

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?



Date: May 4, 2026

INTRODUCTION

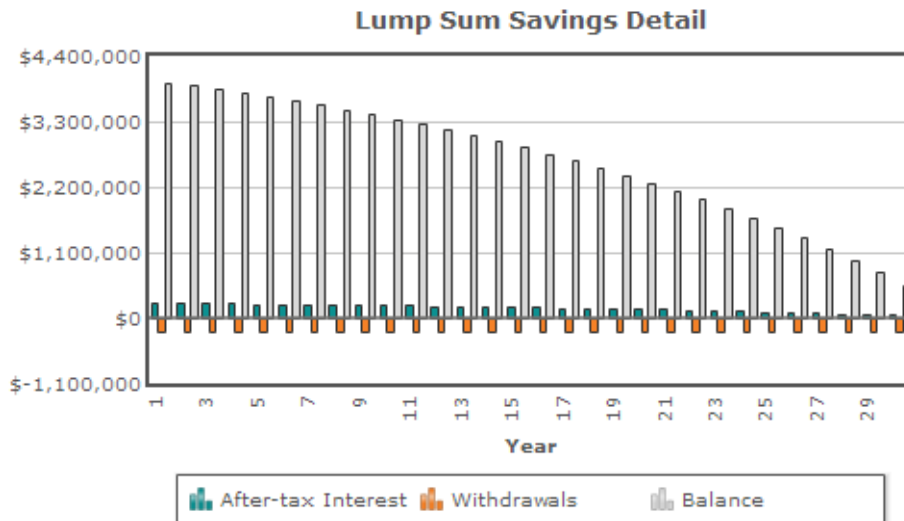
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$4,000,000
Proposed monthly withdrawal amounts	\$20,000
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	6.00%
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 @ 6.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$4,000,000	\$20,000	\$4,400	\$-20,000	\$3,995,600
2	3,995,600	19,978	4,395	-20,000	3,991,183
3	3,991,183	19,956	4,390	-20,000	3,986,748
4	3,986,748	19,934	4,385	-20,000	3,982,297
5	3,982,297	19,911	4,381	-20,000	3,977,828
6	3,977,828	19,889	4,376	-20,000	3,973,341
7	3,973,341	19,867	4,371	-20,000	3,968,837
8	3,968,837	19,844	4,366	-20,000	3,964,316

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9	3,964,316	19,822	4,361	-20,000	3,959,777
10	3,959,777	19,799	4,356	-20,000	3,955,220
11	3,955,220	19,776	4,351	-20,000	3,950,645
12	3,950,645	19,753	4,346	-20,000	3,946,053
13	3,946,053	19,730	4,341	-20,000	3,941,442
14	3,941,442	19,707	4,336	-20,000	3,936,814
15	3,936,814	19,684	4,330	-20,000	3,932,167
16	3,932,167	19,661	4,325	-20,000	3,927,503
17	3,927,503	19,638	4,320	-20,000	3,922,820
18	3,922,820	19,614	4,315	-20,000	3,918,119
19	3,918,119	19,591	4,310	-20,000	3,913,400
20	3,913,400	19,567	4,305	-20,000	3,908,662
21	3,908,662	19,543	4,300	-20,000	3,903,906
22	3,903,906	19,520	4,294	-20,000	3,899,131
23	3,899,131	19,496	4,289	-20,000	3,894,338
24	3,894,338	19,472	4,284	-20,000	3,889,526
25	3,889,526	19,448	4,278	-20,000	3,884,695
26	3,884,695	19,423	4,273	-20,000	3,879,845
27	3,879,845	19,399	4,268	-20,000	3,874,976
28	3,874,976	19,375	4,262	-20,000	3,870,089
29	3,870,089	19,350	4,257	-20,000	3,865,182
30	3,865,182	19,326	4,252	-20,000	3,860,256
31	3,860,256	19,301	4,246	-20,000	3,855,311
32	3,855,311	19,277	4,241	-20,000	3,850,347
33	3,850,347	19,252	4,235	-20,000	3,845,363
34	3,845,363	19,227	4,230	-20,000	3,840,360
35	3,840,360	19,202	4,224	-20,000	3,835,338
36	3,835,338	19,177	4,219	-20,000	3,830,296
37	3,830,296	19,151	4,213	-20,000	3,825,234
38	3,825,234	19,126	4,208	-20,000	3,820,152
39	3,820,152	19,101	4,202	-20,000	3,815,051
40	3,815,051	19,075	4,197	-20,000	3,809,929
41	3,809,929	19,050	4,191	-20,000	3,804,788
42	3,804,788	19,024	4,185	-20,000	3,799,627
43	3,799,627	18,998	4,180	-20,000	3,794,445
44	3,794,445	18,972	4,174	-20,000	3,789,244
45	3,789,244	18,946	4,168	-20,000	3,784,022
46	3,784,022	18,920	4,162	-20,000	3,778,779
47	3,778,779	18,894	4,157	-20,000	3,773,517
48	3,773,517	18,868	4,151	-20,000	3,768,233
49	3,768,233	18,841	4,145	-20,000	3,762,930
50	3,762,930	18,815	4,139	-20,000	3,757,605
51	3,757,605	18,788	4,133	-20,000	3,752,260
52	3,752,260	18,761	4,127	-20,000	3,746,893

