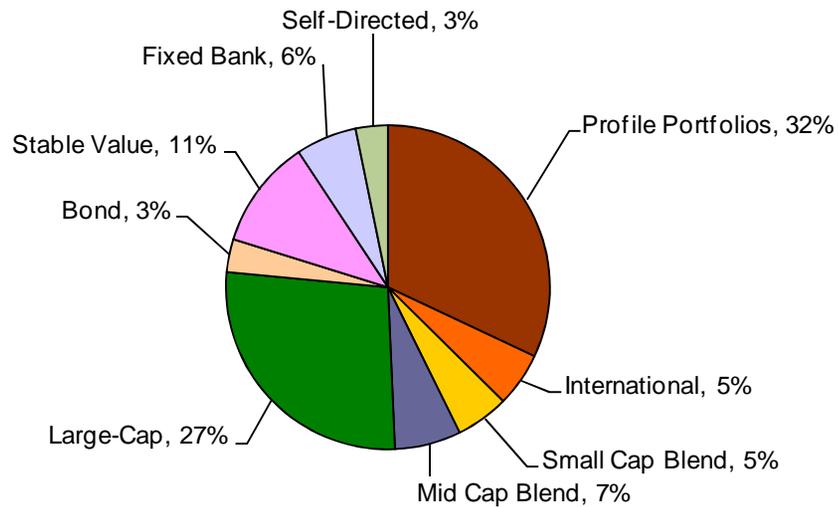
# Contribution Allocation by Asset Class



\*Roth Contribution Dollars are represented in dark green in the bar chart above.



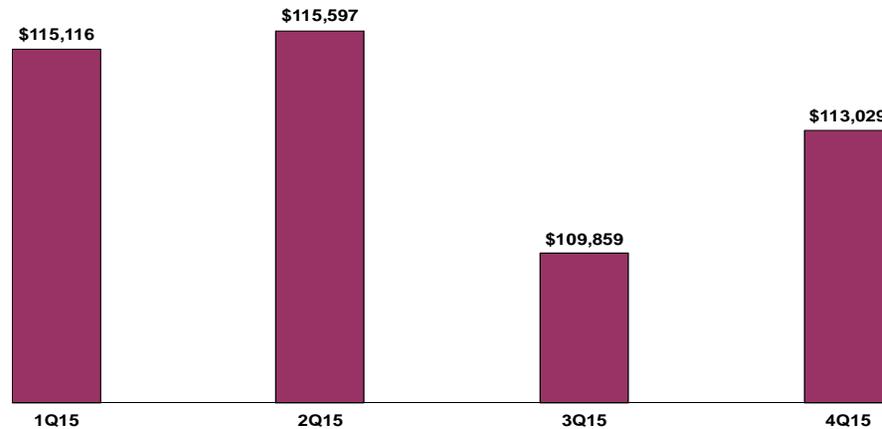
# Contribution Allocation by Asset Class by Pct of Total



	Profile Portfolios	International	Small Cap Blend	Mid Cap Blend	Large-Cap	Bond	Stable Value	Fixed Bank	Self-Directed
at 03/31/15	29.5%	5.7%	5.8%	6.5%	27.9%	3.7%	11.6%	6.0%	3.3%
at 06/30/15	29.8%	5.6%	5.5%	6.8%	27.7%	3.6%	11.4%	6.3%	3.3%
at 09/30/15	30.6%	5.5%	5.5%	6.9%	27.3%	3.5%	11.1%	6.2%	3.4%
at 12/31/15	32.0%	5.4%	5.3%	6.6%	27.2%	3.3%	10.9%	6.1%	3.2%



# Average Account Balance



CATEGORY	# Of Ppts	Percent	BALANCE	Percent
Less Than \$25,000	14,732	35.2%	142,513,052	3.0%
\$25,001-\$50,000	6,388	15.3%	231,382,902	4.9%
\$50,001-\$75,000	3,806	9.1%	234,397,666	5.0%
\$75,001-\$100,000	2,733	6.5%	236,718,957	5.0%
\$100,001-\$125,000	2,098	5.0%	234,769,088	5.0%
\$125,001-\$150,000	1,580	3.8%	217,364,222	4.6%
\$150,001-175,000	1,358	3.2%	220,024,913	4.7%
\$175,001-\$200,000	1,165	2.8%	218,120,523	4.6%
\$200,001-\$300,000	3,404	8.1%	837,128,432	17.7%
\$300,001-\$400,000	2,071	5.0%	715,991,097	15.1%
\$400,001-\$500,000	1,162	2.8%	516,890,936	10.9%
\$500,001-\$600,000	546	1.3%	297,669,913	6.3%
\$600,001-\$700,000	311	0.7%	200,466,802	4.2%
\$700,001-\$800,000	173	0.4%	129,354,207	2.7%
\$800,001-\$900,000	115	0.3%	97,062,452	2.1%
\$900,001-\$1,000,000	62	0.1%	59,167,726	1.3%
over \$1,000,001	114	0.3%	137,659,857	2.9%
<b>Total</b>	<b>41,818</b>	<b>100%</b>	<b>\$4,726,682,745</b>	<b>100%</b>

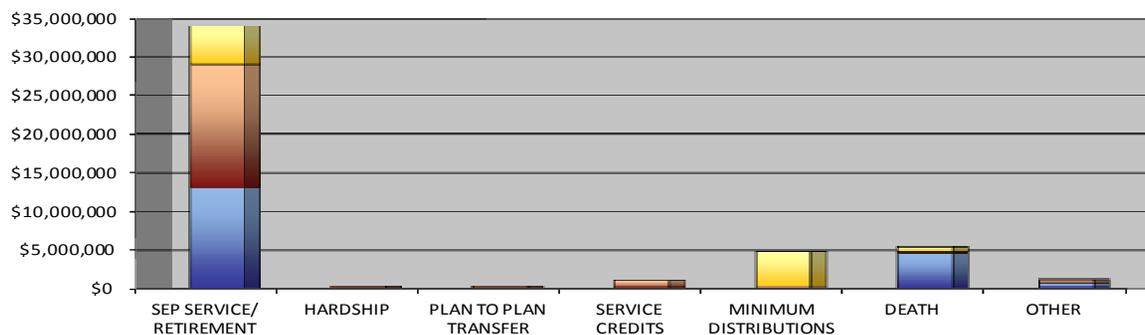
# *Administrative Overview*



# Distributions by Dollar and Participant

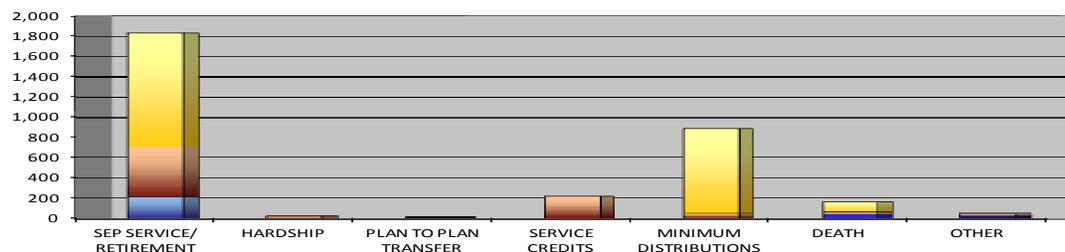
## Dollar Amounts

- Periodic Installments
- Partial Withdrawals
- Full Withdrawals



## Participant Counts

- Periodic Installments
- Partial Withdrawals
- Full Withdrawals



Full details regarding distributions (including loan information) are found on the next page.

