

PLAN B - MEMORANDUM ACCOUNT

"Memorandum Acct. Portfolio" - Performance return

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														2019												
		2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Jan 2019	Feb 2019	Mar 2019	Apr 2019	May 2019	June 2019	July 2019	August 2019	Sept 2019	Oct 2019	Nov 2019	Dec 2019	YTD Dec 2019
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	(6.087)	4.922	1.518	1.394	2.014	(2.750)	4.616	0.238	(0.173)	0.885	1.652	1.286	1.696	18.480
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	0.8500	1.6720	0.190	0.180	0.190	0.190	0.190	0.180	0.180	0.170	0.150	0.150	0.120	0.090	1.998

January 21, 2020

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