




Austin

Deferred
Compensation
Plan

A Monthly Service Review for:


Austin

Deferred
Compensation
Plan

Period Ending:
May 2014

ING 

Contents

- Local Office Data
- Participant Activity / Enrollments
- Telephone / Internet Statistics
- Asset and Contribution data
- ING Investment Advisors
- Investment Performance

Local Office

May 2014

Local Office	Walk-ins	Calls	Group Meetings	One-on-one's (non-PAM)	One-on-one's (PAM)	Total One-on-one's
May 2013	4	56	33	192	9	201
June 2013	5	71	62	586	17	189
July 2013	4	118	34	84	16	100
August 2013	4	79	23	116	12	128
September 2013	7	78	50	162	3	165
October 2013	9	102	61	158	3	161
November 2013	2	70	12	100	0	100
December 2013	6	91	23	116	12	128
January 2014	10	112	17	106	2	108
February 2014	3	88	20	114	3	117
March 2014	6	108	191	173	5	178
April 2014	12	86	38	221	1	222
May 2014	13	105	55	219	11	230

Recent Activities and Improvements

- Service Schedule – 58 total group visits
 - 2 NEO
 - 1 COAERS
 - 2 Library
 - 18 AFD station visits
 - 1 ABIA Roth Presentation
 - ARR Lobby Hours
 - 21 APD Show up meetings
 - Pacific Asian American Celebration at Palmer Events Center
 - COA Olympics
 - Health and Human Services
- Financial Engines Methodology webinars
 - May 14th
 - May 21st
 - May 28th
- APD Show Up meetings
 - Began May 18th at North Sub

Planned Activities and Improvements

- Finishing Library Visits
- ING Advisory services (Financial Engines) methodology presentation for Q2 2014
 - More live sessions as well as webinars to be scheduled
- Increase your contributions campaign
- APD Show-up meetings
 - Scheduling for Main, South Sub and East Sub

Participant Activity Report

May 2014

Date	Rollovers In	Service Purchase	Life Insurance	Loans	Lump Sum W/D's	Partial W/D's	Installments	Rollovers Out	QDRO's	Hardships
May 2013	\$699,534	\$518,467	202	\$1,125,017	\$101,016	\$103,167	\$99,948	\$995,646	\$33,484	\$15,234
June 2013	\$566,232	\$402,657	200	\$849,285	\$146,376	\$177,061	\$88,584	\$440,497	\$114,656	\$7,811
July 2013	\$373,126	\$369,757	200	\$1,027,349	\$277,001	\$154,559	\$89,753	\$579,187	\$0.00	\$14,750
Aug 2013	\$786,793	\$396,020	194	\$1,185,783	\$128,865	\$355,138	\$74,919	\$161,506	\$0.00	\$14,459
Sept 2013	\$233,300	\$737,633	194	\$851,243	\$100,875	\$259,212	\$56,374	\$151,421	\$0.00	\$5,507
Oct 2013	\$507,688	\$685,675	192	\$1,039,618	\$153,433	\$261,507	\$78,634	**\$92,720	\$0.00	\$8,509
Nov 2013	\$360,804	\$369,359	191	\$761,120	\$170,763	\$197,605	\$64,905	**\$611,527	\$0.00	\$10,790
Dec 2013	\$430,121	\$223,466	190	\$624,887	\$92,439	\$538,780	\$120,157	\$378,306	\$0.00	\$5,376
Jan 2014	\$88,440	\$400,613	184	\$845,236	\$490,008	\$453,177	\$119,058	\$1,263,122	\$0.00	\$17,722
Feb 2014	\$484,387	\$557,301	182	\$644,834	\$112,052	\$233,569	\$110,159	\$1,355,068	\$233,569	\$13,688
March 2014	\$473,574	\$510,147	182	\$1,077,517	\$120,220	\$267,766	\$59,193	\$887,115	\$0.00	\$1,400
April 2014	\$159,435	\$292,342	179	\$1,105,161	\$209,815	\$505,571	\$93,511	\$981,391	\$0.00	\$8,546
May 2014	\$125,441	\$1,031,060	174	\$1,188,840	\$61,341	\$213,661	\$110,153	\$1,851,531	\$0.00	\$3,282

****There were 21 rollovers out for May – Edward Jones, Fidelity and Catholic Life Insurance**



Participant Activity Report

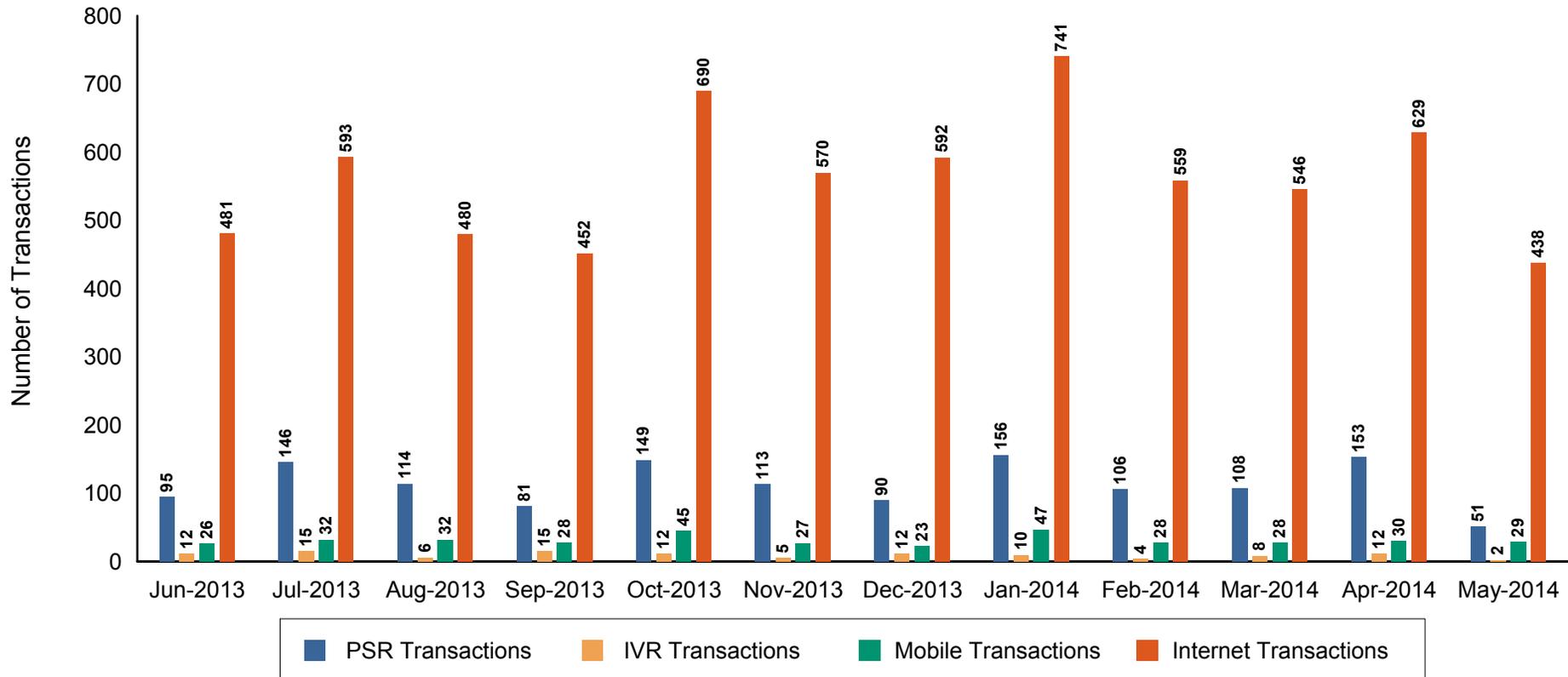
May 2014

Date	Enrollments	Deferral Changes	Election Changes	Balance Re-allocations
April 2013	44	253	89	47
May 2013	60	224	68	46
June 2013	59	194	63	46
July 2013	59	254	77	52
August 2013	57	196	55	37
September 2013	36	197	50	32
October 2013	80	323	98	75
November 2013	40	274	80	48
December 2013	33	261	77	66
January 2014	72	382	102	69
February 2014	55	258	80	46
March 2014	57	256	64	46
April 2014	79	286	91	51
May 2014	76	247	97	63