### LACERS Transfers In Quarter

Total number of transfers: 3

Total amount of transfers: \$627,665

### Participants over Age 60 In-Quarter Activity

Distributions for this age bracket: 2,378

Number that are loans: 122

Number that are Service Credits: 9

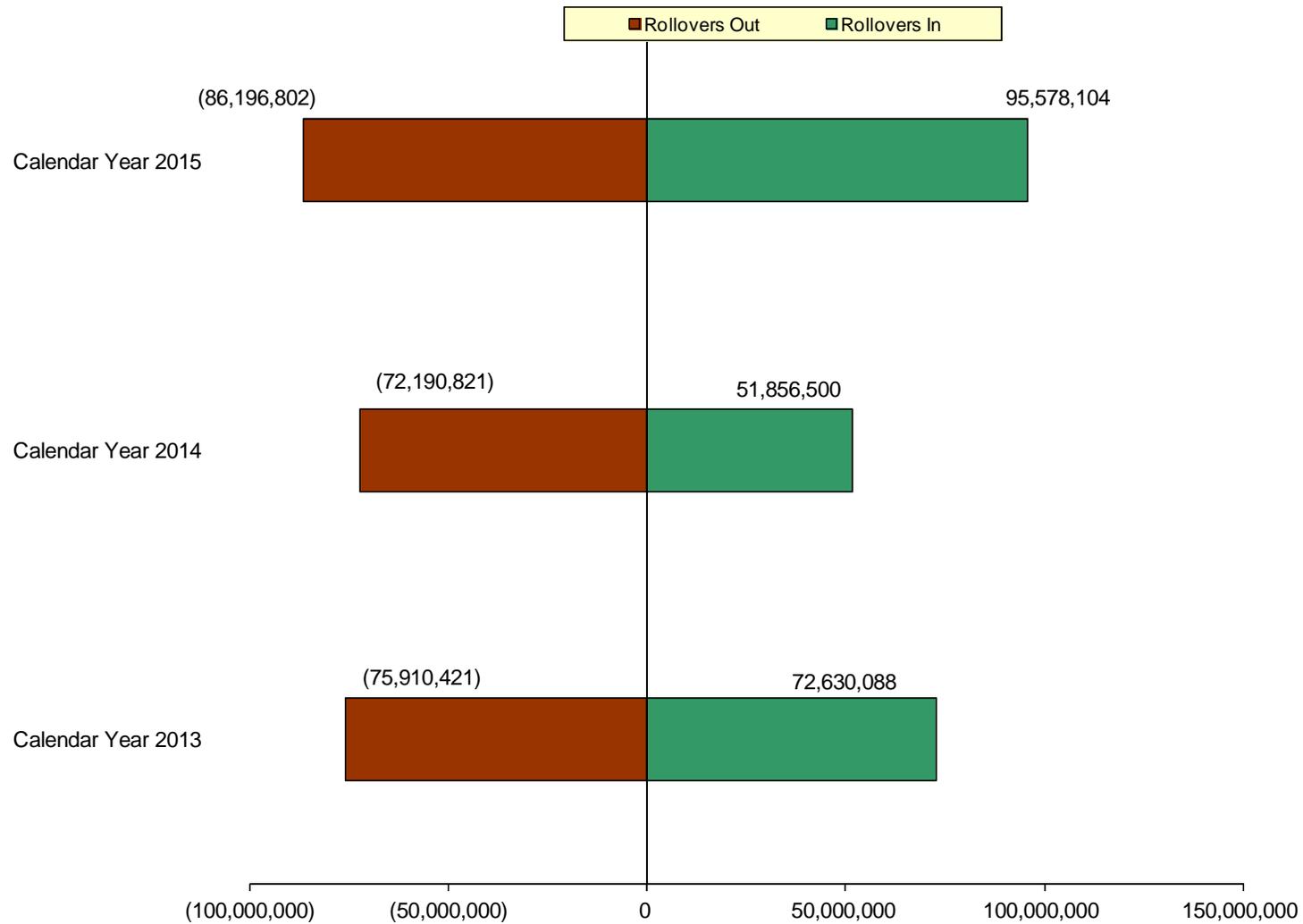


# Distribution Detail

<b>FULL DISTRIBUTIONS</b>	<b>Distribution Amounts</b>	<b>Percent</b>	<b>Participant Count</b>	<b>Percent</b>	<b>Average Withdrawal</b>
<b>TOTALS</b>	<b>\$18,637,375.38</b>	<b>100.0%</b>	<b>266</b>	<b>100.0%</b>	<b>\$70,065.32</b>
CEDO/QDRO	777,973.99	4.2%	14	5.3%	55,569.57
DEATH	4,668,921.68	25.1%	41	15.4%	113,876.14
DEMINIMUS	0.00	0.0%	0	0.0%	n/a
HARDSHIP	0.00	0.0%	0	0.0%	n/a
PLAN TO PLAN TRANSFER	30,547.86	0.2%	1	0.4%	30,547.86
RETIREMENT	6,582,637.74	35.3%	91	34.2%	72,336.68
SEP SERVICE	6,577,294.11	35.3%	119	44.7%	55,271.38
<b>PARTIAL DISTRIBUTIONS</b>					
<b>TOTALS</b>	<b>\$38,567,699.38</b>	<b>100.0%</b>	<b>2,428</b>	<b>100.0%</b>	<b>\$15,884.55</b>
CEDO/QDRO	420,442.50	1.1%	25	1.0%	16,817.70
DEMINIMUS	3,750.10	0.0%	1	0.0%	3,750.10
DEATH	249,628.82	0.6%	22	0.9%	11,346.76
HARDSHIP	250,693.74	0.7%	19	0.8%	13,194.41
LOAN	20,018,533.60	51.9%	1,583	65.2%	12,645.95
MINIMUM DISTRIBUTIONS	327,941.82	0.9%	47	1.9%	6,977.49
PLAN TO PLAN TRANSFER	253,249.63	0.7%	10	0.4%	25,324.96
RETIREMENT	8,782,216.37	22.8%	278	11.4%	31,590.71
SEP SERVICE	7,056,782.85	18.3%	225	9.3%	31,363.48
EXTERNAL TRANSFERS	23,865.44	0.1%	3	0.1%	7,955.15
SERVICE CREDITS	1,180,594.51	3.1%	215	8.9%	5,491.14
<b>PERIODIC INSTALLMENTS</b>					
<b>TOTALS</b>	<b>\$10,161,609.75</b>	<b>100.0%</b>	<b>2,067</b>	<b>100.0%</b>	<b>\$4,916.12</b>
CEDO/QDRO	22,754.07	0.2%	8	0.4%	2,844.26
DEATH	585,804.41	5.8%	104	5.0%	5,632.73
MINIMUM DISTRIBUTIONS	4,521,687.57	44.5%	837	40.5%	5,402.26
RETIREMENT	5,031,363.70	49.5%	1,118	54.1%	4,500.33
70 1/2 INSR	0.00	0.0%	0	0.0%	n/a

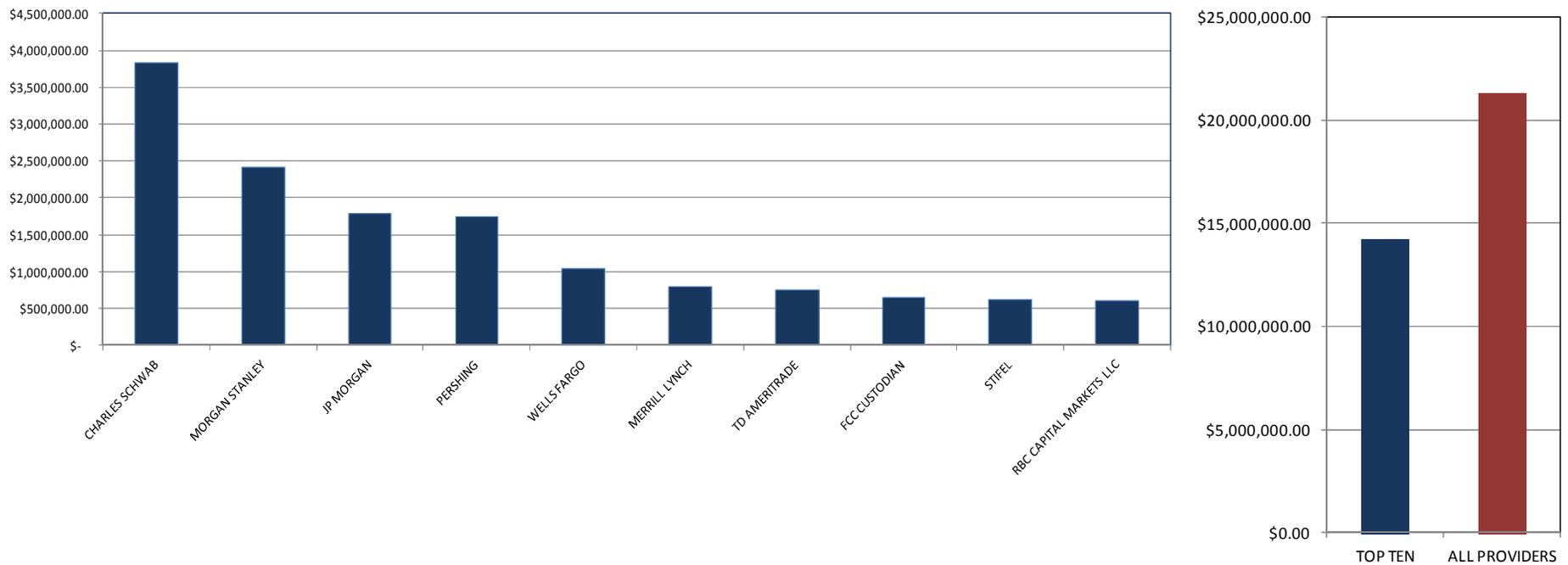


# Rollovers Out & Into the Plan





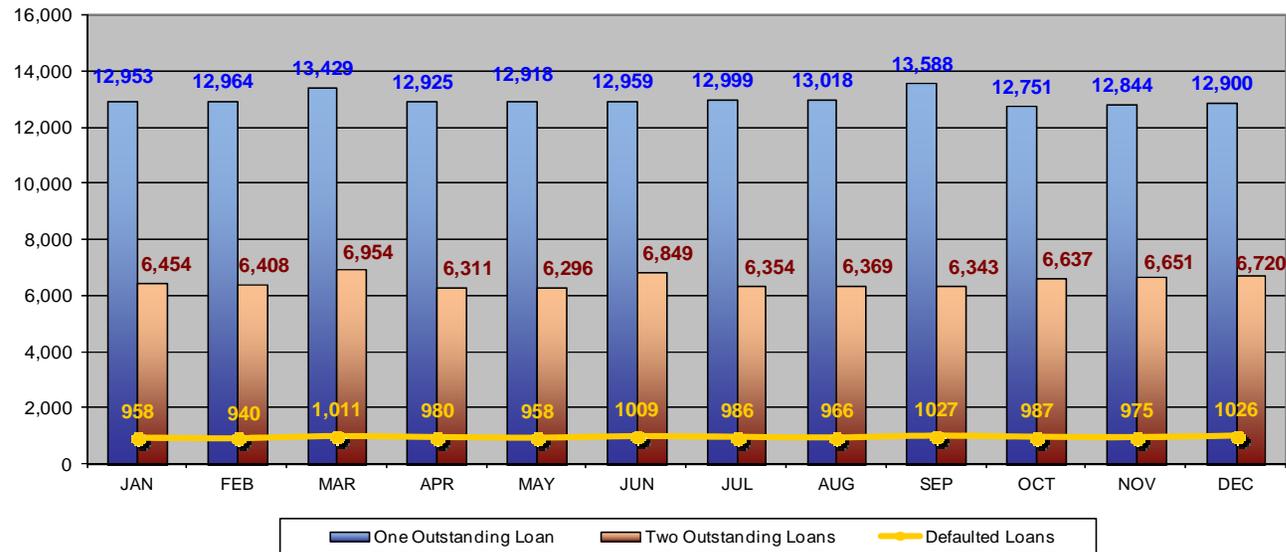
# Rollovers to IRA Summary by Top Ten Providers by Dollars



The top 10 providers represent 66% of total assets withdrawn and rolled to an IRA in 4Q 2015.



