

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: June 5, 2025



INTRODUCTION

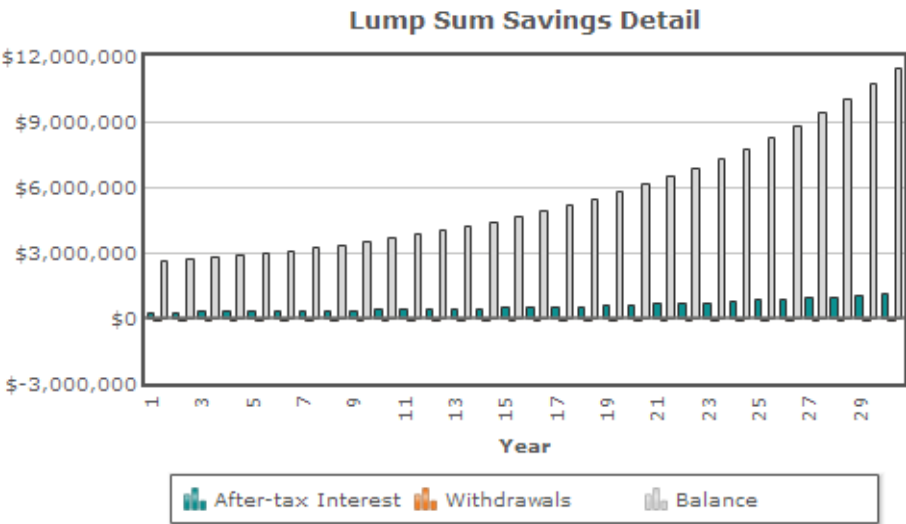
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$2,500,000
Proposed monthly withdrawal amounts	\$10,000
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	10.00%
Federal marginal tax bracket	22.00%
Desired table display	Monthly

ANALYSIS

Your money will continue past the maximum 30 years displayed here.



Month	Beginning Balance	Annual Interest @ 10.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$2,500,000	\$20,833	\$4,583	\$-10,000	\$2,506,250
2	2,506,250	20,885	4,595	-10,000	2,512,541
3	2,512,541	20,938	4,606	-10,000	2,518,872
4	2,518,872	20,991	4,618	-10,000	2,525,245
5	2,525,245	21,044	4,630	-10,000	2,531,659
6	2,531,659	21,097	4,641	-10,000	2,538,115
7	2,538,115	21,151	4,653	-10,000	2,544,612
8	2,544,612	21,205	4,665	-10,000	2,551,152

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9	2,551,152	21,260	4,677	-10,000	2,557,735
10	2,557,735	21,314	4,689	-10,000	2,564,360
11	2,564,360	21,370	4,701	-10,000	2,571,029
12	2,571,029	21,425	4,714	-10,000	2,577,740
13	2,577,740	21,481	4,726	-10,000	2,584,496
14	2,584,496	21,537	4,738	-10,000	2,591,295
15	2,591,295	21,594	4,751	-10,000	2,598,138
16	2,598,138	21,651	4,763	-10,000	2,605,026
17	2,605,026	21,709	4,776	-10,000	2,611,959
18	2,611,959	21,766	4,789	-10,000	2,618,936
19	2,618,936	21,824	4,801	-10,000	2,625,960
20	2,625,960	21,883	4,814	-10,000	2,633,028
21	2,633,028	21,942	4,827	-10,000	2,640,143
22	2,640,143	22,001	4,840	-10,000	2,647,304
23	2,647,304	22,061	4,853	-10,000	2,654,511
24	2,654,511	22,121	4,867	-10,000	2,661,766
25	2,661,766	22,181	4,880	-10,000	2,669,067
26	2,669,067	22,242	4,893	-10,000	2,676,416
27	2,676,416	22,303	4,907	-10,000	2,683,813
28	2,683,813	22,365	4,920	-10,000	2,691,258
29	2,691,258	22,427	4,934	-10,000	2,698,751
30	2,698,751	22,490	4,948	-10,000	2,706,293
31	2,706,293	22,552	4,962	-10,000	2,713,884
32	2,713,884	22,616	4,975	-10,000	2,721,524
33	2,721,524	22,679	4,989	-10,000	2,729,214
34	2,729,214	22,743	5,004	-10,000	2,736,954
35	2,736,954	22,808	5,018	-10,000	2,744,744
36	2,744,744	22,873	5,032	-10,000	2,752,585
37	2,752,585	22,938	5,046	-10,000	2,760,476
38	2,760,476	23,004	5,061	-10,000	2,768,420
39	2,768,420	23,070	5,075	-10,000	2,776,414
40	2,776,414	23,137	5,090	-10,000	2,784,461
41	2,784,461	23,204	5,105	-10,000	2,792,560
42	2,792,560	23,271	5,120	-10,000	2,800,712
43	2,800,712	23,339	5,135	-10,000	2,808,916
44	2,808,916	23,408	5,150	-10,000	2,817,174
45	2,817,174	23,476	5,165	-10,000	2,825,486
46	2,825,486	23,546	5,180	-10,000	2,833,851
47	2,833,851	23,615	5,195	-10,000	2,842,271
48	2,842,271	23,686	5,211	-10,000	2,850,746
49	2,850,746	23,756	5,226	-10,000	2,859,276
50	2,859,276	23,827	5,242	-10,000	2,867,861
51	2,867,861	23,899	5,258	-10,000	2,876,502
52	2,876,502	23,971	5,274	-10,000	2,885,200