Paperless Transaction Summary

As of May 31, 2014

City of Austin Deferred Compensation Plan



Paperless Transactions Detail

As of May 31, 2014

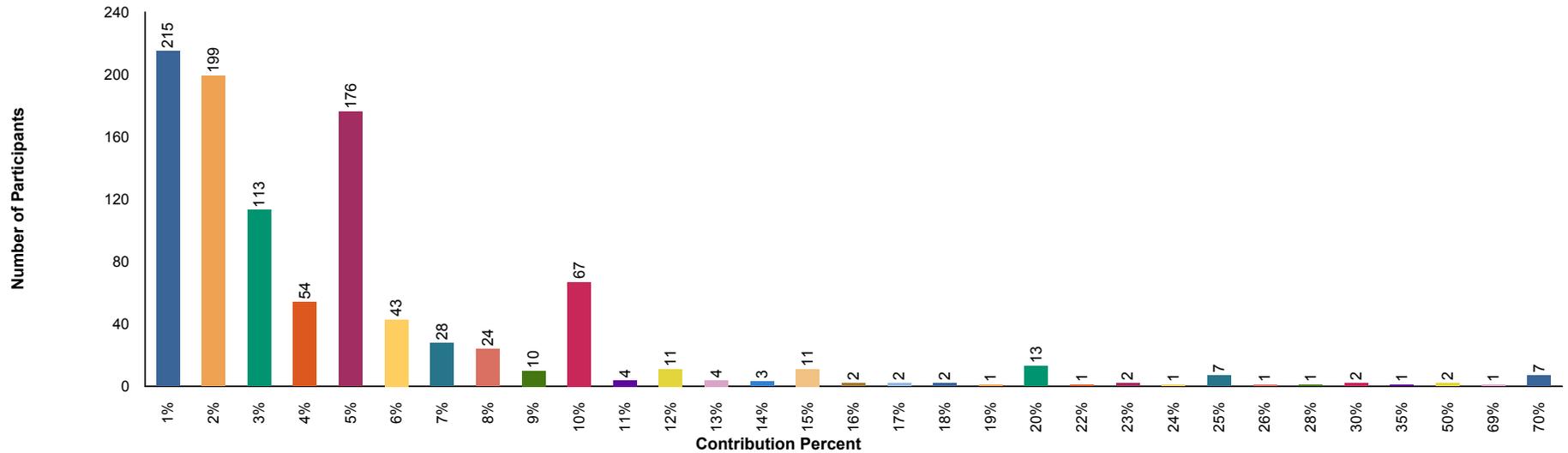
City of Austin Deferred Compensation Plan

Paperless Transaction Description	Transaction Volume
Address Change	0
Banking Information	0
Beneficiary Election	22
Catch-up Contribution	0
Contribution Rate Change	247
Contribution Rate Escalator	1
Document / Package Request	9
Fund to Fund Transfer	74
In-service Withdrawal	0
Investment Election Change	97
Investment Reallocation	63
Rebalance Election	7
Loan Repayment ACH Election	0
New Loans Issued	0
Online Loan Payoff via ACH	0
Termination Distribution	0