# Loan Overview



### Loan Balance Details for Active Loans

Total Balance of Outstanding Loans as of December 31, 2015: \$188,714,944.57  
 Average Balance of Outstanding Loans as of December 31, 2015: \$8,987.23  
 Total Balance of Defaulted Loans as of December 31, 2015: \$6,670,429.04

### Loan Balance Details for Retiree Loans

Total number of retiree loans: 699  
 New number of retiree loans added during the quarter: 59  
 Total number of converted loans: 429  
 New number of converted loans added during the quarter: 24

### Loan Default Details for Quarter

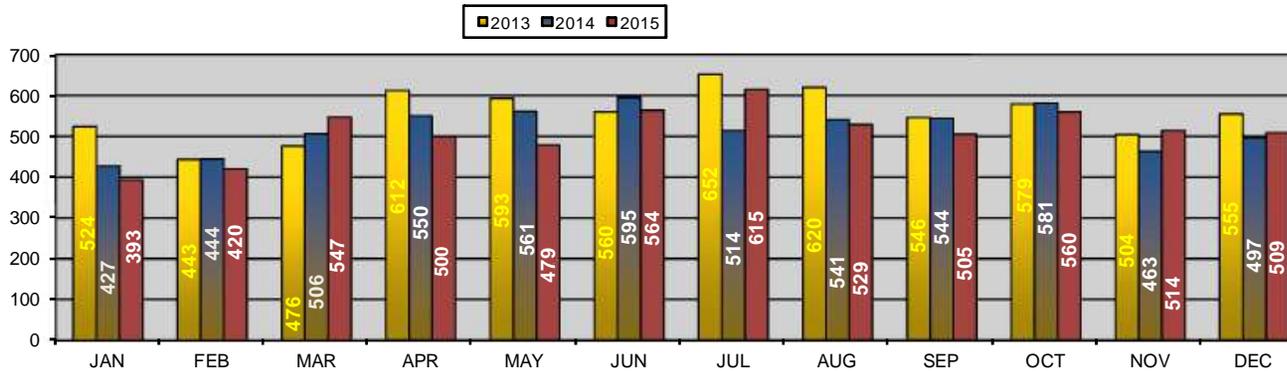
Total number of loans defaulted during the quarter: 69  
 Total dollar amount of defaulted loans during the quarter: \$476,971.50

*Historical data found on page 40.*



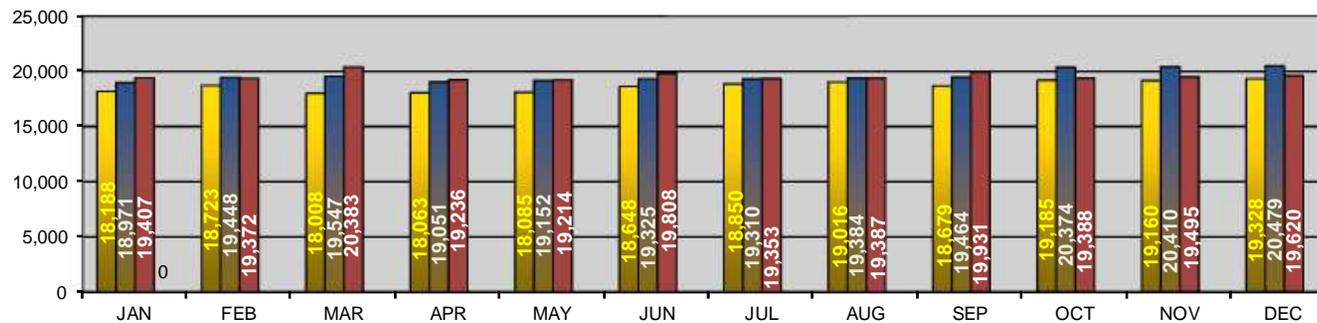
# Loan Highlight by Year

## Loan Initiations



Average New Loan Initiations  
 2013: 555  
 2014: 519  
 2015: 511

## Outstanding Loans



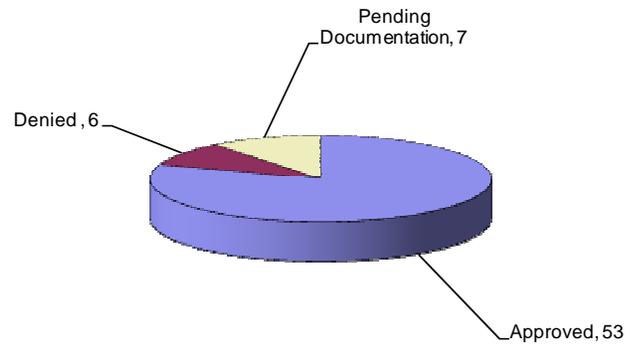
Average Outstanding Loans  
 2013: 18,661  
 2014: 19,576  
 2015: 19,550

Historical data found on page 40.



