

PLAN B - MEMORANDUM ACCOUNT
"Memorandum Acct. Portfolio" - Performance return

MEMO ACCOUNT PORTFOLIO	ALLOC	PORTFOLIO RETURN %																										
		CALENDAR YEAR																				2025						
FUNDS	%	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	YTD Jun 2025
Vanguard Global Stock Index	60%	5.448	11.790	5.178	(24.510)	17.700	7.110	(3.368)	9.371	15.089	2.923	(0.407)	4.450	13.144	(5.207)	16.351	10.456	12.444	(10.449)	13.987	10.782	2.100	(0.432)	(2.670)	0.528	3.564	2.580	5.843%
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	0.558	0.278	1.659	1.980	(0.627)	(3.358)	1.078	0.307	0.130	0.556	0.057	0.164	(0.268)	0.322	0.963%
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)	1.759	(1.158)	0.470	1.632	(1.512)	(3.153)	1.404	(0.673)	(0.0004)	0.114	0.353	0.953	0.013	0.460	1.904%
Memo Account Portfolio - 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)	18.480	14.068	10.305	(16.960)	16.469	10.416	2.230	0.239	(2.260)	1.645	3.309	3.362	8.710%

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																				2025						
		2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	YTD Jun 2025
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)	18.480	14.068	10.305	(16.960)	16.469	10.416	2.230	0.239	(2.260)	1.645	3.309	3.362	8.710
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	1.9980	0.2620	0.0000	1.4560	4.8440	4.9500	0.350	0.310	0.340	0.330	0.340	0.330	2.017

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