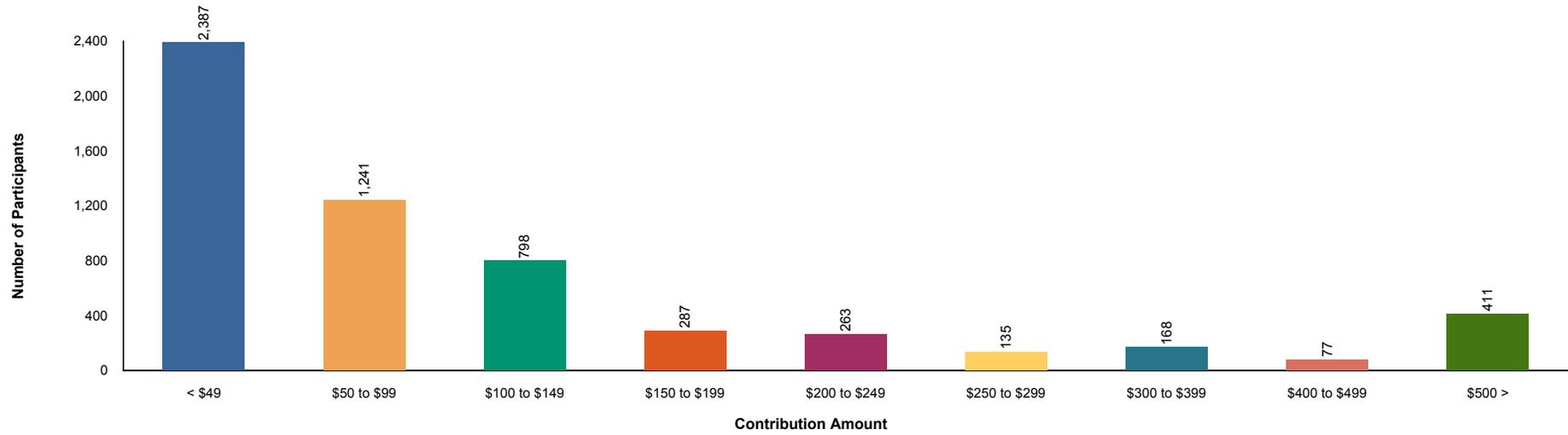
Before-tax Contribution Summary

As of May 31, 2014

CITY OF AUSTIN DEFERD COMP 457 PL CITY OF AUSTIN



Total Number of Participants: 1,008



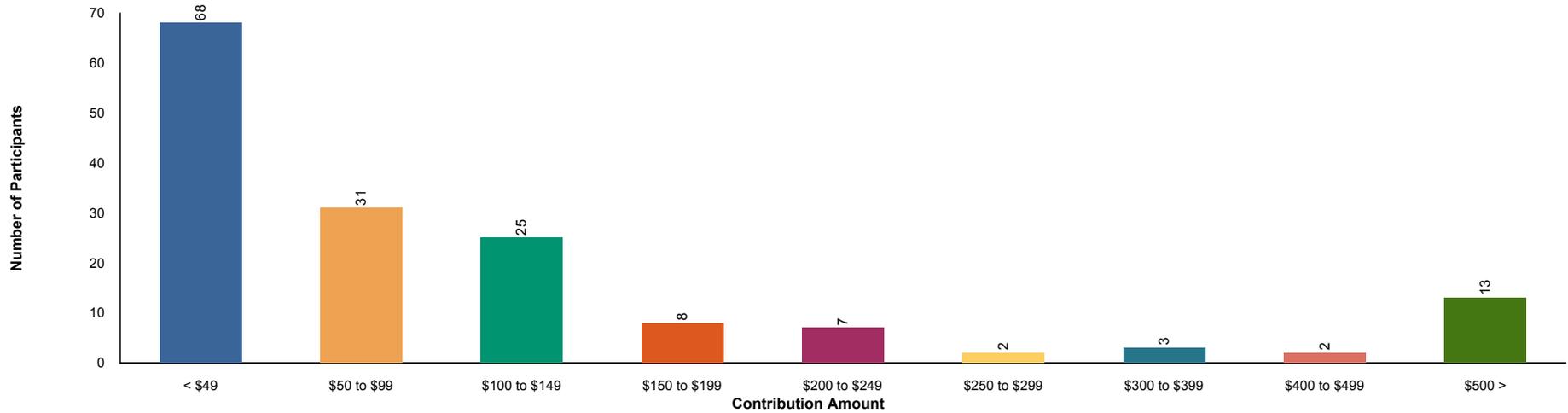
Total Number of Participants: 5,767



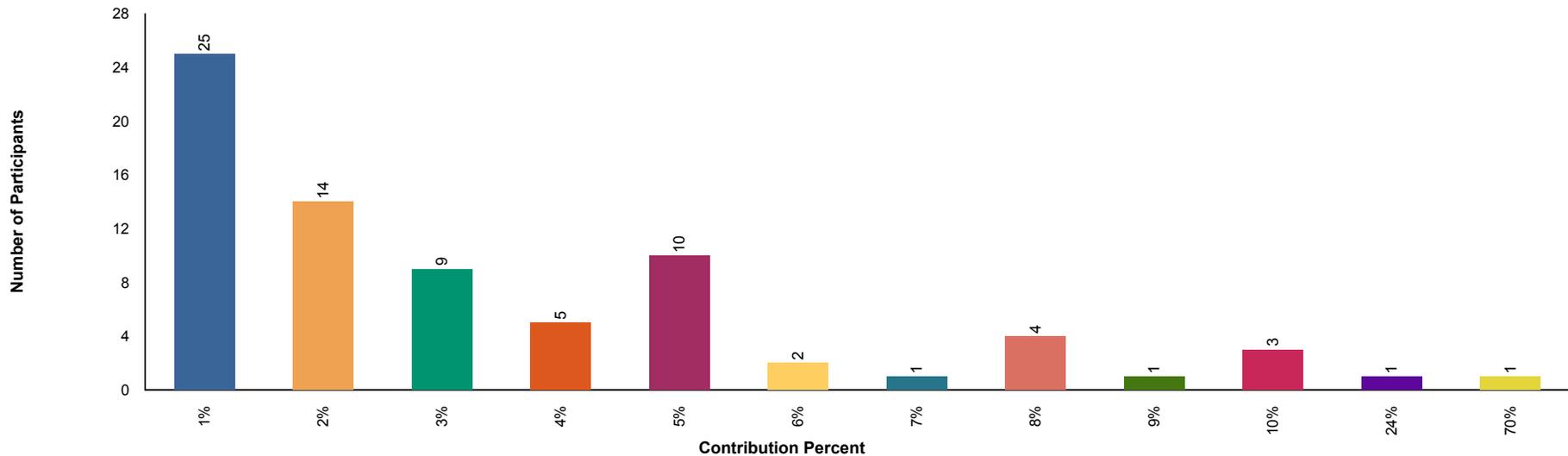
Roth Contribution Amount Summary

As of May 31, 2014

CITY OF AUSTIN DEFERD COMP 457 PL



Total Number of Participants: 159



Total Number of Participants: 76

Transfer Activity by Investment

As of May 31, 2014

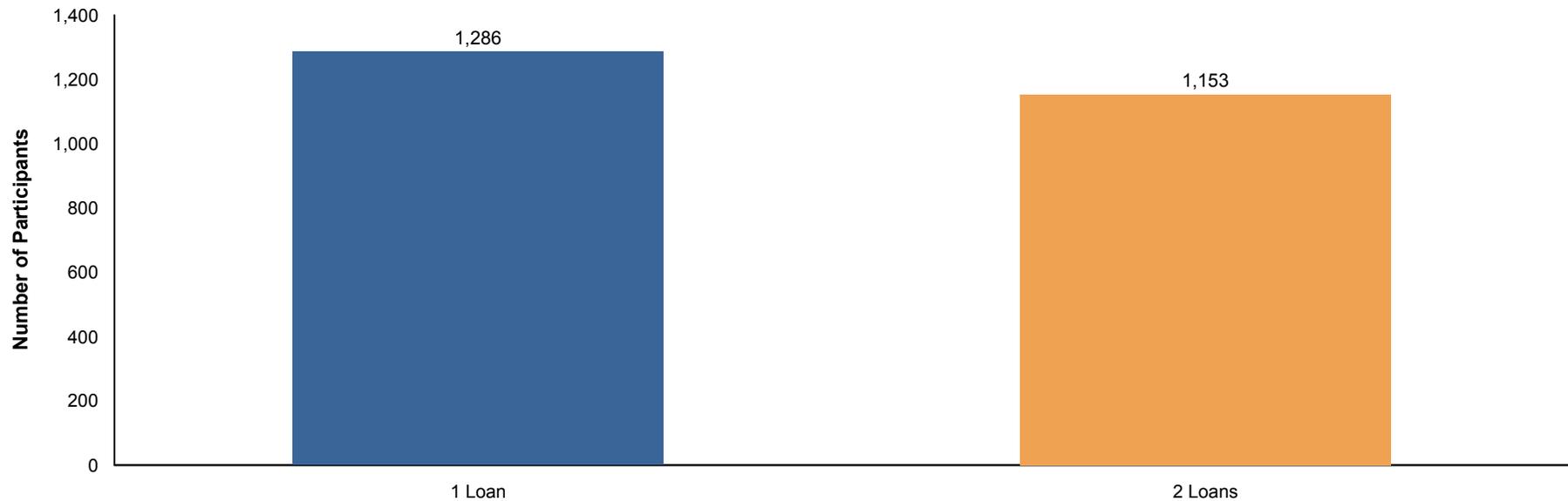
CITY OF AUSTIN DEFRD COMP 457 PL

Investment Name	Transfers In	Transfers Out	Net
VELOCITY CREDIT UNION	\$57,807.50	-\$139,597.14	-\$81,789.64
AUSTIN FIXED OPTION	\$1,254,683.13	-\$680,870.09	\$573,813.04
PIMCO TOTAL RETURN ADMIN	\$29,015.85	-\$85,966.69	-\$56,950.84
MFS HIGH INCOME A	\$17,645.56	-\$31,275.22	-\$13,629.66
VAN KAMPEN GROWTH AND INCOME A	\$19,802.09	-\$113,992.76	-\$94,190.67
ASTON/OPTIMUM MID CAP N	\$337,423.54	-\$284,052.83	\$53,370.71
COLUMBIA ACORN Z	\$44,796.85	-\$475,778.15	-\$430,981.30
ARTISAN MID CAP INV	\$43,255.96	-\$530,618.23	-\$487,362.27
AMERICAN CENTURY INTL GROWTH	\$7,581.74	-\$47,479.29	-\$39,897.55
VERY CONSERVATIVE FUND	\$1,612.35	-\$808.68	\$803.67
CONSERVATIVE FUND	\$25,478.92	-\$35,507.11	-\$10,028.19
MODERATE FUND	\$166,723.86	-\$35,191.57	\$131,532.29
AGGRESSIVE FUND	\$20,103.65	-\$107,350.26	-\$87,246.61
VERY AGGRESSIVE FUND	\$5,669.51	-\$56,045.34	-\$50,375.83
AMERICAN BEACON SMALL CAP VAL	\$130,102.17	-\$86,116.98	\$43,985.19
COHEN & STEERS REALTY	\$629,512.73	-\$276,788.01	\$352,724.72
DODGE & COX INTERNATIONAL	\$295,125.14	-\$74,703.57	\$220,421.57
HARBOR INTERNATIONAL	\$46,887.91	-\$3,035.71	\$43,852.20
ING GLOBAL BOND	\$87,218.89	-\$28,455.69	\$58,763.20
JP MORGAN MID CAP VALUE	\$151,668.22	-\$64,366.95	\$87,301.27
NUEBERGER BERMAN SOCIALLY	\$17,594.83	-\$125,956.00	-\$108,361.17
OPPENHEIMER DEVELOPING MRKT	\$45,512.16	-\$111,277.48	-\$65,765.32
PIMCO COMMODITY REAL RTN	\$100,940.80	-\$3,434.17	\$97,506.63
ROYCE PA MUTUAL	\$12,376.73	-\$165,954.84	-\$153,578.11
WELLS FARGO ADVANTAGE	\$138,349.98	-\$703,504.60	-\$565,154.62
SSGA TOTAL STOCK INDEX	\$540,890.81	-\$383,762.09	\$157,128.72
SSGA EX US INDEX	\$461,892.67	-\$214,374.88	\$247,517.79
SSGA BOND MARKET INDEX	\$134,969.70	-\$9,399.34	\$125,570.36
SMA ACCOUNT	\$51,020.42	\$0.00	\$51,020.42

Loan Summary

As of May 31, 2014

CITY OF AUSTIN DEFERD COMP 457 PL CITY OF AUSTIN ACTIVE

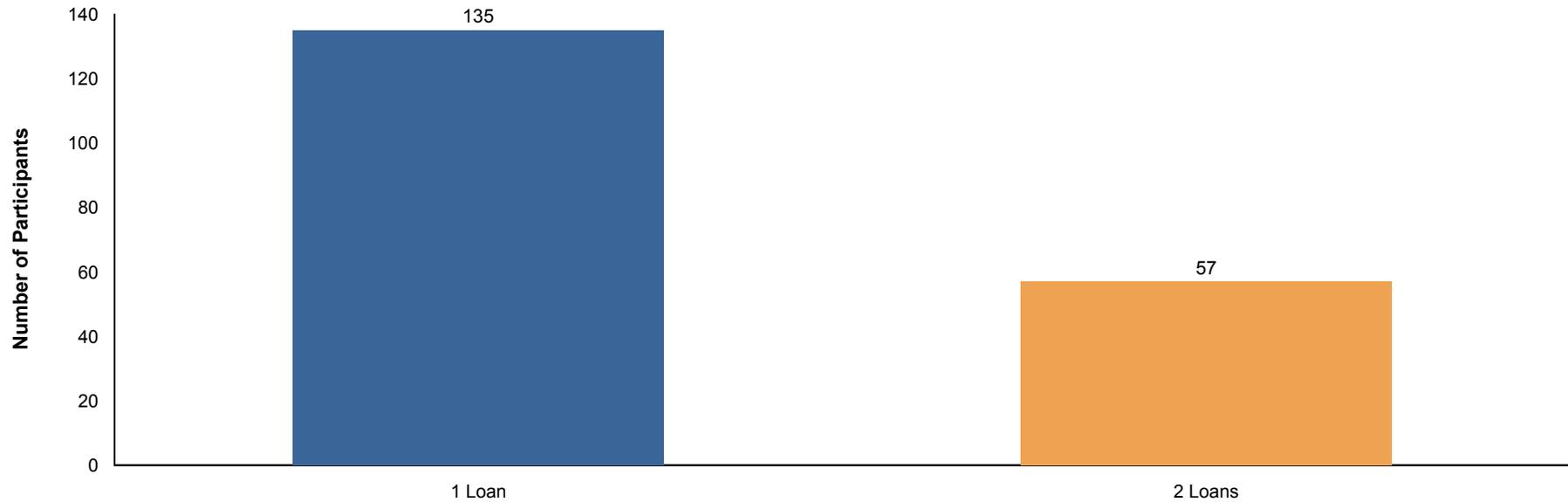


Total Participants with Loans:	2,439
Total Number of Outstanding Loans:	3,592
Number of General Loans:	3,509
Number of Residential Loans:	83
Total Outstanding Loan Balance:	\$15,687,647.62
General Loan Balance:	\$14,804,585.80
Residential Loan Balance:	\$883,061.82
Number of Re-amortized Loans during the period:	11
Number of Loan Defaults during the period:	0