# Hardships

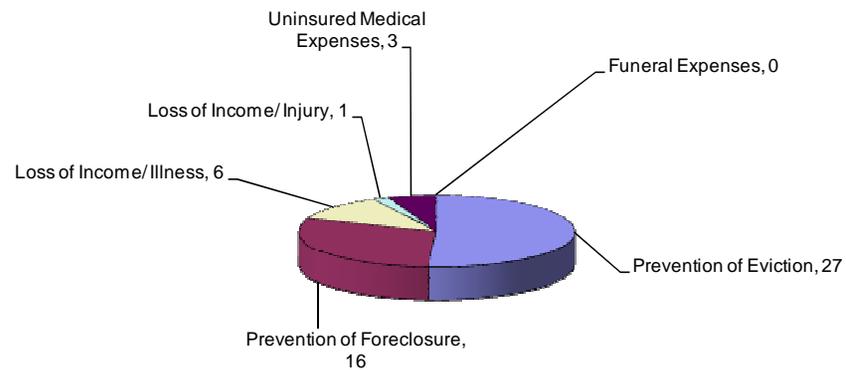
Hardships Processed During Quarter



Denial Reasons

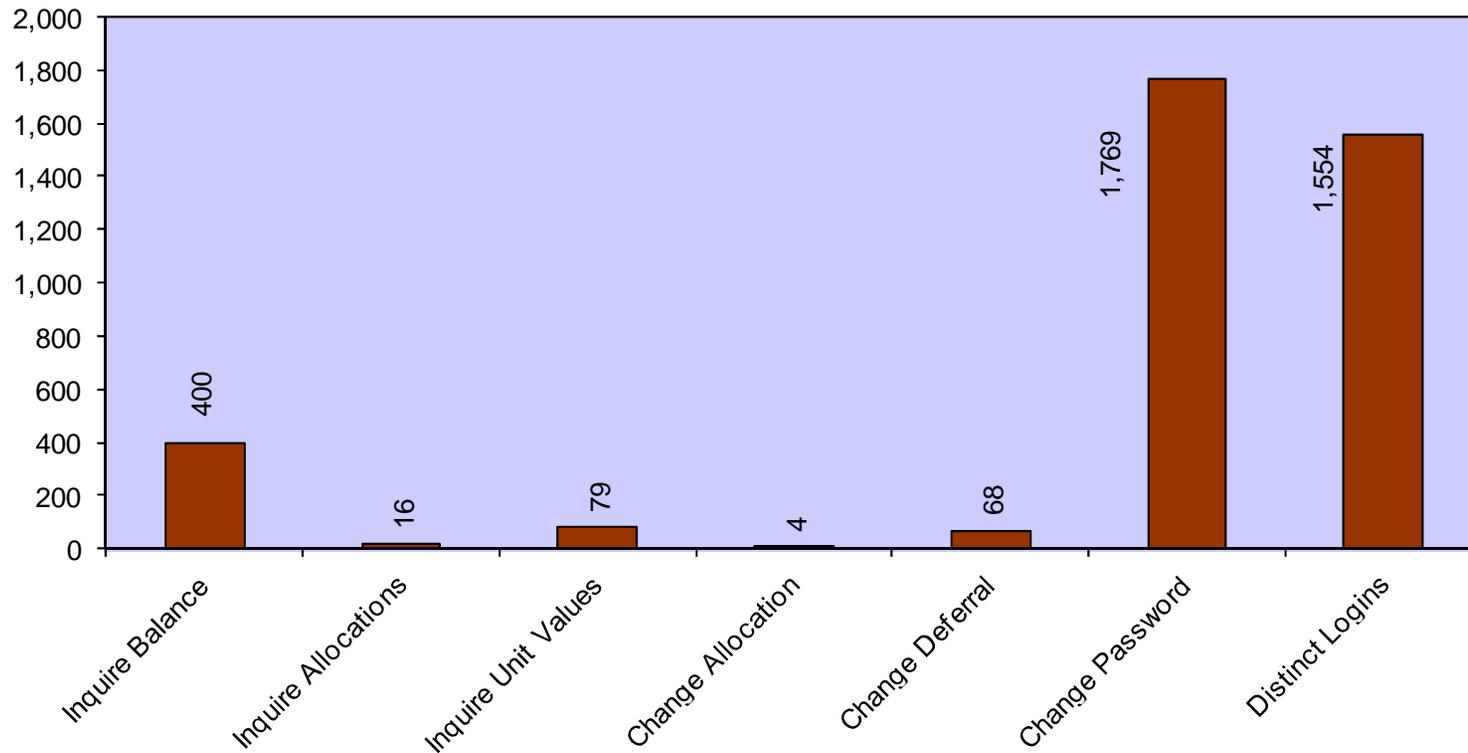


Distribution Reasons





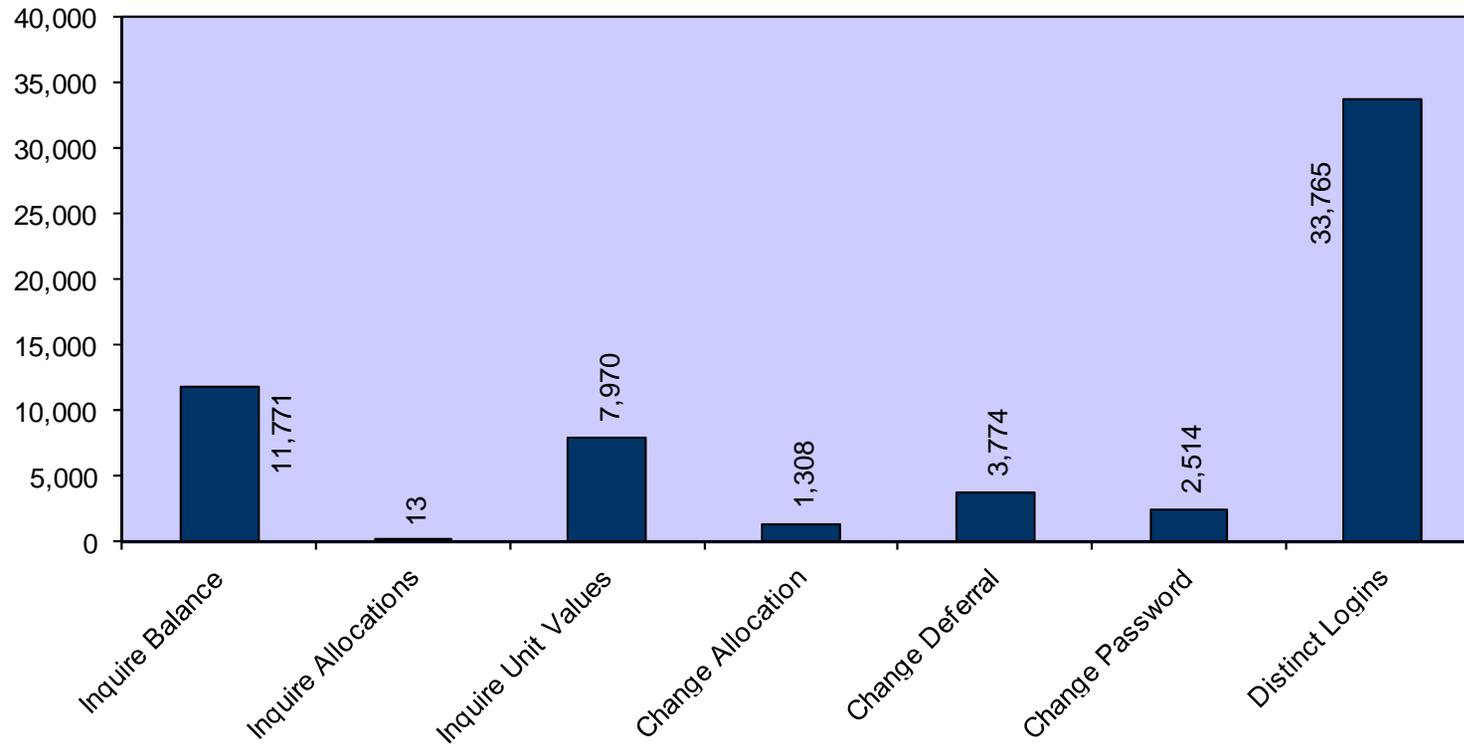
# Keytalk® Statistics



Total Logins Keytalk: 9,974



# Internet Statistics



Total Logins Internet: 217,406  
Average Logins Internet Monthly: 69,135  
Average Distinct Users Monthly: 11,255



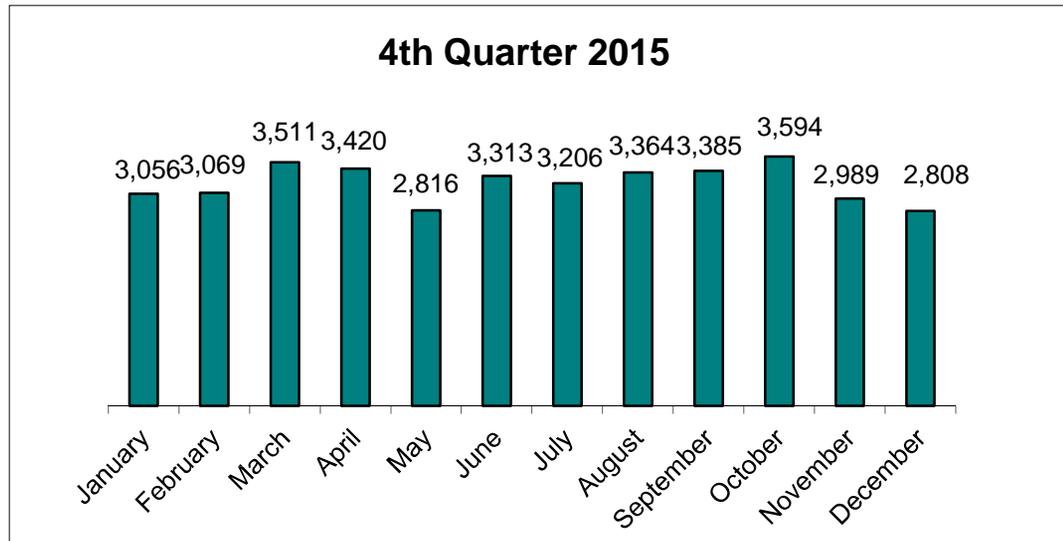
# Online Statement Delivery

Quarter Ending	Online Statements	Total Statements	Percentage Utilization
12/31/2011	2,369	40,348	5.87%
3/31/2012	2,348	40,566	5.79%
6/30/2012	2,918	40,582	7.19%
9/30/2012	2,956	40,494	7.30%
12/31/2012	3,003	40,392	7.43%
3/31/2013	4,014	40,550	9.90%
6/30/2013	4,088	40,604	10.07%
9/30/2013	4,218	40,582	10.39%
12/31/2013	5,434	40,635	13.37%
3/31/2014	6,318	40,734	15.51%
6/30/2014	7,508	40,609	18.49%
9/30/2014	8,254	40,757	20.25%
12/31/2014	9,580	40,906	23.42%
3/31/2015	10,508	41,061	25.59%
6/30/2015	11,397	41,340	27.57%
9/30/2015	12,173	41,560	29.29%
12/31/2015	12,831	41,840	30.67%

