



**CITY OF SAN JOSE  
DEFERRED COMPENSATION INVESTMENT RETURNS  
THROUGH 10/31/2009**



These investment returns are copied from the ING Performance Update to provide a format customized for the City of San Jose.  
The ING Performance Update is the original source document, located at: [http://www6.ingretirementplans.com/custom/666779\\_perf.pdf](http://www6.ingretirementplans.com/custom/666779_perf.pdf)

**IMPORTANT:** The information in this document should NOT be relied on when making investment decisions.  
This is a limited summary only, and Plan participants should defer to the ING source referenced above in case of any unintentional discrepancies between this document and the ING data.

<b>ASSET CLASS FUND</b>	<b>Total Expenses</b>	<b>1-Mo</b>	<b>3-Mo</b>	<b>Year to Date</b>	<b>Last 1 Yr</b>	<b>Last 3 Yrs</b>	<b>Last 5 Yrs</b>	<b>Last 10 Yrs</b>
<b>STABLE VALUE / FIXED ACCOUNT</b>								
Stable Value Option* (F)	1.05%	0.25%	0.75%	2.49%	3.33%	4.75%	N/A	N/A
<b>MONEY MARKET</b>								
ING VP Money Market Portfolio - Class I - 003	0.35%	0.02%	0.04%	0.26%	0.54%	2.96%	3.24%	3.07%
<b>BOND</b>								
ING Intermediate Bond Fund - Class I - 238	0.40%	1.10%	5.33%	11.99%	11.14%	2.59%	2.94%	6.18%
Templeton Global Bond Fund - Class A - 178	0.92%	0.19%	3.07%	15.99%	22.77%	12.05%	9.98%	10.32%
<b>ASSET ALLOCATION - LIFESTYLE/LIFECYCLE</b>								
ING Solution 2015 Portfolio - Initial Class - 746	0.77%	-1.01%	4.99%	16.83%	14.23%	-2.67%	N/A	N/A
ING Solution 2025 Portfolio - Initial Class - 790	0.83%	-1.88%	5.01%	18.44%	13.86%	-5.31%	N/A	N/A
ING Solution 2035 Portfolio - Initial Class - 761	0.87%	-2.29%	5.29%	19.88%	14.63%	-6.08%	N/A	N/A
ING Solution 2045 Portfolio - Initial Class - 764	0.92%	-2.71%	5.10%	20.73%	15.12%	-7.12%	N/A	N/A
ING Solution Income Portfolio - Initial Class - 767	0.69%	-0.20%	4.69%	14.13%	13.88%	0.77%	N/A	N/A
Aggressive Custom Lifestyle Portfolio - 1277	0.60%	-2.31%	4.89%	23.79%	20.57%	-2.45%	N/A	N/A
Conservative Custom Lifestyle Portfolio - 1278	0.74%	-0.46%	2.88%	10.49%	9.96%	2.06%	N/A	N/A
Moderate Custom Lifestyle Portfolio -1279	0.69%	-1.48%	3.92%	17.43%	16.03%	-0.08%	N/A	N/A
<b>ASSET ALLOCATION - BALANCED (Socially Responsive Investment)</b>								
Pax World Balanced Fund - 193	0.95%	-1.57%	2.47%	15.53%	13.26%	-3.50%	1.83%	2.40%
<b>LARGE CAP VALUE</b>								
Allianz NFJ Dividend Value Fund - Institutional Shares - 1205	0.67%	-0.51%	6.04%	4.70%	-0.58%	-9.87%	0.91%	N/A
BlackRock Large Cap Value Fund - Institutional Shares - 1264	0.95%	-3.04%	4.16%	6.60%	5.29%	-9.34%	1.34%	N/A
<b>LARGE CAP BLEND</b>								
Vanguard Total Stock Market Index Fund** - Inst Shares - 2208	0.31%	-2.59%	5.20%	18.31%	10.98%	-6.78%	0.74%	-0.17%
Vanguard® Institutional Index Fund - Institutional Shares - 566	0.05%	-1.86%	5.47%	17.18%	9.95%	-6.97%	0.36%	-0.91%
<b>FIDELITY</b>								
Fidelity® Advisor New Insights Fund - Institutional Class - 1600	0.86%	-1.17%	5.94%	19.12%	1.93%	-2.81%	5.07%	N/A
The Growth Fund of America ® - Class A (5) - 998	0.65%	-2.34%	4.01%	24.07%	15.65%	-4.88%	2.70%	3.17%