Loan Summary

As of May 31, 2014

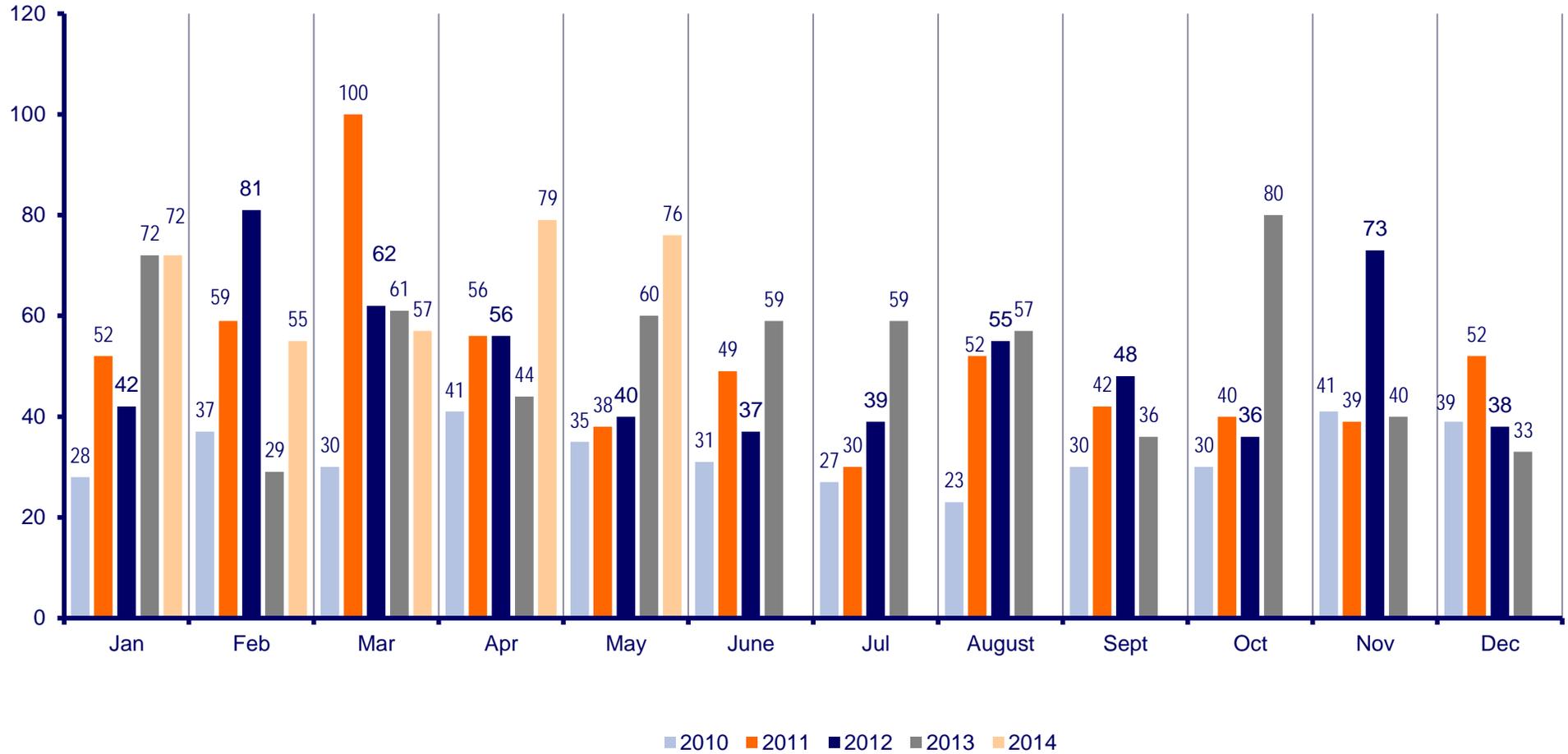
CITY OF AUSTIN DEFERD COMP 457 PL CITY OF AUSTIN
TERMED



Total Participants with Loans:	192
Total Number of Outstanding Loans:	249
Number of General Loans:	238
Number of Residential Loans:	11
Total Outstanding Loan Balance:	\$2,103,239.55
General Loan Balance:	\$1,900,370.78
Residential Loan Balance:	\$202,868.77
Number of Re-amortized Loans during the period:	48
Number of Loan Defaults during the period:	0