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53	2,885,200	24,043	5,290	-10,000	2,893,954
54	2,893,954	24,116	5,306	-10,000	2,902,764
55	2,902,764	24,190	5,322	-10,000	2,911,632
56	2,911,632	24,264	5,338	-10,000	2,920,558
57	2,920,558	24,338	5,354	-10,000	2,929,541
58	2,929,541	24,413	5,371	-10,000	2,938,583
59	2,938,583	24,488	5,387	-10,000	2,947,684
60	2,947,684	24,564	5,404	-10,000	2,956,844
61	2,956,844	24,640	5,421	-10,000	2,966,064
62	2,966,064	24,717	5,438	-10,000	2,975,343
63	2,975,343	24,795	5,455	-10,000	2,984,683
64	2,984,683	24,872	5,472	-10,000	2,994,083
65	2,994,083	24,951	5,489	-10,000	3,003,545
66	3,003,545	25,030	5,506	-10,000	3,013,068
67	3,013,068	25,109	5,524	-10,000	3,022,653
68	3,022,653	25,189	5,542	-10,000	3,032,300
69	3,032,300	25,269	5,559	-10,000	3,042,010
70	3,042,010	25,350	5,577	-10,000	3,051,783
71	3,051,783	25,432	5,595	-10,000	3,061,620
72	3,061,620	25,513	5,613	-10,000	3,071,520
73	3,071,520	25,596	5,631	-10,000	3,081,485
74	3,081,485	25,679	5,649	-10,000	3,091,515
75	3,091,515	25,763	5,668	-10,000	3,101,610
76	3,101,610	25,847	5,686	-10,000	3,111,770
77	3,111,770	25,931	5,705	-10,000	3,121,997
78	3,121,997	26,017	5,724	-10,000	3,132,289
79	3,132,289	26,102	5,743	-10,000	3,142,649
80	3,142,649	26,189	5,762	-10,000	3,153,077
81	3,153,077	26,276	5,781	-10,000	3,163,572
82	3,163,572	26,363	5,800	-10,000	3,174,135
83	3,174,135	26,451	5,819	-10,000	3,184,767
84	3,184,767	26,540	5,839	-10,000	3,195,468
85	3,195,468	26,629	5,858	-10,000	3,206,238
86	3,206,238	26,719	5,878	-10,000	3,217,079
87	3,217,079	26,809	5,898	-10,000	3,227,990
88	3,227,990	26,900	5,918	-10,000	3,238,972
89	3,238,972	26,991	5,938	-10,000	3,250,025
90	3,250,025	27,084	5,958	-10,000	3,261,150
91	3,261,150	27,176	5,979	-10,000	3,272,348
92	3,272,348	27,270	5,999	-10,000	3,283,618
93	3,283,618	27,363	6,020	-10,000	3,294,961
94	3,294,961	27,458	6,041	-10,000	3,306,379
95	3,306,379	27,553	6,062	-10,000	3,317,870
96	3,317,870	27,649	6,083	-10,000	3,329,436

