

PLAN B - MEMORANDUM ACCOUNT

"Memorandum Acct. Portfolio" - Performance return

MEMO ACCOUNT PORTFOLIO	ALLOC	PORTFOLIO RETURN %																								
		CALENDAR YEAR												2017												
		2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Jan 2017	Feb 2017	Mar 2017	Apr 2017	May 2017	Jun 2017	Jul 2017	Aug 2017	Sep 2017	Oct 2017	Nov 2017	Dec 2017	YTD Dec 2017
FUNDS	%																									
Vanguard Global Stock Index	60%	5.448	#####	5.178	(24.510)	#####	7.110	(3.368)	9.371	#####	2.923	(0.407)	4.450	1.434	1.656	0.630	0.894	1.278	0.222	1.434	0.072	1.344	1.158	1.248	0.804	13.144
Vanguard US Govt Bond Index	26%	0.650	0.832	2.158	3.071	(0.330)	1.390	2.266	0.480	(0.741)	1.236	0.182	0.242	0.073	0.114	(0.010)	0.179	0.148	(0.029)	0.042	0.265	(0.231)	(0.023)	(0.039)	0.068	0.588
Vanguard Euro Govt Bond Index	14%	(1.253)	1.558	1.778	0.469	0.599	(0.580)	0.501	1.517	0.835	(0.147)	(1.278)	(0.437)	0.185	(0.104)	0.061	(0.256)	0.513	0.189	0.617	0.239	(0.126)	0.050	0.383	(0.002)	1.759
Memo Account Portfolio - Return	100%	4.845	#####	9.114	(20.970)	#####	7.920	(0.601)	#####	#####	4.012	(1.503)	4.255	1.692	1.667	0.681	0.817	1.939	0.382	2.092	0.576	0.987	1.185	1.592	0.870	15.491

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METHOD OF CALCULATIONS (TWO OPTIONS)	%	CALENDAR YEAR												2017												
		2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Jan 2017	Feb 2017	Mar 2017	Apr 2017	May 2017	Jun 2017	Jul 2017	Aug 2017	Sep 2017	Oct 2017	Nov 2017	Dec 2017	YTD Dec 2017
Memo Acct Portfolio Fund Return	100%	4.845	14.180	9.114	(20.970)	17.969	7.920	(0.601)	11.368	15.183	4.012	(1.503)	4.255	1.692	1.667	0.681	0.817	1.939	0.382	2.092	0.576	0.987	1.185	1.592	0.870	15.491
GS US\$ Liquid Reserves-Adm/Dist.	100%	2.860	4.710	4.970	2.310	0.180	0.010	0.0074	0.0060	0.0060	0.0060	0.0060	0.2500	0.050	0.050	0.060	0.060	0.070	0.070	0.080	0.080	0.080	0.080	0.080	0.090	0.850

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Note: This information reflects past performance only and does not guarantee any future rates of return.