

PLAN B - MEMORANDUM ACCOUNT

AMERICAN UNIVERSITY OF BEIRUT																											
PLAN B - MEMORANDUM ACCOUNT		Memo Acct Portf and GS US\$ Liquid Reserves Fund- Admin. Dist. - Return %																									
METHOD OF CALCULATIONS (TWO OPTIONS)	%	CALENDAR YEAR													2018												
		2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Jan 2018	Feb 2018	Mar 2018	Apr 2018	May 2018	June 2018	July 2018	August 2018	Sept 2018	Oct 2018	Nov 2018	Dec 2018	YTD Dec 2018
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	15.461	3.246	(3.025)	(0.847)	0.200	(0.543)	0.149	1.833	0.722	0.072	(4.868)	0.912	(3.807)	(6.087)
GS US\$ Liquid Reserves-Adm/Dist. January 2019	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	0.8500	0.100	0.090	0.110	0.130	0.140	0.140	0.150	0.150	0.150	0.160	0.160	0.180	1.660

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