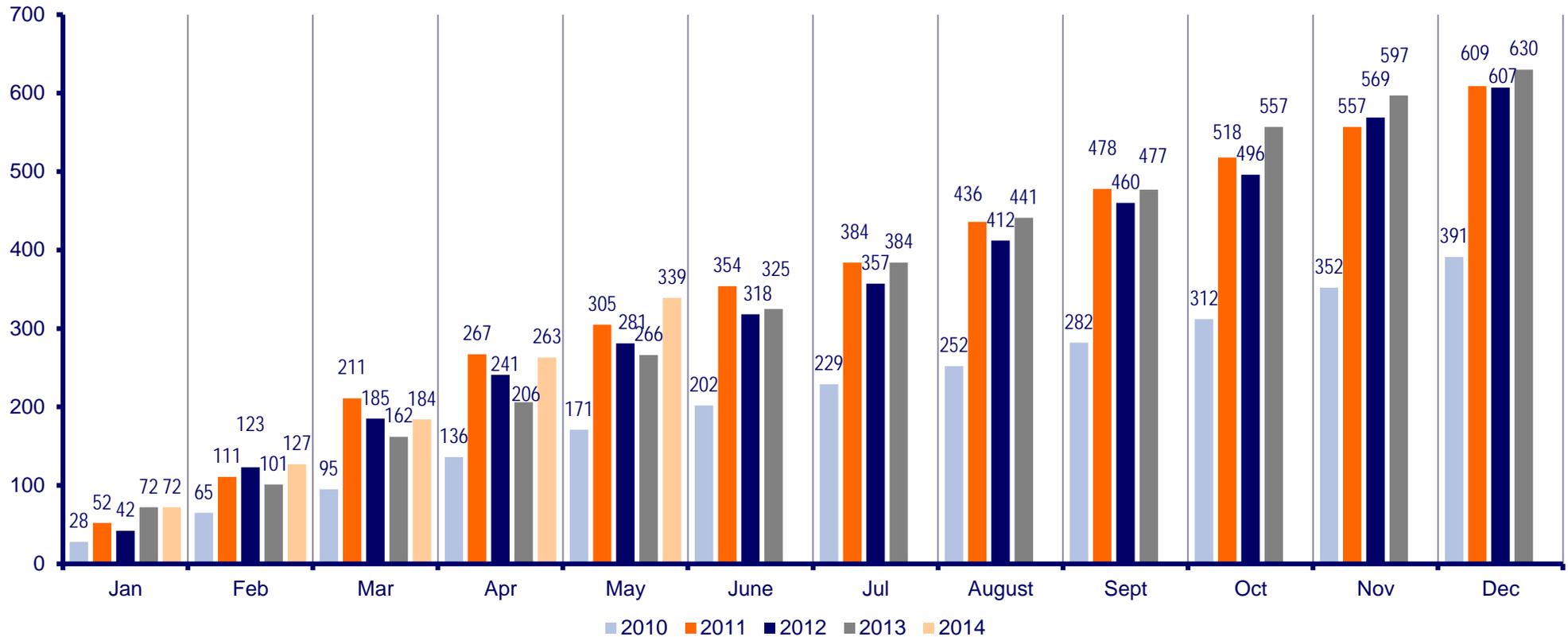
New Enrollments By Month

January 2010 – May 2014



Cumulative YTD New Enrollments by Year

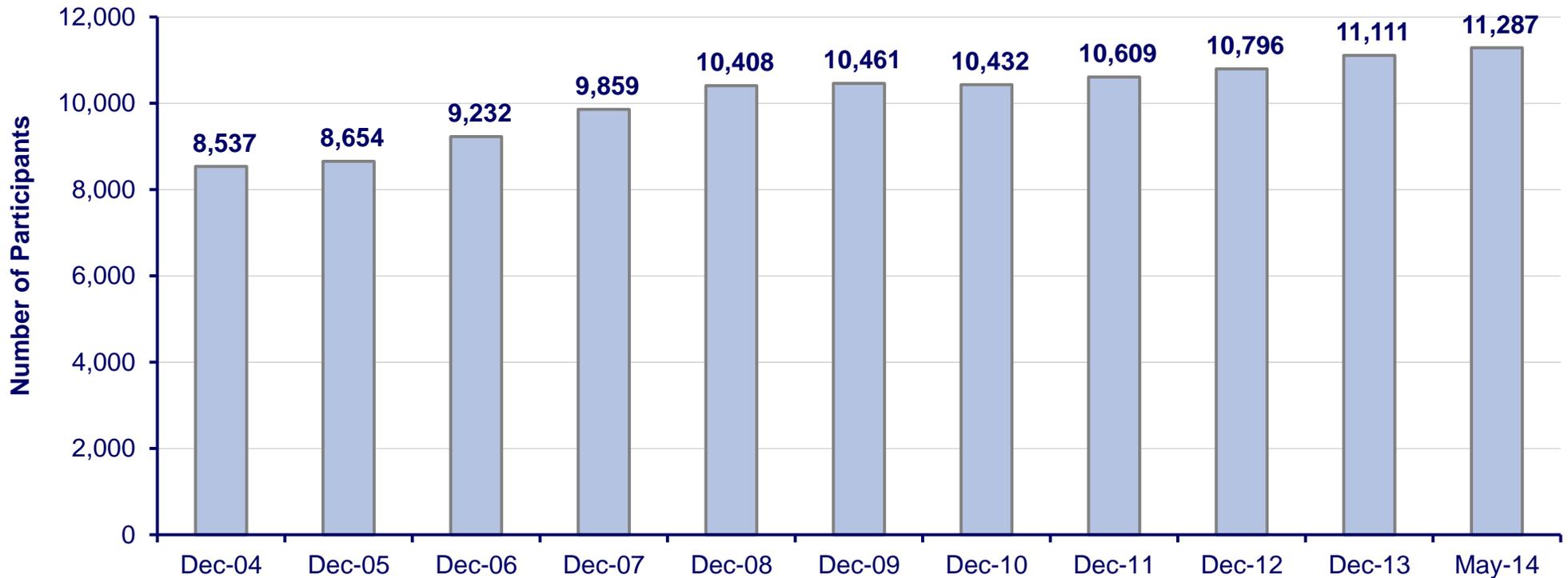
For 2010 – 2014



Total Participants Count by Year

December 2004 – 2014

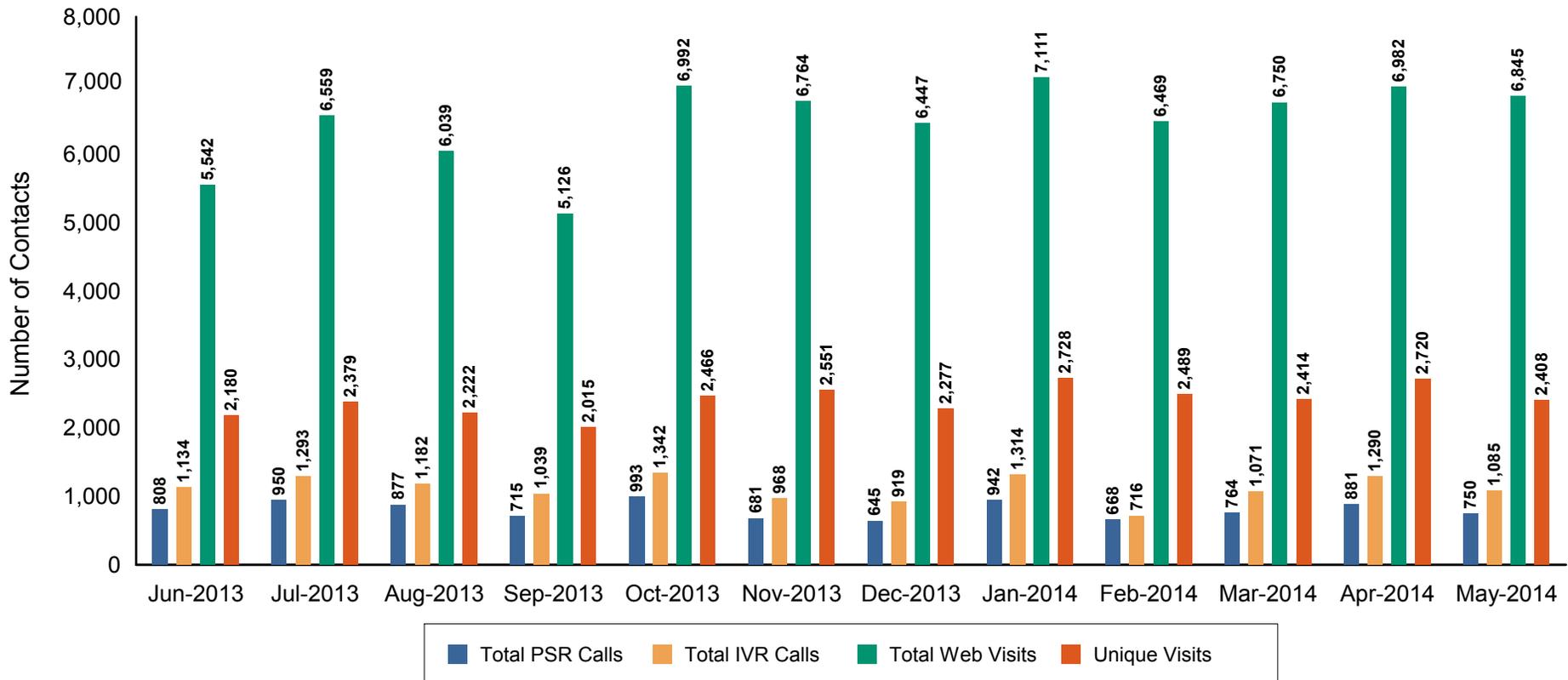
55% of actively employed are participating in the Plan



Participant Contact Summary

As of May 31, 2014

City of Austin Deferred Compensation Plan



Telephone / Internet Statistics

May 2014

Period	Number of Calls to the contact center	Number of calls to the Voice Response Unit	Number of Visits / Hits to the Web Site	Average Handle Time	PSR Average Speed of Answer	Longest Time a Call was Held
May	855	1,208	7,163	3:08	0:13	4:38
June	808	1,134	5,542	3:07	0:14	4:05
July	950	1,293	6,559	3:07	0:15	4:16
August	877	1,182	6,039	3:11	0:10	3:13
September	715	1,039	5,126	3:11	0:05	1:45
October	993	1,342	6,992	3:17	0:10	4:18
November	681	968	6,764	3:39	0:15	3:30
December	645	919	6,447	3:54	0:21	5:57
January 2014	942	1,314	7,111	3:28	0:24	4:03
February	668	716	6,469	3:19	0:13	6:14
March	764	1,071	6,750	3:18	0:09	4:22
April	881	1,290	6,982	3:14	0:15	5:47
May	750	1,085	6,845	3:20	0:25	22:44
Total	10,529	14,561	84,789	3:19 Average	0:15 Average	5:57 Average

Investment Balances by Quarter

As of May 31, 2014



City of Austin Deferred Compensation Plan

Investment Name	Q3 2013	Q4 2013	Q1 2014	Q2 2014
VELOCITY CREDIT UNION	\$8,048,169.57	\$8,390,255.36	\$8,482,530.56	\$8,364,475.73
AUSTIN FIXED OPTION	\$114,148,341.65	\$115,144,936.21	\$113,476,822.57	\$113,241,337.10
PIMCO TOTAL RETURN ADMIN	\$7,571,108.50	\$6,907,032.88	\$6,699,935.18	\$6,654,098.53
MFS HIGH INCOME A	\$2,367,282.95	\$2,470,786.97	\$2,529,012.89	\$2,478,757.19
VAN KAMPEN GROWTH AND INCOME A	\$9,459,845.05	\$10,075,610.96	\$10,171,482.12	\$10,189,034.95
ASTON/OPTIMUM MID CAP N	\$6,249,658.25	\$7,282,541.29	\$7,817,785.09	\$7,995,574.25
COLUMBIA ACORN Z	\$18,613,444.73	\$19,527,179.97	\$19,441,064.91	\$18,515,054.42
ARTISAN MID CAP INV	\$11,002,362.86	\$11,479,212.16	\$12,620,190.95	\$11,558,889.31
AMERICAN CENTURY INTL GROWTH	\$5,702,286.34	\$6,014,732.40	\$5,701,736.39	\$5,629,548.57
VERY CONSERVATIVE FUND	\$2,646,453.65	\$2,514,517.28	\$2,515,811.55	\$2,448,421.51
CONSERVATIVE FUND	\$3,347,560.07	\$3,680,635.97	\$3,737,465.72	\$3,779,781.34
MODERATE FUND	\$7,054,074.38	\$7,822,887.53	\$8,072,421.39	\$8,383,230.99
AGGRESSIVE FUND	\$6,449,830.93	\$6,846,103.79	\$7,056,878.97	\$7,148,833.17
VERY AGGRESSIVE FUND	\$5,975,502.38	\$6,591,338.59	\$6,925,326.38	\$6,955,074.66
AMERICAN BEACON SMALL CAP VAL	\$1,063,400.92	\$1,413,511.20	\$1,429,336.11	\$1,457,978.15
COHEN & STEERS REALTY	\$1,001,597.80	\$898,455.51	\$1,087,656.28	\$1,445,234.80
DODGE & COX INTERNATIONAL	\$1,548,893.94	\$2,331,956.79	\$2,940,562.24	\$3,545,228.42
HARBOR INTERNATIONAL	\$564,838.44	\$602,991.74	\$737,863.33	\$764,973.07
VOYA GLOBAL BOND	\$418,259.33	\$398,654.33	\$468,528.03	\$582,610.74
JP MORGAN MID CAP VALUE	\$3,154,433.33	\$3,398,964.14	\$3,478,000.69	\$3,581,302.81



