

EBMUD Deferred Compensation Fund Changes
to 457, 401(k) and 401(a) Plans

Meeting Date	Action Date	Fund Action Taken	Fund Mapping	Other Significant Committee Action
	6/1/12	ADD: Heartland Value Fund Institutional American Century Investments Select Fund Institutional CLOSE: Heartland Value Fund American Century Investments Select Fund Investor Class	MAP TO: Heartland Value Fund Institutional American Century Investments Select Fund Institutional	
5/24/12	8/29/12	WATCH CONTINUED: Mutual Beacon WATCH: Heartland Value Fund ADD: Vanguard Total International Stock Index Fund Signal Shares		
3/1/12		WATCH CONTINUED: Mutual Beacon		

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	12/7/2011	ADD: Fidelity Balanced Fund Class K Fidelity Blue Chip Growth Fund Class K Morgan Stanley Institutional Mid Cap Growth Fund Class I Neuberger Berman Genesis Fund Institutional Class American Funds EuroPacific Growth Fund Class R6 CLOSE: Fidelity Balanced Fund Fidelity Blue Chip Growth Fund Morgan Stanley Institutional Mid Cap Growth Fund Class P Neuberger Berman Genesis Fund Investor Class American Funds EuroPacific Growth Fund Class R4	MAP TO: Fidelity Balanced Fund Class K Fidelity Blue Chip Growth Fd Class K Morgan Stanley Institutional Mid Cap Growth Fund Class I Neuberger Berman Genesis Fund Institutional Class American Funds EuroPacific Growth Fund Class R6	
11/30/11		WATCH CONTINUED: Mutual Beacon		
8/18/11		WATCH CONTINUED: Mutual Beacon		
5/18/2011		WATCH: Mutual Beacon WATCH REMOVAL: Dodge & Cox		

EAST BAY MUNICIPAL UTILITY DISTRICT

DATE: August 23, 2012
MEMO TO: EBMUD 401(a) Advisory Committee
FROM: Tamara Wickland, Manager of Employee Services
SUBJECT: Investment History – 2nd Quarter 2012

401(a) Plan

Ten of the 29 investment options showed higher values than the previous quarter. Brokerage accounts decreased by (\$20,497) or approximately (0.79%). The total number of participants in the Plan remained the same for a total of 413. Total assets in the Plan are \$26,601,714 or a decrease of (1.26%). The number of participants with active loans increased by 1 to a total of 66. The principal balance owed decreased by (\$23,990) to a total of \$420,912.

Communications Update

Fidelity has implemented a number of communication programs designed to help employees make the most of their workplace savings plan. Listed below are the 2nd quarter workshops, number of appointments, and targeted campaigns sent to EBMUD participants:

WORKSHOPS & APPOINTMENTS

The Fidelity representative met privately with 70 participants during the second quarter of 2012.

COMMUNICATIONS / CAMPAIGNS

4/3/12	Contribution campaign sent to encourage participants to increase deferrals
4/23/12	Quarterly Statement reminder sent to participants
4/27/12	Fund action notice sent regarding Heartland Value Fund Institutional and American Century Investments Select Fund Institutional
5/8/12	Incorrect address email campaign to encourage participants to update their addresses
5/22/12	Asset Allocation message sent to encourage participants to periodically review their investment options.
6/15/12	New customized EBMUD micro website went live.
6/19/12	Viewpoints email – variety of articles to help participants manage money in their workplace savings plans and make informed decisions regarding their other financial goals.

- 6/26/12 Lifestage message – targeted messages to active participants inviting them to speak with a Fidelity investment professional to help ensure that they are prepared as they save and plan for retirement
- 6/26/12 Guidance message – advising participants that they have access to a dedicated one-on-one guidance from Fidelity to help manage financial goals, choose investments, and build a plan that is easy to put into action
- 6/30/12 The new EBMUD micro website announcement postcard was mailed to all participants

Other communication focus areas will continue, such as:

- Education posters for the EBMUD “Financial Wellness” Program
- Required Participant disclosures; Educational Workshops and quarterly market updates
- Promotion of interactive tools and use of Fidelity Investment Centers

Attachments

East Bay Municipal Utility District
CORE Investment Options Performance Activity
2ND Quarter of 2012

