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External Cash Flows) Total Return = $1 + R_T = 1 + \sum_{t=1}^T \frac{CF_t}{(1+R)^t} + (1+R)^T - 1$
 CF_t = External Cash Flows = 2. Time Weighted
Return = $R_{Twr} = (1 + R_{T,1}) \times (1 + R_{T,2}) \times \dots \times (1 + R_{T,n}) - 1$
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