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97	3,329,436	27,745	6,104	-10,000	3,341,078
98	3,341,078	27,842	6,125	-10,000	3,352,795
99	3,352,795	27,940	6,147	-10,000	3,364,588
100	3,364,588	28,038	6,168	-10,000	3,376,458
101	3,376,458	28,137	6,190	-10,000	3,388,405
102	3,388,405	28,237	6,212	-10,000	3,400,429
103	3,400,429	28,337	6,234	-10,000	3,412,532
104	3,412,532	28,438	6,256	-10,000	3,424,713
105	3,424,713	28,539	6,279	-10,000	3,436,974
106	3,436,974	28,641	6,301	-10,000	3,449,314
107	3,449,314	28,744	6,324	-10,000	3,461,735
108	3,461,735	28,848	6,347	-10,000	3,474,236
109	3,474,236	28,952	6,369	-10,000	3,486,819
110	3,486,819	29,057	6,393	-10,000	3,499,483
111	3,499,483	29,162	6,416	-10,000	3,512,230
112	3,512,230	29,269	6,439	-10,000	3,525,059
113	3,525,059	29,375	6,463	-10,000	3,537,972
114	3,537,972	29,483	6,486	-10,000	3,550,969
115	3,550,969	29,591	6,510	-10,000	3,564,050
116	3,564,050	29,700	6,534	-10,000	3,577,217
117	3,577,217	29,810	6,558	-10,000	3,590,469
118	3,590,469	29,921	6,583	-10,000	3,603,807
119	3,603,807	30,032	6,607	-10,000	3,617,231
120	3,617,231	30,144	6,632	-10,000	3,630,743
121	3,630,743	30,256	6,656	-10,000	3,644,343
122	3,644,343	30,370	6,681	-10,000	3,658,031
123	3,658,031	30,484	6,706	-10,000	3,671,809
124	3,671,809	30,598	6,732	-10,000	3,685,675
125	3,685,675	30,714	6,757	-10,000	3,699,632
126	3,699,632	30,830	6,783	-10,000	3,713,680
127	3,713,680	30,947	6,808	-10,000	3,727,819
128	3,727,819	31,065	6,834	-10,000	3,742,050
129	3,742,050	31,184	6,860	-10,000	3,756,373
130	3,756,373	31,303	6,887	-10,000	3,770,789
131	3,770,789	31,423	6,913	-10,000	3,785,299
132	3,785,299	31,544	6,940	-10,000	3,799,904
133	3,799,904	31,666	6,966	-10,000	3,814,603
134	3,814,603	31,788	6,993	-10,000	3,829,398
135	3,829,398	31,912	7,021	-10,000	3,844,289
136	3,844,289	32,036	7,048	-10,000	3,859,277
137	3,859,277	32,161	7,075	-10,000	3,874,362
138	3,874,362	32,286	7,103	-10,000	3,889,546
139	3,889,546	32,413	7,131	-10,000	3,904,828
140	3,904,828	32,540	7,159	-10,000	3,920,209

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141	3,920,209	32,668	7,187	-10,000	3,935,691
142	3,935,691	32,797	7,215	-10,000	3,951,273
143	3,951,273	32,927	7,244	-10,000	3,966,956
144	3,966,956	33,058	7,273	-10,000	3,982,741
145	3,982,741	33,190	7,302	-10,000	3,998,629
146	3,998,629	33,322	7,331	-10,000	4,014,620
147	4,014,620	33,455	7,360	-10,000	4,030,715
148	4,030,715	33,589	7,390	-10,000	4,046,915
149	4,046,915	33,724	7,419	-10,000	4,063,220
150	4,063,220	33,860	7,449	-10,000	4,079,631
151	4,079,631	33,997	7,479	-10,000	4,096,148
152	4,096,148	34,135	7,510	-10,000	4,112,773
153	4,112,773	34,273	7,540	-10,000	4,129,506
154	4,129,506	34,413	7,571	-10,000	4,146,348
155	4,146,348	34,553	7,602	-10,000	4,163,299
156	4,163,299	34,694	7,633	-10,000	4,180,361
157	4,180,361	34,836	7,664	-10,000	4,197,533
158	4,197,533	34,979	7,695	-10,000	4,214,817
159	4,214,817	35,123	7,727	-10,000	4,232,213
160	4,232,213	35,268	7,759	-10,000	4,249,723
161	4,249,723	35,414	7,791	-10,000	4,267,346
162	4,267,346	35,561	7,823	-10,000	4,285,084
163	4,285,084	35,709	7,856	-10,000	4,302,937
164	4,302,937	35,858	7,889	-10,000	4,320,906
165	4,320,906	36,008	7,922	-10,000	4,338,992
166	4,338,992	36,158	7,955	-10,000	4,357,195
167	4,357,195	36,310	7,988	-10,000	4,375,517
168	4,375,517	36,463	8,022	-10,000	4,393,958
169	4,393,958	36,616	8,056	-10,000	4,412,518
170	4,412,518	36,771	8,090	-10,000	4,431,200
171	4,431,200	36,927	8,124	-10,000	4,450,003
172	4,450,003	37,083	8,158	-10,000	4,468,928
173	4,468,928	37,241	8,193	-10,000	4,487,976
174	4,487,976	37,400	8,228	-10,000	4,507,147
175	4,507,147	37,560	8,263	-10,000	4,526,444
176	4,526,444	37,720	8,298	-10,000	4,545,866
177	4,545,866	37,882	8,334	-10,000	4,565,414
178	4,565,414	38,045	8,370	-10,000	4,585,089
179	4,585,089	38,209	8,406	-10,000	4,604,892
180	4,604,892	38,374	8,442	-10,000	4,624,824
181	4,624,824	38,540	8,479	-10,000	4,644,885
182	4,644,885	38,707	8,516	-10,000	4,665,077
183	4,665,077	38,876	8,553	-10,000	4,685,400
184	4,685,400	39,045	8,590	-10,000	4,705,855