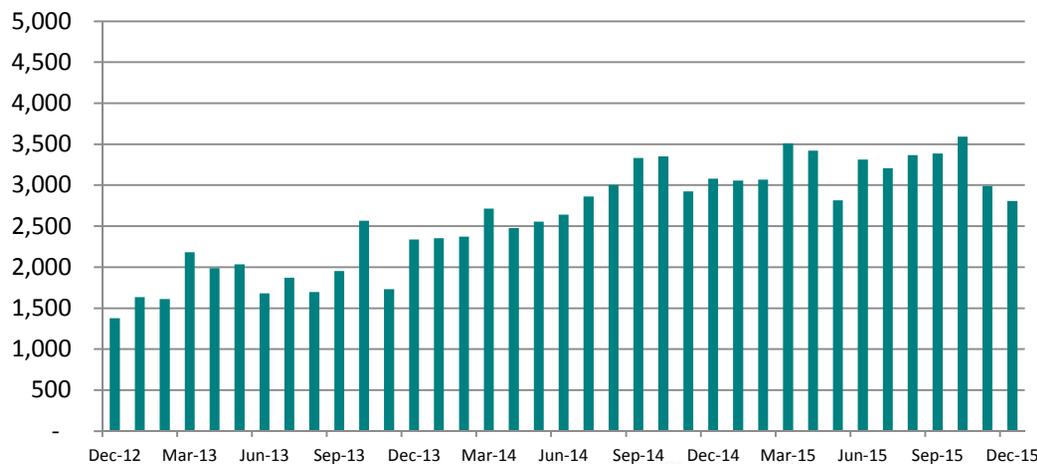
# *Local Office Activity*



# Total Participant Contact



## December 2012 - December 2015



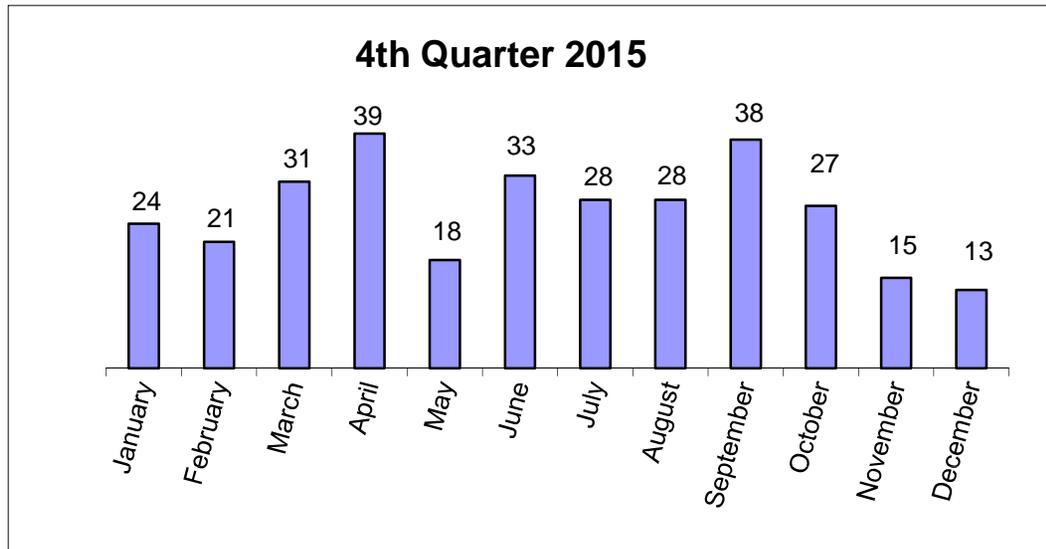
- 4<sup>th</sup> Quarter

- Met with approximately 9,391 participants.
- Popular topics: Enrollments, Deferral Changes, Loan Requests, Distribution Requests, Purchase of Service Credits, Accrued Leaves, Catch-Up Requests, Changes in Fund Offerings, DROP Rollovers, Website Assistance and Retirement Calculator.

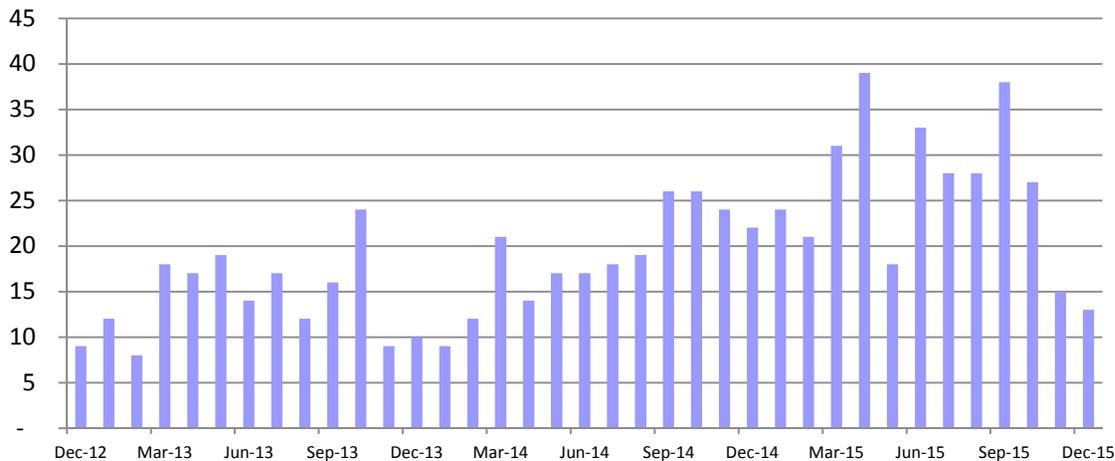
Participant contact is the total number of employees and participants that we have spoke with in person or over via phone at group meetings and individual counseling sessions.



# Group Meetings / Facility Visits



## December 2012 - December 2015



- Topics

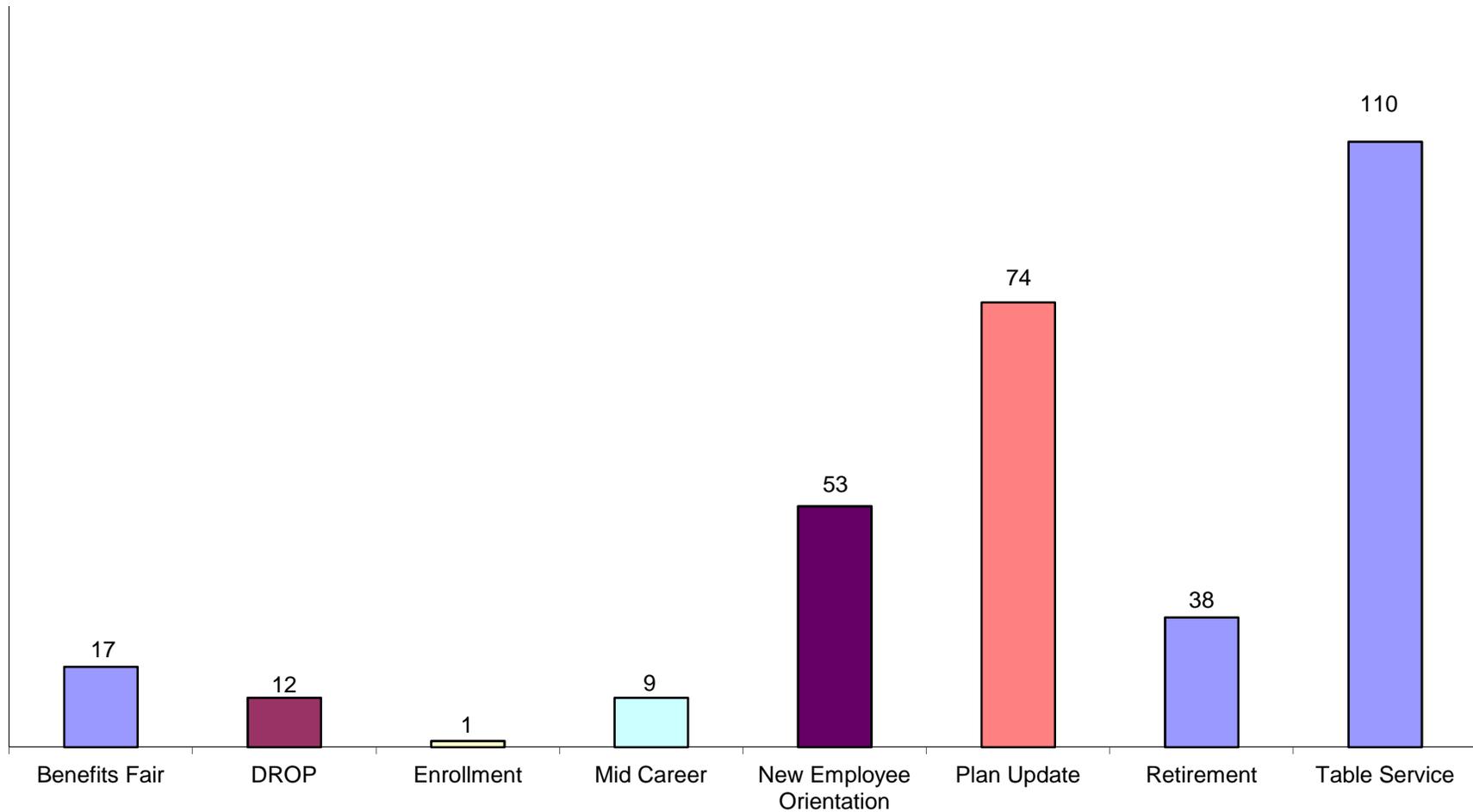
- Continued Table Service at DWP, Harbor, LAX; and Benefit Fairs at Los Angeles Police Protective League (LAPPL).

Continued New Employee Orientation Presentations at DWP and LAX.

The data presented includes table service, group meetings and retirement presentations.



