

	A	B	C	D	E	F	G	H	I
1	Sample Account Balance Plan Tracing - Tracing the Non Employee's Share								
2									
3	METHOD ONE - AVERAGE BALANCE METHOD								
4									
5	Period Ending	Contributions	Earnings	Balance	% Growth	Employee		Alternate Payee	
6	[Enter Date]					<i>Balance</i>	<i>%</i>	<i>Balance</i>	<i>%</i>
7				50,000.00		25,000.00	50%	25,000.00	50%
8		4,000.00	16,000.00	70,000.00	30.769%	37,307.69	53.297%	32,692.31	46.703%
9		3,500.00	16,500.00	90,000.00	22.997%	49,789.60	55.322%	40,210.40	44.678%
10		4,200.00	15,800.00	110,000.00	17.155%	62,891.40	57.174%	47,108.60	42.826%
11		4,400.00	15,600.00	130,000.00	13.904%	76,341.54	58.724%	53,658.46	41.276%
12		3,500.00	-13,500.00	120,000.00	-10.247%	71,839.75	59.866%	48,160.25	40.134%
13		4,200.00	45,800.00	170,000.00	37.510%	103,774.73	61.044%	66,225.27	38.956%
14		4,400.00	15,600.00	190,000.00	9.059%	117,775.23	61.987%	72,224.77	38.013%
15		3,500.00	16,500.00	210,000.00	8.605%	131,560.32	62.648%	78,439.68	37.352%
16		4,200.00	15,800.00	230,000.00	7.449%	145,717.10	63.355%	84,282.90	36.645%
17		4,400.00	15,600.00	250,000.00	6.718%	160,054.68	64.022%	89,945.32	35.978%
18									
19									
20									
21									
22	The return can be inferred from the statements. The rate of earnings here is devised by (a) Earnings divided by (b) the								
23	previous balance plus half of contributions during the period								
24									
25									
26	In this spreadsheet, if you enter the balance and contributions, it will infer the earnings which								
27	you can check on the statement.								
28									
29	You can also change the dates.								
30									
31	Note: The more periods entered, the more accurate this tracing. Thus monthly statements								
32	will produce greater accuracy than quarterly or annual statements.								
33									
34	The community balance at any one time is twice Alternate Payee's share.								