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185	4,705,855	39,215	8,627	-10,000	4,726,443
186	4,726,443	39,387	8,665	-10,000	4,747,165
187	4,747,165	39,560	8,703	-10,000	4,768,022
188	4,768,022	39,734	8,741	-10,000	4,789,014
189	4,789,014	39,908	8,780	-10,000	4,810,142
190	4,810,142	40,085	8,819	-10,000	4,831,408
191	4,831,408	40,262	8,858	-10,000	4,852,812
192	4,852,812	40,440	8,897	-10,000	4,874,356
193	4,874,356	40,620	8,936	-10,000	4,896,039
194	4,896,039	40,800	8,976	-10,000	4,917,863
195	4,917,863	40,982	9,016	-10,000	4,939,829
196	4,939,829	41,165	9,056	-10,000	4,961,938
197	4,961,938	41,349	9,097	-10,000	4,984,191
198	4,984,191	41,535	9,138	-10,000	5,006,588
199	5,006,588	41,722	9,179	-10,000	5,029,131
200	5,029,131	41,909	9,220	-10,000	5,051,820
201	5,051,820	42,099	9,262	-10,000	5,074,657
202	5,074,657	42,289	9,304	-10,000	5,097,642
203	5,097,642	42,480	9,346	-10,000	5,120,777
204	5,120,777	42,673	9,388	-10,000	5,144,062
205	5,144,062	42,867	9,431	-10,000	5,167,499
206	5,167,499	43,062	9,474	-10,000	5,191,087
207	5,191,087	43,259	9,517	-10,000	5,214,829
208	5,214,829	43,457	9,561	-10,000	5,238,726
209	5,238,726	43,656	9,604	-10,000	5,262,778
210	5,262,778	43,856	9,648	-10,000	5,286,986
211	5,286,986	44,058	9,693	-10,000	5,311,351
212	5,311,351	44,261	9,737	-10,000	5,335,875
213	5,335,875	44,466	9,782	-10,000	5,360,558
214	5,360,558	44,671	9,828	-10,000	5,385,402
215	5,385,402	44,878	9,873	-10,000	5,410,407
216	5,410,407	45,087	9,919	-10,000	5,435,574
217	5,435,574	45,296	9,965	-10,000	5,460,906
218	5,460,906	45,508	10,012	-10,000	5,486,401
219	5,486,401	45,720	10,058	-10,000	5,512,063
220	5,512,063	45,934	10,105	-10,000	5,537,891
221	5,537,891	46,149	10,153	-10,000	5,563,888
222	5,563,888	46,366	10,200	-10,000	5,590,053
223	5,590,053	46,584	10,248	-10,000	5,616,388
224	5,616,388	46,803	10,297	-10,000	5,642,895
225	5,642,895	47,024	10,345	-10,000	5,669,574
226	5,669,574	47,246	10,394	-10,000	5,696,426
227	5,696,426	47,470	10,443	-10,000	5,723,453
228	5,723,453	47,695	10,493	-10,000	5,750,655