# Type of Meetings Year-To-Date





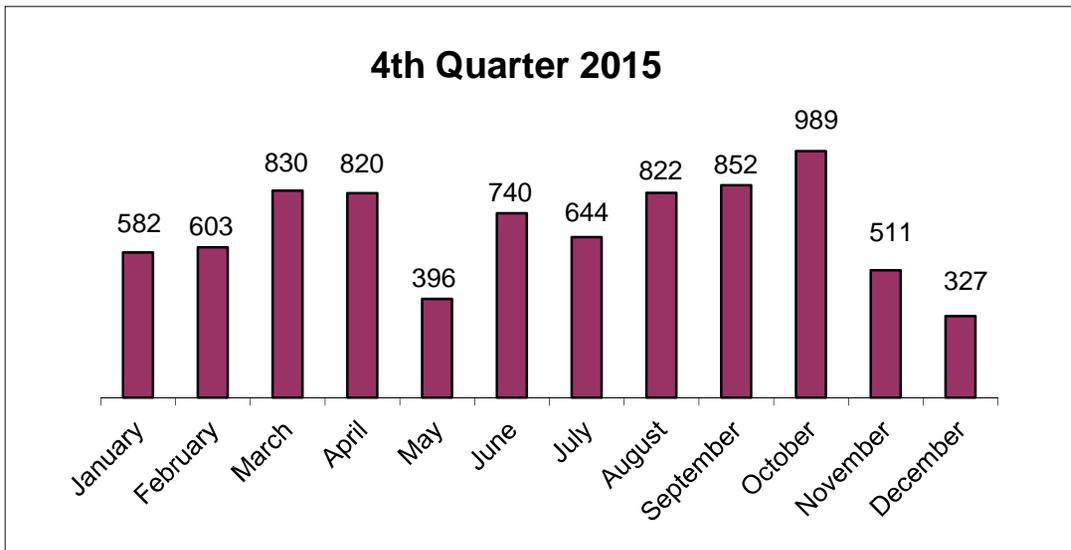
## Group Meetings by Department - YTD

Department	Meetings	Attendees	Individual Sessions	Enrollments
Animal Services	1	20	0	0
Cultural Affairs	2	11	11	0
DWP	70	2,575	824	243
Fire	8	143	109	77
Fire/Police Pensions	12	697	88	0
General Services	3	70	19	16
LA Zoo	1	100	6	2
LACERS	28	925	223	12
LAPPL	11	406	238	19
LAWA	52	783	396	101
Library	2	12	6	6
Personnel	10	98	37	9
Planning Department	1	16	0	0
Police	19	611	357	185
Port of LA-Harbor	16	189	167	35
Public Works	22	471	165	108
Rec and Parks	10	169	54	30
Transportation	46	810	339	107
<b>Grand Total</b>	<b>314</b>	<b>8,106</b>	<b>3,039</b>	<b>950</b>

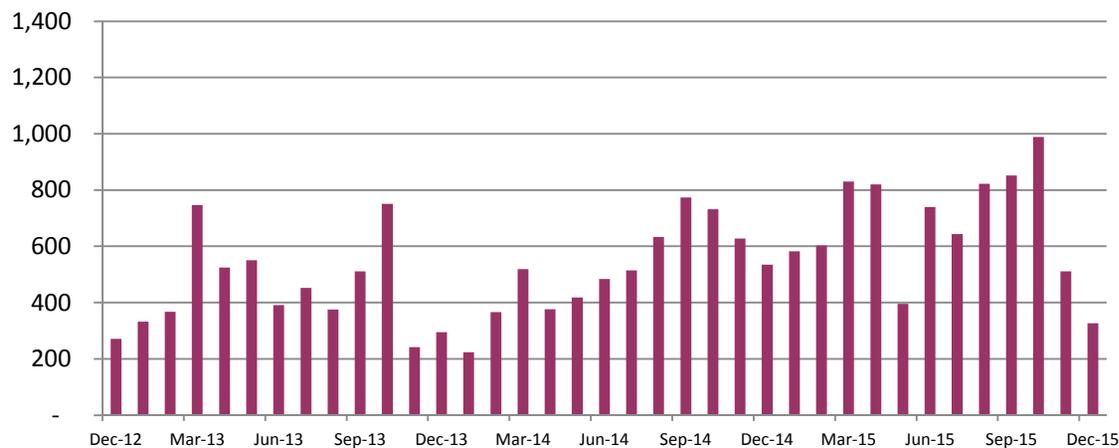


# Attendees at Group Meetings

**4th Quarter 2015**



**December 2012 - December 2015**

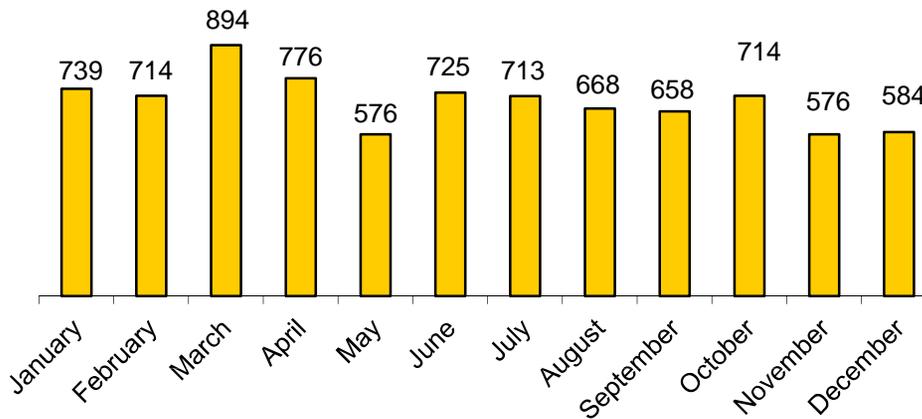


- Los Angeles World Airports (LAX)
  - New Employee Orientations
  - Benefit Fairs
- DWP
  - New Employee Orientations at JFB and Sun Valley; and Retirement Presentations
- Fire/Police Pensions (FPPEN)
  - Retirement Meetings and DROP Meetings
- Los Angeles Police Protective League (LAPPL)
  - Benefit Fairs

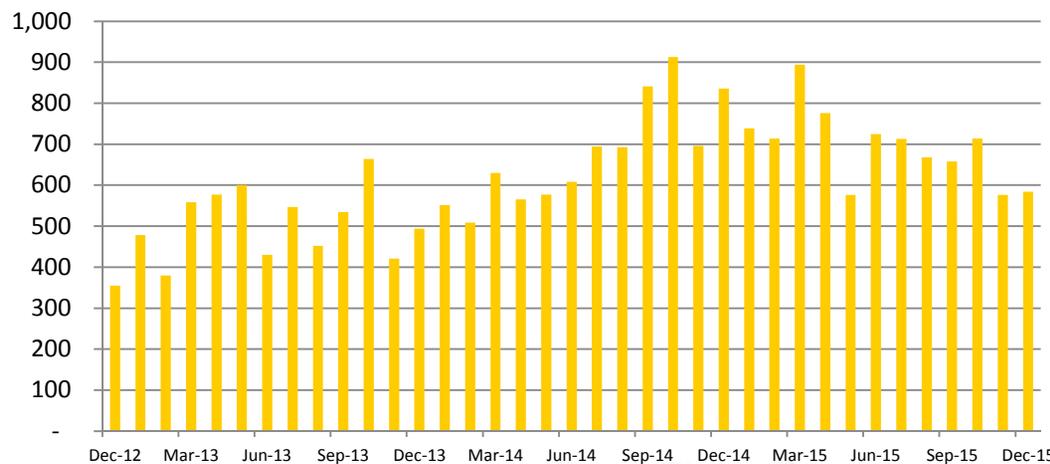


# Individual Counseling Sessions

**4th Quarter 2015**



**December 2012 - December 2015**



CITY OF *Los Angeles* DEFERRED COMPENSATION PLAN

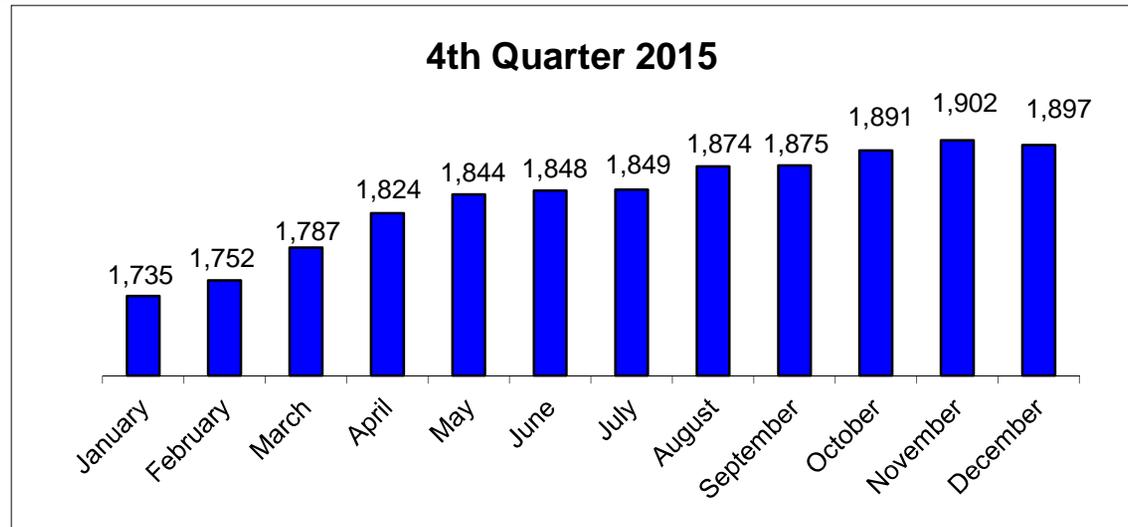
## Counseling Session Topics

- Accrued Leave Request
- Beneficiary updates
- Catch-up Contributions
- Contribution Changes
- Distribution Requests
- DROP Rollover Assistance
- Loans
- Purchase of Service Credits
- Retirement Calculator assistance
- Website login/PIN assistance

Individual counseling sessions were conducted at City Hall, and other locations, including Table Service.



