

Personal performance

Frequently asked questions

Monitoring and calculation

Personal performance can be a useful tool in monitoring the performance of your retirement account.

Q. How is personal performance calculated?

A. Personal performance is calculated by dividing your account earnings (gains or losses) by your average account value.

Q. How are earnings calculated?

A. Earnings are calculated by taking your ending account balance, subtracting your beginning account balance, subtracting any contributions you have put in and adding any withdrawals you have taken out. Earnings can be positive, negative, or zero.

Q. Why are withdrawals included in the personal performance calculation?

A. Withdrawals are included in the calculation in order to isolate the true performance of your investments. If withdrawals were not added in, some of the decrease in account value would be a result of these withdrawals rather than investment performance. This would incorrectly show the performance of the investments.

Q. Why are contributions included in the personal performance calculation?

A. Like withdrawals, contributions are included in the calculation in order to isolate the true performance of your investments. If contributions were not subtracted, some of the increase in account value would be a result of these contributions rather than investment performance. This would incorrectly show the performance of the investment.

Q. What calculation method is used to generate personal performance?

A. Personal performance is calculated using the Modified Dietz Rate of Return method. The Modified Dietz Rate of Return method is a time-weighted approach supported by the Association for Investment Management and Research (AIMR). This method:

- Assumes a constant rate of return during the period
- Weights each cash flow by the amount of time held
- Provides two alternatives for calculating returns
 - Uses the concept of geometric monthly linking to calculate composite returns
 - Uses the weighted return calculation concept that takes into account the relative balances held in each investment.

Q. What formula is used to generate personal performance?

A. The formula is as follows:

$$RR = (MVE - MVB - F) / (MVB + F*W)$$

RR = the performance ratio

MVE = the ending market value

MVB = the beginning market value

F = the sum of the cash flows within the period

W = the proportion of the total number of days in the period for the cash flow

For additional information, log into your secure account at www.accountservices.aul.com or contact our Participant Service Center at **1-800-249-6269**, Monday through Friday, 8 a.m. to 8 p.m. Eastern Time.



Personal performance for a 3 month period will be calculated only for participants who have financial activity for the entire 3 month time period. Likewise, performance for a 12 month period will be calculated only for participants who have financial activity for the full 12 month period. Personal performance will not be calculated when a participants ending account balance is zero.

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