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229	5,750,655	47,922	10,543	-10,000	5,778,034
230	5,778,034	48,150	10,593	-10,000	5,805,592
231	5,805,592	48,380	10,644	-10,000	5,833,328
232	5,833,328	48,611	10,694	-10,000	5,861,245
233	5,861,245	48,844	10,746	-10,000	5,889,343
234	5,889,343	49,078	10,797	-10,000	5,917,623
235	5,917,623	49,314	10,849	-10,000	5,946,088
236	5,946,088	49,551	10,901	-10,000	5,974,738
237	5,974,738	49,789	10,954	-10,000	6,003,573
238	6,003,573	50,030	11,007	-10,000	6,032,597
239	6,032,597	50,272	11,060	-10,000	6,061,808
240	6,061,808	50,515	11,113	-10,000	6,091,210
241	6,091,210	50,760	11,167	-10,000	6,120,803
242	6,120,803	51,007	11,221	-10,000	6,150,588
243	6,150,588	51,255	11,276	-10,000	6,180,567
244	6,180,567	51,505	11,331	-10,000	6,210,741
245	6,210,741	51,756	11,386	-10,000	6,241,111
246	6,241,111	52,009	11,442	-10,000	6,271,678
247	6,271,678	52,264	11,498	-10,000	6,302,444
248	6,302,444	52,520	11,554	-10,000	6,333,410
249	6,333,410	52,778	11,611	-10,000	6,364,577
250	6,364,577	53,038	11,668	-10,000	6,395,947
251	6,395,947	53,300	11,726	-10,000	6,427,520
252	6,427,520	53,563	11,784	-10,000	6,459,299
253	6,459,299	53,827	11,842	-10,000	6,491,285
254	6,491,285	54,094	11,901	-10,000	6,523,478
255	6,523,478	54,362	11,960	-10,000	6,555,880
256	6,555,880	54,632	12,019	-10,000	6,588,494
257	6,588,494	54,904	12,079	-10,000	6,621,319
258	6,621,319	55,178	12,139	-10,000	6,654,357
259	6,654,357	55,453	12,200	-10,000	6,687,611
260	6,687,611	55,730	12,261	-10,000	6,721,080
261	6,721,080	56,009	12,322	-10,000	6,754,767
262	6,754,767	56,290	12,384	-10,000	6,788,673
263	6,788,673	56,572	12,446	-10,000	6,822,800
264	6,822,800	56,857	12,508	-10,000	6,857,148
265	6,857,148	57,143	12,571	-10,000	6,891,719
266	6,891,719	57,431	12,635	-10,000	6,926,515
267	6,926,515	57,721	12,699	-10,000	6,961,538
268	6,961,538	58,013	12,763	-10,000	6,996,788
269	6,996,788	58,307	12,827	-10,000	7,032,267
270	7,032,267	58,602	12,892	-10,000	7,067,977
271	7,067,977	58,900	12,958	-10,000	7,103,919
272	7,103,919	59,199	13,024	-10,000	7,140,094

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273	7,140,094	59,501	13,090	-10,000	7,176,505
274	7,176,505	59,804	13,157	-10,000	7,213,152
275	7,213,152	60,110	13,224	-10,000	7,250,037
276	7,250,037	60,417	13,292	-10,000	7,287,163
277	7,287,163	60,726	13,360	-10,000	7,324,529
278	7,324,529	61,038	13,428	-10,000	7,362,139
279	7,362,139	61,351	13,497	-10,000	7,399,993
280	7,399,993	61,667	13,567	-10,000	7,438,092
281	7,438,092	61,984	13,637	-10,000	7,476,440
282	7,476,440	62,304	13,707	-10,000	7,515,037
283	7,515,037	62,625	13,778	-10,000	7,553,885
284	7,553,885	62,949	13,849	-10,000	7,592,985
285	7,592,985	63,275	13,920	-10,000	7,632,339
286	7,632,339	63,603	13,993	-10,000	7,671,950
287	7,671,950	63,933	14,065	-10,000	7,711,817
288	7,711,817	64,265	14,138	-10,000	7,751,944
289	7,751,944	64,600	14,212	-10,000	7,792,332
290	7,792,332	64,936	14,286	-10,000	7,832,982
291	7,832,982	65,275	14,360	-10,000	7,873,896
292	7,873,896	65,616	14,435	-10,000	7,915,077
293	7,915,077	65,959	14,511	-10,000	7,956,525
294	7,956,525	66,304	14,587	-10,000	7,998,242
295	7,998,242	66,652	14,663	-10,000	8,040,230
296	8,040,230	67,002	14,740	-10,000	8,082,492
297	8,082,492	67,354	14,818	-10,000	8,125,028
298	8,125,028	67,709	14,896	-10,000	8,167,841
299	8,167,841	68,065	14,974	-10,000	8,210,932
300	8,210,932	68,424	15,053	-10,000	8,254,303
301	8,254,303	68,786	15,133	-10,000	8,297,956
302	8,297,956	69,150	15,213	-10,000	8,341,893
303	8,341,893	69,516	15,293	-10,000	8,386,115
304	8,386,115	69,884	15,375	-10,000	8,430,625
305	8,430,625	70,255	15,456	-10,000	8,475,424
306	8,475,424	70,629	15,538	-10,000	8,520,514
307	8,520,514	71,004	15,621	-10,000	8,565,897
308	8,565,897	71,382	15,704	-10,000	8,611,576
309	8,611,576	71,763	15,788	-10,000	8,657,551
310	8,657,551	72,146	15,872	-10,000	8,703,825
311	8,703,825	72,532	15,957	-10,000	8,750,400
312	8,750,400	72,920	16,042	-10,000	8,797,277
313	8,797,277	73,311	16,128	-10,000	8,844,460
314	8,844,460	73,704	16,215	-10,000	8,891,949
315	8,891,949	74,100	16,302	-10,000	8,939,746
316	8,939,746	74,498	16,390	-10,000	8,987,855