Investment Balances by Quarter

As of May 31, 2014



City of Austin Deferred Compensation Plan

Investment Name	Q3 2013	Q4 2013	Q1 2014	Q2 2014
NUEBERGER BERMAN SOCIALLY	\$7,481,807.03	\$8,235,583.07	\$8,200,695.83	\$8,080,216.79
OPPENHEIMER DEVELOPING MRKT	\$1,095,453.58	\$1,056,576.49	\$1,162,105.33	\$1,347,478.69
PIMCO COMMODITY REAL RTN	\$257,381.45	\$249,972.89	\$253,886.91	\$390,657.91
ROYCE PA MUTUAL	\$6,833,744.05	\$7,400,516.56	\$6,970,149.87	\$6,685,930.15
WELLS FARGO ADVANTAGE	\$22,357,354.66	\$23,667,115.27	\$23,062,315.77	\$21,556,911.75
SSGA TOTAL STOCK INDEX	\$43,176,816.49	\$47,876,674.65	\$49,623,238.61	\$50,698,291.59
SSGA EX US INDEX	\$25,812,779.51	\$27,806,092.01	\$28,982,585.11	\$30,240,959.03
SSGA BOND MARKET INDEX	\$1,979,820.92	\$2,180,499.86	\$2,216,496.77	\$2,336,401.28
SMA ACCOUNT	\$5,313,853.80	\$5,753,129.10	\$5,831,045.28	\$6,110,835.22
LOAN	\$17,210,484.04	\$17,391,961.79	\$17,456,623.01	\$18,052,443.49



Balances by Investment

As of May 31, 2014

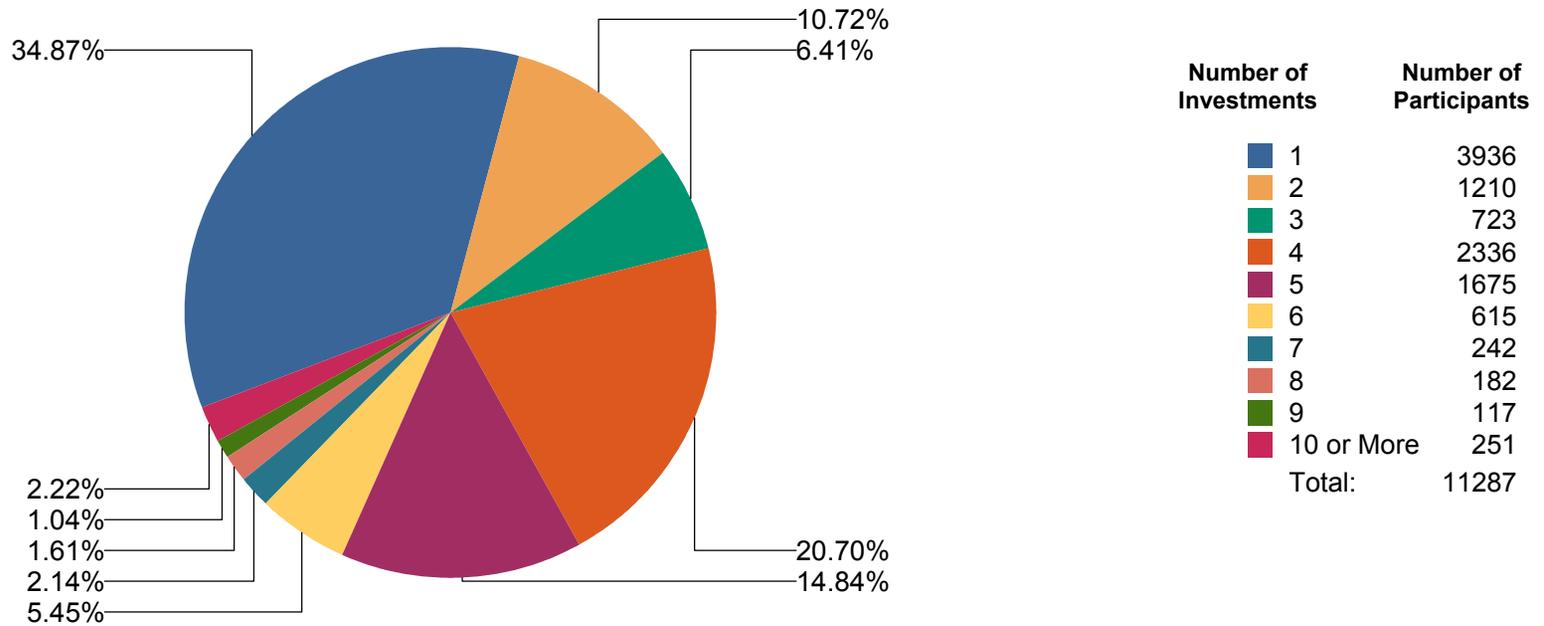
City of Austin Deferred Compensation Plan

Investment	Investment Balance	Number of Participants	Average Participant	Percentage of Plan Assets
VELOCITY CREDIT UNION	\$8,364,475.73	1,111	\$7,528.78	2.38%
AUSTIN FIXED OPTION	\$113,241,337.10	7,389	\$15,325.66	32.16%
PIMCO TOTAL RETURN ADMIN	\$6,654,098.53	1,091	\$6,099.08	1.89%
MFS HIGH INCOME A	\$2,478,757.19	493	\$5,027.91	0.70%
VAN KAMPEN GROWTH AND INCOME A	\$10,189,034.95	1,071	\$9,513.57	2.89%
ASTON/OPTIMUM MID CAP N	\$7,995,574.25	687	\$11,638.39	2.27%
COLUMBIA ACORN Z	\$18,515,054.42	4,225	\$4,382.26	5.26%
ARTISAN MID CAP INV	\$11,558,889.31	939	\$12,309.79	3.28%
AMERICAN CENTURY INTL GROWTH	\$5,629,548.57	764	\$7,368.52	1.60%
VERY CONSERVATIVE FUND	\$2,448,421.51	324	\$7,556.86	0.70%
CONSERVATIVE FUND	\$3,779,781.34	560	\$6,749.61	1.07%
MODERATE FUND	\$8,383,230.99	968	\$8,660.36	2.38%
AGGRESSIVE FUND	\$7,148,833.17	813	\$8,793.15	2.03%
VERY AGGRESSIVE FUND	\$6,955,074.66	802	\$8,672.16	1.97%
AMERICAN BEACON SMALL CAP VAL	\$1,457,978.15	182	\$8,010.87	0.41%
COHEN & STEERS REALTY	\$1,445,234.80	193	\$7,488.26	0.41%
DODGE & COX INTERNATIONAL	\$3,545,228.42	1,440	\$2,461.96	1.01%
HARBOR INTERNATIONAL	\$764,973.07	108	\$7,083.08	0.22%
VOYA GLOBAL BOND	\$582,610.74	146	\$3,990.48	0.17%
JP MORGAN MID CAP VALUE	\$3,581,302.81	533	\$6,719.14	1.02%
NUEBERGER BERMAN SOCIALLY	\$8,080,216.79	902	\$8,958.11	2.29%
OPPENHEIMER DEVELOPING MRKT	\$1,347,478.69	224	\$6,015.53	0.38%
PIMCO COMMODITY REAL RTN	\$390,657.91	84	\$4,650.69	0.11%
ROYCE PA MUTUAL	\$6,685,930.15	631	\$10,595.77	1.90%
WELLS FARGO ADVANTAGE	\$21,556,911.75	1,865	\$11,558.67	6.12%
SSGA TOTAL STOCK INDEX	\$50,698,291.59	4,917	\$10,310.82	14.40%
SSGA EX US INDEX	\$30,240,959.03	4,201	\$7,198.51	8.59%
SSGA BOND MARKET INDEX	\$2,336,401.28	525	\$4,450.29	0.66%
SMA ACCOUNT	\$6,110,835.22	71	\$86,068.10	1.74%
Total Investment Balance:	\$352,167,122.12			
Total Loan Fund:	\$15,726,350.90			
Total Investment Balance Including Loans:	\$367,893,473.02			

