



Method note — how performance is calculated

LINDBERGH FORMATION — 16 rue de Maillé, 91310 Montlhéry, France · Companies register (RCS) Evry 817 946 114

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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 — a simplified joint-stock company with share capital of €250,000 · Registered office: 16 rue de Maillé, 91310 Montlhéry, France · Companies register (RCS) Evry 817 946 114 · SIRET 817 946 114 00029 · VAT FR 60 817 946 114 · "Blue Lemon Agent" trade mark · Training-provider registration no. 119 108 635 91 (Île-de-France prefect — this registration does not amount to State approval) · Qualiopi certified, no. 03896, for the "training actions" category · contact@bluelemonagent.ai · dpo@bluelemonagent.ai · Hosted in France.

Date of approval of the method note: _____

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