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317	8,987,855	74,899	16,478	-10,000	9,036,276
318	9,036,276	75,302	16,567	-10,000	9,085,012
319	9,085,012	75,708	16,656	-10,000	9,134,064
320	9,134,064	76,117	16,746	-10,000	9,183,436
321	9,183,436	76,529	16,836	-10,000	9,233,128
322	9,233,128	76,943	16,927	-10,000	9,283,143
323	9,283,143	77,360	17,019	-10,000	9,333,484
324	9,333,484	77,779	17,111	-10,000	9,384,151
325	9,384,151	78,201	17,204	-10,000	9,435,148
326	9,435,148	78,626	17,298	-10,000	9,486,477
327	9,486,477	79,054	17,392	-10,000	9,538,139
328	9,538,139	79,484	17,487	-10,000	9,590,137
329	9,590,137	79,918	17,582	-10,000	9,642,473
330	9,642,473	80,354	17,678	-10,000	9,695,149
331	9,695,149	80,793	17,774	-10,000	9,748,167
332	9,748,167	81,235	17,872	-10,000	9,801,530
333	9,801,530	81,679	17,969	-10,000	9,855,240
334	9,855,240	82,127	18,068	-10,000	9,909,299
335	9,909,299	82,577	18,167	-10,000	9,963,710
336	9,963,710	83,031	18,267	-10,000	10,018,474
337	10,018,474	83,487	18,367	-10,000	10,073,594
338	10,073,594	83,947	18,468	-10,000	10,129,072
339	10,129,072	84,409	18,570	-10,000	10,184,911
340	10,184,911	84,874	18,672	-10,000	10,241,113
341	10,241,113	85,343	18,775	-10,000	10,297,680
342	10,297,680	85,814	18,879	-10,000	10,354,615
343	10,354,615	86,288	18,983	-10,000	10,411,920
344	10,411,920	86,766	19,089	-10,000	10,469,598
345	10,469,598	87,247	19,194	-10,000	10,527,650
346	10,527,650	87,730	19,301	-10,000	10,586,080
347	10,586,080	88,217	19,408	-10,000	10,644,889
348	10,644,889	88,707	19,516	-10,000	10,704,081
349	10,704,081	89,201	19,624	-10,000	10,763,658
350	10,763,658	89,697	19,733	-10,000	10,823,621
351	10,823,621	90,197	19,843	-10,000	10,883,975
352	10,883,975	90,700	19,954	-10,000	10,944,721
353	10,944,721	91,206	20,065	-10,000	11,005,862
354	11,005,862	91,716	20,177	-10,000	11,067,400
355	11,067,400	92,228	20,290	-10,000	11,129,338
356	11,129,338	92,744	20,404	-10,000	11,191,678
357	11,191,678	93,264	20,518	-10,000	11,254,424
358	11,254,424	93,787	20,633	-10,000	11,317,578
359	11,317,578	94,313	20,749	-10,000	11,381,142
360	\$11,381,142	\$94,843	\$20,865	\$-10,000	\$11,445,120

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