401(a) Plan	Participants	3/31/2011	6/30/2011	9/30/2011	12/31/2011	3/31/2012	6/30/2012
American Century Select Fund Institutional	37						404,215
American Century Select Fund Investor Class	0	244,939	254,339	220,345	252,288	421,214	-
American Funds EuroPacific Growth Fund Class R-6	130	1,827,881	1,894,565	1,517,530	1,499,813	1,686,603	1,615,748
Dodge & Cox Stock Fund	93	1,311,972	1,334,139	1,111,306	1,211,945	1,310,679	1,300,554
Fidelity Freedom K® 2000 Fund	4	20,473	21,617	17,025	18,289	20,608	9,171
Fidelity Freedom K® 2005 Fund	0	11,618	-	-	-	-	-
Fidelity Freedom K® 2010 Fund	13	563,261	573,199	467,554	495,738	533,061	528,157
Fidelity Freedom K® 2015 Fund	25	709,191	738,667	688,168	715,202	786,857	653,677
Fidelity Freedom K® 2020 Fund	38	1,491,214	1,535,119	1,422,118	1,538,071	1,686,015	1,646,774
Fidelity Freedom K® 2025 Fund	20	559,960	562,322	515,117	559,267	778,145	883,071
Fidelity Freedom K® 2030 Fund	28	262,139	281,220	261,414	291,665	334,616	338,497
Fidelity Freedom K® 2035 Fund	20	120,725	127,928	106,072	125,757	153,061	207,666
Fidelity Freedom K® 2040 Fund	25	396,469	367,176	296,205	333,138	387,188	390,365
Fidelity Freedom K® 2045 Fund	9	26,633	50,744	47,591	56,013	68,654	59,784
Fidelity Freedom K® 2050 Fund	8	49,104	73,877	64,712	72,647	82,787	81,502
Fidelity Freedom K® 2055 Fund	0						-
Fidelity Freedom K® Income Fund	12	121,752	127,758	129,151	145,395	156,706	166,749
ALL FREEDOM K® FUNDS*	82	4,332,538	4,459,626	4,015,127	4,351,182	4,987,699	4,965,414
Fidelity Balanced Fund - Class K	84	1,118,508	1,148,994	1,077,597	1,152,299	1,267,801	1,268,671
Fidelity Blue Chip Growth Fund - Class K	120	1,305,491	1,343,497	1,155,179	1,234,592	1,444,427	1,374,215
Heartland Value Fund	0	1,364,153	1,325,120	1,068,559	1,195,079	1,165,917	-
Heartland Value Fund Class Institutional	78						1,123,462
Hotchkis & Wiley Mid-Cap Value Fund Class I	56	608,768	504,510	379,560	452,156	543,901	562,913
Managed Income Portfolio II - Class 1	87	1,775,456	1,790,564	1,920,198	2,105,236	2,093,106	1,982,825
Morgan Stanley Institutional Mid-Cap Growth - Class I	74	1,176,742	1,229,135	1,026,737	1,062,892	1,125,752	1,047,430
Mutual Beacon Fund Class Z	53	517,137	510,480	434,117	478,404	579,079	573,018
Neuberger Berman Genesis Fund Institutional Class	57	549,428	577,125	500,379	557,502	677,523	648,136
PIMCO Total Return Fund Institutional Class	115	1,883,537	2,193,024	2,133,308	2,150,195	2,196,268	2,421,682
Vanguard Institutional Index Fund Institutional Shares	138	3,518,521	3,573,667	3,152,945	3,466,519	3,955,526	3,810,789
Vanguard Total Bond Market Index Signal Shares	18	64,221	66,274	73,687	233,327	223,449	235,759
Vanguard Wellesley Income Fund Admiral Shares	52	517,354	539,066	539,849	565,931	675,439	699,958
BrokerageLink® Accounts	39	2,282,973	2,310,893	2,184,406	2,262,894	2,587,422	2,566,925
Total	1,396	24,399,616	25,055,018	22,510,829	24,232,255	26,941,803	26,601,714
Dollar Change		1,350,271	655,402	(2,544,189)	1,721,426	2,709,548	(340,089)
Percentage Change		5.86%	2.69%	-10.15%	7.65%	11.18%	-1.26%
Total Participants		407	406	410	409	413	413
401(a) Loans	65	415,615	431,024	427,211	474,297	444,902	444,902