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<b>MID CAP VALUE</b>								
Pioneer Mid Cap Value VCT Portfolio - Class I - 074	0.77%	-3.92%	4.18%	16.82%	14.48%	-5.36%	1.89%	7.20%
<b>MID CAP BLEND</b>								
CRM Mid Cap Value Fund - Investor Shares - 457	1.06%	-3.56%	2.66%	17.74%	1.88%	-4.41%	3.09%	N/A
Vanguard® Mid-Cap Index - Inst Shares - 1197	0.09%	-4.37%	6.66%	26.08%	20.19%	-6.86%	2.46%	6.32%
<b>MID CAP GROWTH</b>								
Fidelity® VIP Mid Cap Portfolio - Initial Class - 822	0.68%	-2.51%	5.89%	30.75%	26.90%	-1.89%	6.53%	11.83%
<b>SMALL CAP VALUE</b>								
James Small Cap Fund - 1282	1.52%	-2.82%	4.90%	13.45%	5.12%	-11.89%	-0.86%	6.85%
<b>SMALL CAP BLEND</b>								
Oppenheimer Main Street Small Cap Fund - Class Y - 1267	0.89%	-5.60%	1.60%	24.43%	15.01%	-7.72%	1.62%	8.26%
Vanguard® Small-Cap Index Fund - Signal Shares - 1407	0.15%	-6.61%	3.74%	22.26%	14.27%	-6.51%	1.90%	N/A
<b>SMALL CAP GROWTH</b>								
Wanger U.S. Smaller Companies - 821	0.96%	-5.67%	5.98%	26.68%	14.57%	-6.48%	1.34%	4.46%
<b>INTERNATIONAL</b>								
Oppenheimer Developing Market Fund - Class A - 190	1.27%	-0.68%	8.56%	65.26%	56.15%	8.49%	18.95%	17.70%
Europacific Growth Fund® - Class R-5 - 817	0.54%	-2.04%	6.52%	32.13%	33.85%	-0.07%	8.89%	5.57%
<b>GLOBAL</b>								
DFA International Small Company** - Institutional - 2751	0.80%	-1.84%	9.89%	36.87%	40.40%	-4.37%	6.55%	8.23%

Please Note: All returns are shown **net** of investment fees. Past performance is no guarantee of future result.

\* Note: The current rate for the Stable Value Option is 3.00%, expressed as an annual effective yield. Although ING guarantees a minimum credited interest rate of 3.00%, the Deferred Compensation Advisory Committee reviews the market value of the portfolio and may authorize an alternate rate.

\*\*Note: On 7-17-09 the Oppenheimer Main Street Opportunity Fund and the Templeton Global Smaller Companies fund were removed from the investment option menu and were replaced with the Vanguard Total Stock Market Index Fund and the DFA International Small Company Fund respectively.

**Deferred Compensation Advisory Committee (DCAC) Meetings**

The Deferred Compensation Advisory Committee's (DCAC) next meeting will be held on Thursday, November 19, 2009 at 9 a.m. at City Hall  
200 East Santa Clara St., City Hall Wing, Room119

You may now view the Investment Returns and DCAC agendas and meeting minutes: Internet: [http://www.sanjoseca.gov/HumanResources/survey/ee\\_savings.asp](http://www.sanjoseca.gov/HumanResources/survey/ee_savings.asp)

**Contact the Deferred Compensation Office at (408) 975-1465 (Located in Human Resources, City Hall, Council Wing, 2nd Floor)**

**Contact an ING Representative**

**Drop-In Appointments:** Wednesday 9 a.m. - 3 p.m. City Hall, Council Wing, Human Resources Dept.

**Local Representatives:**

Peter Ng (408) 386-6061  
Steven Moy (408) 890-9288

**Local Office:**

4 North Second Street. #440  
San Jose, CA 95113 - (408) 881-0110

**ING Customer Service: 1-800-584-6001**

To make investment changes, contact the customer service number or go to the providers Website: [www.ingretirementplans.com/custom/sanjose](http://www.ingretirementplans.com/custom/sanjose)

To make deferral changes, email Deferred Compensation at: [DeferredCompensation@sanjoseca.gov](mailto:DeferredCompensation@sanjoseca.gov)