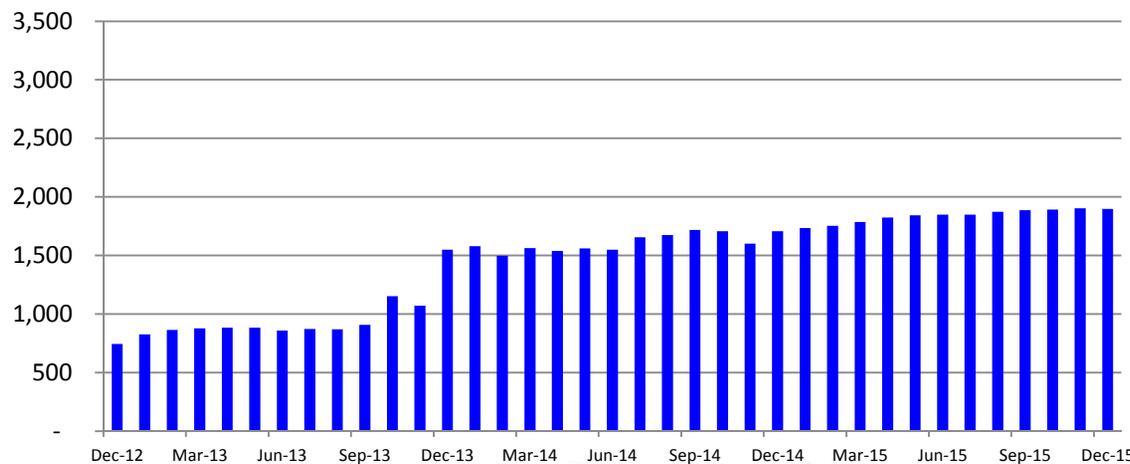
# Local Office Phone Calls



## City Hall Service Center

- Averages 1,839 calls per month
  - Accrued Leave Requests
  - Distribution Requests
  - Loan Requests
  - Website Assistance with Login/PIN, Contribution changes

## December 2012 - December 2015



## Glendale Office

- Local office in Glendale averages 396 calls per month



## DOT Enrollment Initiative Results

Location & Meeting Type	Dates	Enrollments
Table Service		
Central Parking Enforcement	September 15 <sup>th</sup> September 22 <sup>nd</sup>	1 0
Hollywood Parking Enforcement	September 17 <sup>th</sup> September 24 <sup>th</sup>	6 5
Southern Parking Enforcement	September 16 <sup>th</sup> September 23 <sup>rd</sup>	3 2
Valley Parking Enforcement	September 22 <sup>nd</sup> September 29 <sup>th</sup>	3 2
Deferred Comp Information Meeting		
Western Parking Enforcement	September 12 <sup>th</sup> September 19 <sup>th</sup>	2 0
Total		24

# *Appendix*



# Asset Distribution

Asset Class/Fund Name	at 03/31/15			at 06/30/15			at 09/30/15			at 12/31/15		
	Amount	PCT	Accounts									
<b>Profile Portfolios</b>												
Ultra Aggressive Profile Portfolio	\$92,863,126	1.96%	4,822	\$100,836,591	2.11%	5,111	\$96,348,213	2.11%	5,324	\$103,211,348	2.18%	5,506
Aggressive Profile Portfolio	\$262,320,161	5.55%	10,110	\$269,594,973	5.64%	10,359	\$260,718,245	5.71%	10,531	\$268,763,907	5.69%	10,672
Moderate Profile Portfolio	\$288,931,840	6.11%	8,663	\$296,307,592	6.20%	8,773	\$275,566,049	6.04%	8,858	\$283,441,086	6.00%	8,958
Conservative Profile Portfolio	\$109,739,634	2.32%	3,291	\$112,758,012	2.36%	3,350	\$109,338,828	2.40%	3,436	\$109,859,227	2.32%	3,466
Ultra Conservative Profile Portfolio	\$40,266,535	0.85%	1,310	\$41,620,013	0.87%	1,331	\$45,304,161	0.99%	1,432	\$45,051,436	0.95%	1,465
<b>Profile Portfolios</b>	<b>\$794,121,296</b>	<b>16.8%</b>	<b>28,196</b>	<b>\$821,117,181</b>	<b>17.2%</b>	<b>28,924</b>	<b>\$787,275,497</b>	<b>17.3%</b>	<b>29,581</b>	<b>\$810,327,004</b>	<b>17.1%</b>	<b>30,067</b>
<b>International</b>												
DWS EAFE Equity Index Fund	\$42,663,152	0.9%	3,260	\$0	0.0%	0	\$0	0.0%	0	\$0	0.0%	0
Fidelity Diversified International Fund	\$174,830,600	3.7%	8,732	\$0	0.0%	0	\$0	0.0%	0	\$0	0.0%	0
DCP International Fund	\$0	0.0%	0	\$224,329,308	4.7%	10,115	\$199,627,851	4.4%	10,011	\$202,899,927	4.3%	9,939
<b>International</b>	<b>\$217,493,752</b>	<b>4.6%</b>	<b>11,992</b>	<b>\$224,329,308</b>	<b>4.7%</b>	<b>10,115</b>	<b>\$199,627,851</b>	<b>4.4%</b>	<b>10,011</b>	<b>\$202,899,927</b>	<b>4.3%</b>	<b>9,939</b>
<b>Small Cap Blend</b>												
SSGA Russell Small Cap Index NL Series S	\$2,821	0.0%	0	\$0	0.0%	0	\$0	0.0%	0	\$0	0.0%	0
DCP Small Cap Fund	\$225,035,218	4.8%	9,616	\$226,662,088	4.7%	9,637	\$202,100,621	4.4%	9,621	\$207,093,245	4.4%	9,554
<b>Small Cap Blend</b>	<b>\$225,038,039</b>	<b>4.8%</b>	<b>9,616</b>	<b>\$226,662,088</b>	<b>4.7%</b>	<b>9,637</b>	<b>\$202,100,621</b>	<b>4.4%</b>	<b>9,621</b>	<b>\$207,093,245</b>	<b>4.4%</b>	<b>9,554</b>
<b>Mid Cap Blend</b>												
DCP Mid Cap Fund	\$230,689,252	4.9%	7,084	\$232,229,846	4.9%	7,302	\$206,797,668	4.5%	7,328	\$215,872,512	4.6%	7,354
<b>Mid Cap Blend</b>	<b>\$230,689,252</b>	<b>4.9%</b>	<b>7,084</b>	<b>\$232,229,846</b>	<b>4.9%</b>	<b>7,302</b>	<b>\$206,797,668</b>	<b>4.5%</b>	<b>7,328</b>	<b>\$215,872,512</b>	<b>4.6%</b>	<b>7,354</b>
<b>Large-Cap</b>												
DCP Large Cap Fund	\$1,578,600,218	33.4%	21,055	\$1,566,622,692	32.8%	21,004	\$1,442,172,515	31.6%	20,866	\$1,541,964,958	32.6%	20,843
<b>Large-Cap</b>	<b>\$1,578,600,218</b>	<b>33.4%</b>	<b>21,055</b>	<b>\$1,566,622,692</b>	<b>32.8%</b>	<b>21,004</b>	<b>\$1,442,172,515</b>	<b>31.6%</b>	<b>20,866</b>	<b>\$1,541,964,958</b>	<b>32.6%</b>	<b>20,843</b>
<b>Bond</b>												
DCP Bond Fund	\$165,385,247	3.5%	8,071	\$161,423,586	3.4%	7,968	\$158,351,677	3.5%	7,877	\$154,124,369	3.3%	7,747
<b>Bond</b>	<b>\$165,385,247</b>	<b>3.5%</b>	<b>8,071</b>	<b>\$161,423,586</b>	<b>3.4%</b>	<b>7,968</b>	<b>\$158,351,677</b>	<b>3.5%</b>	<b>7,877</b>	<b>\$154,124,369</b>	<b>3.3%</b>	<b>7,747</b>
<b>Stable Value Fund</b>												
Deferred Compensation Stable Value Fund	\$903,858,339	19.1%	12,979	\$918,830,708	19.2%	12,995	\$948,040,725	20.8%	13,118	\$962,367,181	20.4%	13,250
<b>Stable Value Fund</b>	<b>\$903,858,339</b>	<b>19.1%</b>	<b>12,979</b>	<b>\$918,830,708</b>	<b>19.2%</b>	<b>12,995</b>	<b>\$948,040,725</b>	<b>20.8%</b>	<b>13,118</b>	<b>\$962,367,181</b>	<b>20.4%</b>	<b>13,250</b>
<b>Fixed Bank Fund</b>												
FDIC Insured Savings Option	\$290,958,424	6.2%	9,088	\$291,603,108	6.1%	8,757	\$303,538,745	6.7%	8,863	\$302,681,706	6.4%	15,493
<b>Fixed Bank Fund</b>	<b>\$290,958,424</b>	<b>6.2%</b>	<b>9,088</b>	<b>\$291,603,108</b>	<b>6.1%</b>	<b>8,757</b>	<b>\$303,538,745</b>	<b>6.7%</b>	<b>8,863</b>	<b>\$302,681,706</b>	<b>6.4%</b>	<b>15,493</b>
<b>Self-Directed</b>												
<b>Self-Directed</b>	<b>\$319,733,292</b>	<b>6.8%</b>	<b>5,025</b>	<b>\$334,615,141</b>	<b>7.0%</b>	<b>5,139</b>	<b>\$315,891,876</b>	<b>6.9%</b>	<b>5,242</b>	<b>\$329,351,844</b>	<b>7.0%</b>	<b>5,347</b>
<b>Grand Total</b>	<b>\$4,725,877,857</b>	<b>100.0%</b>	<b>106,022</b>	<b>\$4,777,433,658</b>	<b>100.0%</b>	<b>104,539</b>	<b>\$4,563,797,175</b>	<b>100.0%</b>	<b>105,179</b>	<b>\$4,726,682,745</b>	<b>100.0%</b>	<b>112,240</b>