Participants with Balances by Number of Investments

As of May 31, 2014

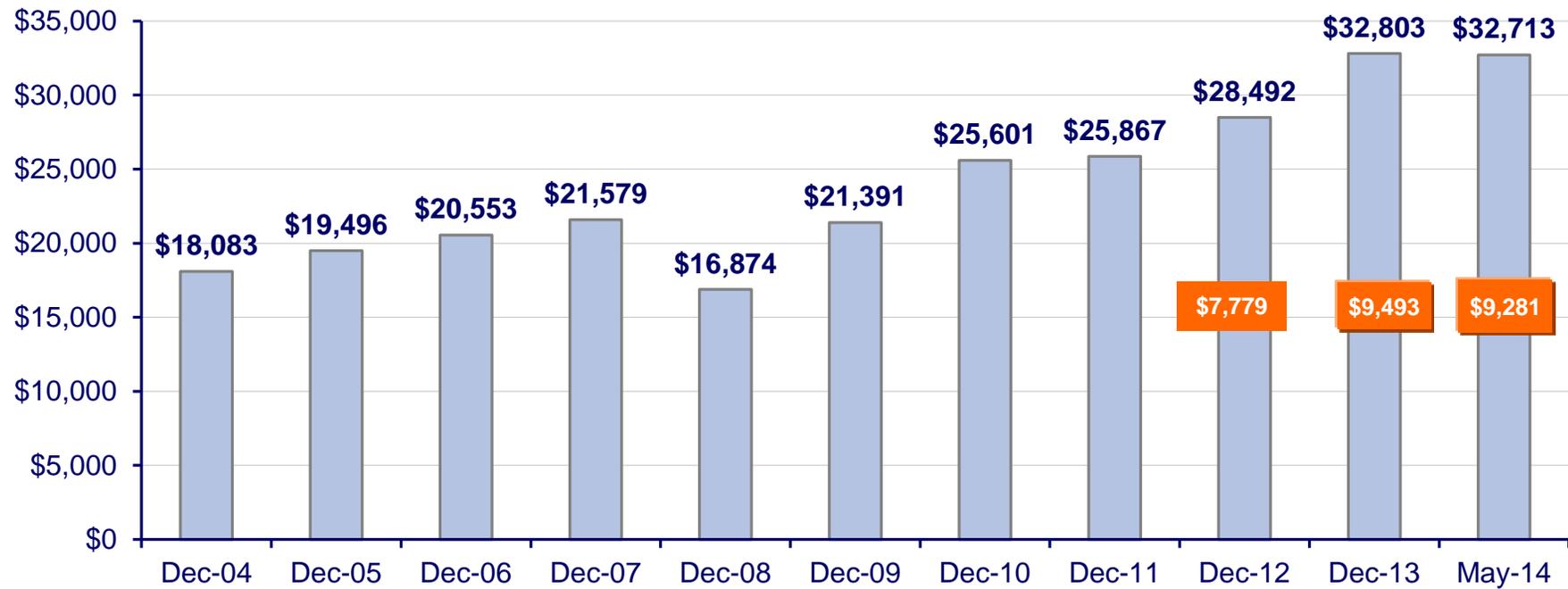
City of Austin Deferred Compensation Plan



Average Number of Funds: 3

Average Participant Balance

December 2004 – May 2014



Contribution Summary

May 2014

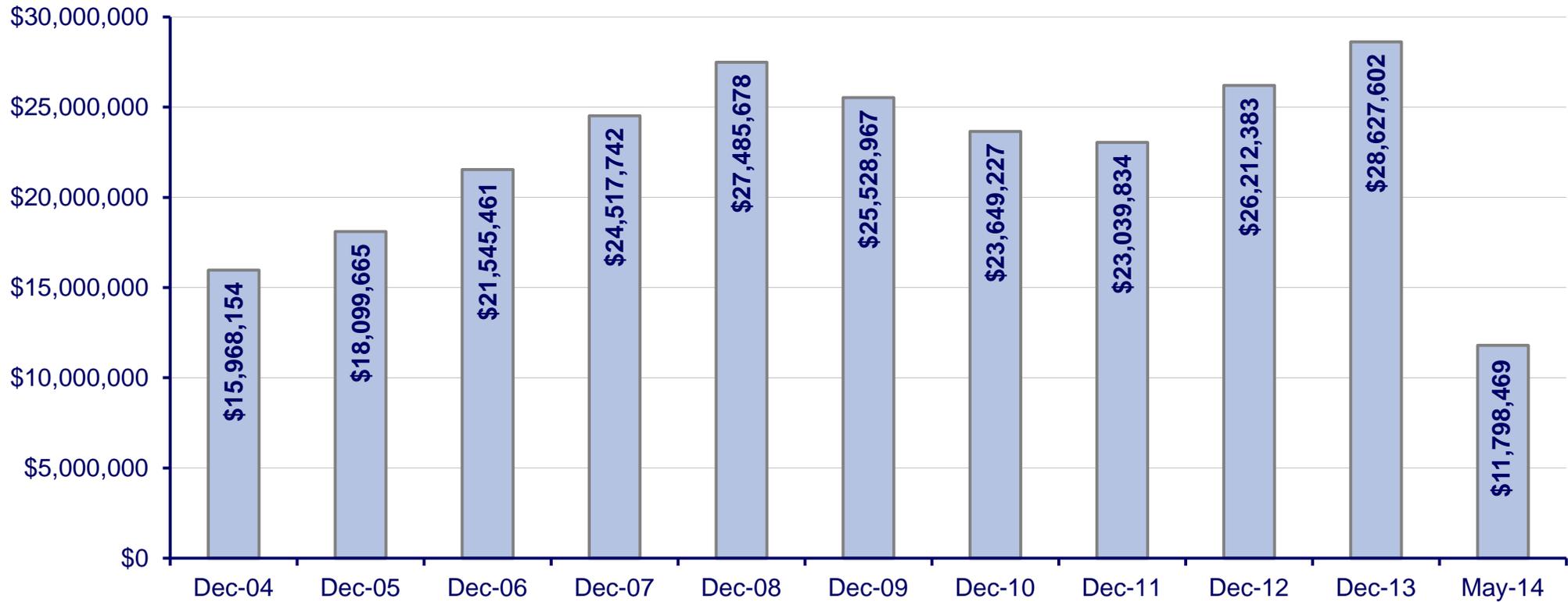
Asset Class	Contributions	Percentage
One Choice		
Very Conservative	\$13,898.37	0.70%
Conservative	\$25,661.19	1.30%
Moderate	\$70,717.33	3.59%
Aggressive	\$60,968.28	3.09%
Very Aggressive	\$50,886.27	2.58%
Fixed		
Austin Fixed	\$524,475.40	26.59%
Velocity	\$66,907.38	3.39%
Bond Funds		
MFS High Income	\$12,307.93	0.662
PIMCO Total Return	\$34,498.53	1.75%
ING Global Bond	\$4,637.27	0.24%
SSgA Passive Bond	\$11,668.67	0.59%
Large Cap Funds		
Neuberger Berman	\$47,027.52	2.38%
Wells Fargo Adv	\$89,792.44	4.55%
Invesco Growth & Inc	\$42,286.62	2.14%

Asset Class	Contributions	Percentage
Mid Cap Funds		
Aston	\$33,993.74	1.72%
Artisan Mid Cap	\$46,989.04	2.38%
JP Morgan Mid Cap	\$15,991.33	0.81%
Small Cap Funds		
Royce PA	\$23,579.92	1.20%
Columbia Acorn	\$126,267.87	6.40%
American Beacon	\$9,639.14	0.49%
International		
American Century	\$23,457.03	1.19%
Harbor International	\$5,706.51	0.29%
Dodge & Cox Inter	\$37,760.35	1.91%
SSgA ACWI	\$222,347.66	11.27%
Oppenheimer Dev	\$10,192.44	0.52%
Other		
PIMCO Commodity	\$2,204.71	0.11%
Cohen & Steers	\$7,126.81	0.36%
SSgA Total Stock	\$351,295.59	17.81%

Total Contributions for May 2014: \$1,972,285.34

Contribution History by Year

December 2004 – 2014



ING Investment Advisors

Monthly Activity Report

City of Austin – Advice	April 30, 2014
Total participants eligible for Advice	11,048
Advisor Service Activity	
Number of Participants with a balance that have used the ING Advisor Service	4,437
Personal Online Advisor Adopters	724
Professional Account Manager Members	3,406
Monthly Investment Advisor Representative Activity	
Calls	22
That processed a transaction	8
Monthly Online Activity	
New Adopters this month	12
Received forecast	11
Received Advice Online	4
Professional Account Manager Activity	
Net PAM activity for month	10
Total Members	3,406
% Participants that utilize Professional Account Manager	30.33%
Total Member Assets	\$96,093,058
Average Member Balance	\$28,313

