Method note — how performance is calculated

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One page, approved by compliance · fictional document

Fictional document — demonstration example

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Fictional document, produced for the demonstration. **In last year's reports, three calculation methods coexisted within the firm.** Only one is now applied to the 3,760 documents of the year.

What the reconstruction shows, in the order a client reads it

Step	Content	Supporting document
Opening and closing values	With their dates	**Partner statements**
Flows of the period	**Deposits, withdrawals, switches, each dated and referenced**	**Transaction advice notes**
The calculation itself	**Money-weighted performance, written out plainly**	Method note

Step	Content	Supporting document
Charges for the period	**Kept separate, with their effect on the performance shown**	Charge statements

Why the two figures differ

Figure	Kervadec example	What it measures
Money-weighted performance	**+2.9 %**	**The portfolio**
Gross change in assets	+6.2 %	**The portfolio AND the €20,000 deposit of the 12th**

It is exactly the figure a client challenges, because they saw the second one on their online account. The note explains the difference in four lines of plain language — **and it goes out with the annual report rather than being recited over the phone.**

What the quarter showed

Measure	Value
Requests for justification received	21
Closed on reading the document sent the same day	**19**
Handled by the adviser	**2, in under an hour**
Folders reopened	**0**

> **Your six advisers now present the same figure, calculated the same way.** A client who understands where the figure comes from does not challenge it twice.

For compliance to set

LINDBERGH FORMATION — Blue Lemon Agent — Companies register (RCS) Évry 817 946 114 —
Legal notice (in French): bluelemonagent.ai/mentions-legales

Date of approval of the method note: _____

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https://bluelemonagent.ai/en/entreprises/cas-usage/agent-de-gestion-de-patrimoine-reporting

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