# Net Transfer Detail

Fund	Fund Name	Contributions	Additional Deposit	Transfers In	Distributions	Transfers Out	Ending Balance	Net Transfers
CLAUAG	Ultra Aggressive Profile Portfolio	\$4,420,391	\$241,963	\$17,250,686	(\$1,625,742)	(\$17,026,084)	\$3,261,213	\$224,601
CLAAGG	Aggressive Profile Portfolio	\$8,881,046	\$450,599	\$12,292,900	(\$4,203,909)	(\$17,720,916)	(\$300,280)	(\$5,428,016)
CLAMOD	Moderate Profile Portfolio	\$5,360,396	\$618,588	\$10,405,147	(\$4,163,479)	(\$11,544,715)	\$675,937	(\$1,139,568)
CLACON	Conservative Profile Portfolio	\$1,759,041	\$88,866	\$5,411,181	(\$1,688,977)	(\$6,370,495)	(\$800,384)	(\$959,314)
CLAUCN	Ultra Conservative Profile Portfolio	\$497,845	\$24,822	\$6,175,757	(\$520,978)	(\$6,647,918)	(\$470,473)	(\$472,162)
CLAINT	DCP International Fund	\$3,532,465	\$121,707	\$2,337,100	(\$1,950,598)	(\$5,963,064)	(\$1,922,390)	(\$3,625,965)
CLFSML	DCP Small Cap Fund	\$3,481,917	\$101,466	\$9,247,102	(\$2,278,572)	(\$11,816,821)	(\$1,264,908)	(\$2,569,719)
CLAMCF	DCP Mid Cap Fund	\$4,289,269	\$278,239	\$7,799,948	(\$3,073,920)	(\$9,309,165)	(\$15,629)	(\$1,509,216)
CLALCF	DCP Large Cap Fund	\$17,738,217	\$818,323	\$19,364,820	(\$15,527,281)	(\$24,021,293)	(\$1,627,215)	(\$4,656,473)
CLABND	DCP Bond	\$2,164,922	\$318,044	\$2,417,662	(\$1,698,430)	(\$6,387,946)	(\$3,185,748)	(\$3,970,284)
CLAFDI	FDIC - Insured Savings Account	\$3,998,315	\$265,059	\$28,938,401	(\$7,004,282)	(\$27,187,885)	(\$990,392)	\$1,750,516
GD-SV	Deferred Compensation Stable Value	\$7,139,282	\$6,250,390	\$50,272,904	(\$21,419,243)	(\$32,678,610)	\$9,564,723	\$17,594,294
SDB	Schwab Self-Directed	\$2,122,602	\$0	\$10,956,699	(\$2,211,273)	(\$6,310,800)	\$4,557,228	\$4,645,899



# Net Cash Flow Detail

Fund	Contributions	Additional Deposit	Transfers In	Distributions	Transfers Out	Net Cash Flow	Net Transfers
Ultra Aggressive Profile Portfolio	\$4,420,391	\$241,963	\$17,250,686	(\$1,625,742)	(\$17,026,084)	\$3,261,213	\$224,601
Aggressive Profile Portfolio	\$8,881,046	\$450,599	\$12,292,900	(\$4,203,909)	(\$17,720,916)	(\$300,280)	(\$5,428,016)
Moderate Profile Portfolio	\$5,360,396	\$618,588	\$10,405,147	(\$4,163,479)	(\$11,544,715)	\$675,937	(\$1,139,568)
Conservative Profile Portfolio	\$1,759,041	\$88,866	\$5,411,181	(\$1,688,977)	(\$6,370,495)	(\$800,384)	(\$959,314)
Ultra Conservative Profile Portfolio	\$497,845	\$24,822	\$6,175,757	(\$520,978)	(\$6,647,918)	(\$470,473)	(\$472,162)
DCP International Fund	\$3,532,465	\$121,707	\$2,337,100	(\$1,950,598)	(\$5,963,064)	(\$1,922,390)	(\$3,625,965)
DCP Small Cap Fund	\$3,481,917	\$101,466	\$9,247,102	(\$2,278,572)	(\$11,816,821)	(\$1,264,908)	(\$2,569,719)
DCP Mid Cap Fund	\$4,289,269	\$278,239	\$7,799,948	(\$3,073,920)	(\$9,309,165)	(\$15,629)	(\$1,509,216)
DCP Large Cap Fund	\$17,738,217	\$818,323	\$19,364,820	(\$15,527,281)	(\$24,021,293)	(\$1,627,215)	(\$4,656,473)
DCP Bond	\$2,164,922	\$318,044	\$2,417,662	(\$1,698,430)	(\$6,387,946)	(\$3,185,748)	(\$3,970,284)
FDIC - Insured Savings Account	\$3,998,315	\$265,059	\$28,938,401	(\$7,004,282)	(\$27,187,885)	(\$990,392)	\$1,750,516
Deferred Compensation Stable Value	\$7,139,282	\$6,250,390	\$50,272,904	(\$21,419,243)	(\$32,678,610)	\$9,564,723	\$17,594,294
Schwab Self-Directed	\$2,122,602	\$0	\$10,956,699	(\$2,211,273)	(\$6,310,800)	\$4,557,228	\$4,645,899



# Loan Details

## LOANS INITIATED

Year	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL YTD
2011	387	415	501	438	510	508	484	557	459	465	484	487	5,695
2012	395	386	495	501	496	488	549	575	520	516	572	501	5,994
2013	524	443	476	612	593	560	652	620	546	579	504	555	6,664
2014	427	444	506	550	561	595	514	541	544	581	463	497	6,223
2015	393	420	547	500	479	564	615	529	505	560	514	509	6,135

## PARTICIPANTS WITH ONE OUTSTANDING LOAN

Year	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2011	9,783	9,885	9,957	9,871	9,697	10,027	10,197	10,298	10,372	10,291	10,236	10,407
2012	10,832	11,839	11,709	11,169	11,171	11,283	11,246	11,351	11,454	11,558	11,732	11,825
2013	11,952	11,732	11,757	12,020	11,727	12,241	12,730	12,589	12,231	12,453	12,272	12,440
2014	12,631	12,696	12,826	12,820	12,798	12,651	12,619	12,646	12,730	12,939	12,739	12,762
2015	12,953	12,964	13,429	12,925	12,918	12,959	12,999	13,018	13,588	12,751	12,844	12,900

## PARTICIPANTS WITH MORE THAN ONE OUTSTANDING LOAN

Year	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2011	4,020	4,116	4,193	4,326	4,378	4,506	4,706	4,914	4,973	5,249	5,360	5,438
2012	5,116	4,980	5,264	5,276	5,394	5,372	5,477	5,587	5,668	5,701	6,092	6,127
2013	6,236	6,991	6,251	6,043	6,358	6,407	6,120	6,427	6,448	6,732	6,888	6,888
2014	6,340	6,752	6,721	6,231	6,354	6,674	6,691	6,738	6,734	7,435	7,671	7,717
2015	6,454	6,408	6,954	6,311	6,296	6,849	6,354	6,369	6,343	6,637	6,651	6,720

## TOTAL OUTSTANDING LOANS

Year	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2011	13,803	14,001	14,150	14,197	14,075	14,533	14,903	15,212	15,345	15,540	15,596	15,845
2012	15,948	16,819	16,973	16,445	16,565	16,655	16,723	16,938	17,122	17,259	17,824	17,952
2013	18,188	18,723	18,008	18,063	18,085	18,648	18,850	19,016	18,679	19,185	19,160	19,328
2014	18,971	19,448	19,547	19,051	19,152	19,325	19,310	19,384	19,464	20,374	20,410	20,479
2015	19,407	19,372	20,383	19,236	19,214	19,808	19,353	19,387	19,931	19,388	19,495	19,620

## LOANS IN DEFAULTED STATUS

Year	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2011	596	586	639	620	615	639	630	618	664	664	744	731
2012	690	751	732	719	709	752	736	718	806	806	783	813
2013	842	773	765	798	771	842	807	797	850	824	805	886
2014	866	847	951	934	888	930	895	875	953	922	907	983
2015	958	940	1,011	980	958	1009	986	966	1027	987	975	1026



# The End

Director  
Lisa Tilley

Cast  
Joan Watkins  
La Tanya Harris

Producer  
Monise Lane