Investment Options	1 Month	3 Months	Year-to-Date	1 Year	3 Years	5 Years	10 Years	Since Inception	Expense Ratio
Asset Allocation Funds²	%	%	%	%	%	%	%	%	%
American Century One Choice: Very Conservative	1.18	1.95	3.63	5.87	5.20	6.89	N/A	5.08	0.64
American Century One Choice: Conservative	1.50	2.03	3.90	9.36	7.50	10.01	N/A	6.33	0.75
American Century One Choice: Moderate	1.77	1.90	3.65	12.08	9.01	12.44	N/A	7.40	0.88
American Century One Choice: Aggressive	2.07	1.50	3.43	14.38	9.90	14.27	N/A	8.03	0.98
American Century One Choice: Very Aggressive	2.31	1.47	3.36	17.11	10.90	15.71	N/A	8.26	1.06
Passively-Managed (Index) Funds	%	%	%	%	%	%	%	%	%
SSgA Total Stock Index ⁸ (CMGJ4)	2.18	2.77	4.22	20.08	14.53	18.70	8.22	5.43	0.17**
SSgA ACWI ex-US Index ^{5,8} (ZVBH6)	1.97	3.59	3.74	15.36	4.51	10.29	N/A	1.49	0.42
SSgA Passive Bond Market Index ^{1,8} (CMCZ3)	1.12	1.74	3.75	2.40	3.22	4.69	4.92	5.57	0.31
Actively-Managed Funds	%	%	%	%	%	%	%	%	%
Neuberger Berman Socially Resp ² (NBSTX)	2.00	1.91	2.18	19.75	11.48	17.12	8.20	7.68	1.05
Wells Fargo Adv Large Cap Growth ² (SGRKX)	1.98	-7.99	-4.70	15.12	11.94	22.06	11.57	12.48	0.96
INVESCO Growth & Income Fund ² (ACGIX)	1.49	2.63	3.70	17.46	13.51	16.94	8.11	9.63	0.82
Aston/Optimum Mid Cap ^{2,3} (CHTTX)	1.92	1.97	6.00	25.29	16.54	23.67	11.33	13.42	1.12
Artisan Mid Cap Fund ^{2,3} (ARTMX)	2.68	-8.06	-1.72	18.62	12.72	20.67	10.78	14.33	1.29
JP Morgan Mid Cap Value ^{2,3} (JAMCX)	2.11	2.63	5.07	19.37	15.56	21.10	9.91	10.80	1.25
Royce PA Mutual Fund ^{2,4} (RYPFX)	0.00	-1.57	-2.04	16.44	9.79	17.51	9.07	8.02	1.20
Columbia Acorn Fund ^{2,3} (ACRNX)	0.99	-3.37	-1.66	14.35	10.13	18.60	9.68	14.75	0.82
American Beacon Small Cap Value ^{2,4} (AVPAX)	0.63	-0.14	-0.14	18.84	13.01	20.47	9.09	11.81	1.20
Harbor International Fund ^{2,5} (HIINX)	0.76	3.49	4.02	15.35	6.10	12.53	9.83	12.09	1.11

Investment Options	1 Month	3 Months	Year- to- Date	1 Year	3 Years	5 Years	10 Years	Since Inception	Expense Ratio
	%	%	%	%	%	%	%	%	%
American Century Intl Growth ^{2,5} (TWIEX)	1.41	-0.90	0.76	15.74	7.20	13.19	7.71	8.32	1.22
Dodge & Cox International Fund ^{2,5} (DODFX)	2.70	5.29	6.83	23.86	9.25	14.41	9.92	9.48	0.64
Oppenheimer Developing Markets ^{2,5} (ODMAX)	4.20	6.25	2.39	10.04	3.21	12.89	15.61	14.20	1.30
Cohen & Steers Realty Fund ^{2,6} (CSRSX)	2.50	6.24	16.04	10.87	8.70	21.61	10.64	12.31	1.00
PIMCO Commodity Real Return ^{2,7} (PCRRX)	-1.83	1.03	8.67	0.57	-5.82	5.77	2.57	4.77	0.99
PIMCO Total Return Fund ^{1,2} (PTRAX)	1.23	1.36	3.22	1.49	3.81	6.19	6.12	6.96	0.71
MFS High Income Fund ^{1,2} (MHITX)	0.74	1.43	3.84	7.08	7.53	13.45	7.24	8.85	0.92
ING Global Bond Fund ^{1,2} (IGBIX)	0.61	1.48	4.64	5.55	2.77	5.49	N/A	7.29	0.64
Austin Fixed Fund	0.17	0.51	0.85	2.34	2.76	N/A	N/A	2.93	N/A
Velocity Credit Union	0.09	0.27	0.45	1.10	0.00	N/A	N/A	1.90	N/A

1 A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news and the quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.

2 Mutual Fund Investment Option.

3 Medium sized companies may suffer more significant losses as well as realize more significant growth than larger capitalized, more established issuers.

4 Equity Securities of companies with relatively small market capitalization may be more volatile than securities of larger, more established companies.

5 Foreign investments involve special risks, including currency fluctuations and political developments.

6 Funds investing in equity securities of real estate companies may be more volatile than diversified funds that invest in several sectors. Equity securities of real estate companies involve special risks, including real estate market risk and REIT risk.

7 Funds investing in securities related to commodities may be more volatile than diversified funds that invest in several sectors. Securities that are linked to commodities prices involve special risk, including liquidity risk, derivatives risk and commodity risk.

8 Collective Trust Investment Option

** Plus Fund unitization fee

Please consider the investment objectives, risks, fees and expenses carefully before investing. For more detailed fund information, go to www.dcaustin.com and review the fund information tab or call the plan information line at 1-877-66-AUSTIN.

Investment Options and Objectives

Asset Allocation Funds

These funds provide a portfolio with a mix of investments in the three asset classes: stocks, bonds, and cash equivalents.

CATEGORY	FUND
Very Conservative	One Choice Portfolio®: Very Conservative
Conservative	One Choice Portfolio®: Conservative
Moderate	One Choice Portfolio®: Moderate
Aggressive	One Choice Portfolio®: Aggressive
Very Aggressive	One Choice Portfolio®: Very Aggressive

Passively-Managed (Index) Funds

An index fund keeps expenses to a minimum since there is no active management by a fund manager. Its holdings mirror the holdings in the index it follows. Example: the Standard and Poor's 500 Index follows 500 of the largest U.S. companies. An index is not managed and cannot be invested in directly.

CATEGORY	FUND
Domestic Equity	SSgA Total Stock Index Fund
International Equity	SSgA ACWI ex-US Index Fund
Core Bond	SSgA Passive Bond Market Index Fund

Actively-Managed Funds

Actively-managed funds are run by fund managers who select the funds' investments. These funds offer the potential for higher returns and have additional risk and higher fees and operating expenses than index funds.

CATEGORY	FUND/TICKER
Large Cap Core	Neuberger Berman Socially Responsive Fund (NBSTX)
Large Cap Growth	Wells Fargo Advantage Large Cap Growth Fund (SGRKX)
Large Cap Value	Invesco Growth & Income Fund (ACGIX)
Mid Cap Core	Aston/Optimum Mid Cap Fund (CHTTX)
Mid Cap Growth	Artisan Mid Cap Fund (ARTMX)
Mid Cap Value	JP Morgan Mid Cap Value Fund (JAMCX)
Small Cap Core	Royce PA Mutual Fund (RYPFX)
Small Cap Growth	Columbia Acorn Fund Z (ACRNZ)
Small Cap Value	American Beacon Small Cap Value Fund (AVPAX)
International Core	Harbor International Fund (HIINX)
International Growth	American Century International Growth Fund (TWIEX)
International Value	Dodge & Cox International Fund (DODFX)
Emerging Markets	Oppenheimer Developing Markets Fund (ODMAX)
Real Estate	Cohen & Steers Realty Fund (CSRSX)
Investment Trust (REIT)	
Commodities	PIMCO Commodity Real Return Fund (PCRRX)
Core Fixed Income	PIMCO Total Return Fund ((PTRAX)
High Yield	MFS High Income Fund (MHITX)
Global Fixed	ING Global Bond Fund (IGBIX)
Stable Value	ING Stabilizer (Austin Fixed Option)
Insured Deposits	Velocity Credit Union

Self-Directed Brokerage Account

The Charles Schwab Personal Choice Retirement Account® (PCRA) provides access to publicly-traded mutual funds. For additional information, contact a Schwab representative at (888) 393-7272.