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53	3,746,893	18,734	4,122	-20,000	3,741,506
54	3,741,506	18,708	4,116	-20,000	3,736,098
55	3,736,098	18,680	4,110	-20,000	3,730,669
56	3,730,669	18,653	4,104	-20,000	3,725,219
57	3,725,219	18,626	4,098	-20,000	3,719,747
58	3,719,747	18,599	4,092	-20,000	3,714,254
59	3,714,254	18,571	4,086	-20,000	3,708,740
60	3,708,740	18,544	4,080	-20,000	3,703,204
61	3,703,204	18,516	4,074	-20,000	3,697,646
62	3,697,646	18,488	4,067	-20,000	3,692,067
63	3,692,067	18,460	4,061	-20,000	3,686,466
64	3,686,466	18,432	4,055	-20,000	3,680,843
65	3,680,843	18,404	4,049	-20,000	3,675,199
66	3,675,199	18,376	4,043	-20,000	3,669,532
67	3,669,532	18,348	4,036	-20,000	3,663,843
68	3,663,843	18,319	4,030	-20,000	3,658,132
69	3,658,132	18,291	4,024	-20,000	3,652,399
70	3,652,399	18,262	4,018	-20,000	3,646,643
71	3,646,643	18,233	4,011	-20,000	3,640,865
72	3,640,865	18,204	4,005	-20,000	3,635,064
73	3,635,064	18,175	3,999	-20,000	3,629,241
74	3,629,241	18,146	3,992	-20,000	3,623,395
75	3,623,395	18,117	3,986	-20,000	3,617,526
76	3,617,526	18,088	3,979	-20,000	3,611,635
77	3,611,635	18,058	3,973	-20,000	3,605,720
78	3,605,720	18,029	3,966	-20,000	3,599,782
79	3,599,782	17,999	3,960	-20,000	3,593,822
80	3,593,822	17,969	3,953	-20,000	3,587,837
81	3,587,837	17,939	3,947	-20,000	3,581,830
82	3,581,830	17,909	3,940	-20,000	3,575,799
83	3,575,799	17,879	3,933	-20,000	3,569,745
84	3,569,745	17,849	3,927	-20,000	3,563,667
85	3,563,667	17,818	3,920	-20,000	3,557,565
86	3,557,565	17,788	3,913	-20,000	3,551,440
87	3,551,440	17,757	3,907	-20,000	3,545,290
88	3,545,290	17,726	3,900	-20,000	3,539,117
89	3,539,117	17,696	3,893	-20,000	3,532,919
90	3,532,919	17,665	3,886	-20,000	3,526,698
91	3,526,698	17,633	3,879	-20,000	3,520,452
92	3,520,452	17,602	3,872	-20,000	3,514,182
93	3,514,182	17,571	3,866	-20,000	3,507,887
94	3,507,887	17,539	3,859	-20,000	3,501,568
95	3,501,568	17,508	3,852	-20,000	3,495,224
96	3,495,224	17,476	3,845	-20,000	3,488,855

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97	3,488,855	17,444	3,838	-20,000	3,482,462
98	3,482,462	17,412	3,831	-20,000	3,476,043
99	3,476,043	17,380	3,824	-20,000	3,469,600
100	3,469,600	17,348	3,817	-20,000	3,463,131
101	3,463,131	17,316	3,809	-20,000	3,456,638
102	3,456,638	17,283	3,802	-20,000	3,450,118
103	3,450,118	17,251	3,795	-20,000	3,443,574
104	3,443,574	17,218	3,788	-20,000	3,437,004
105	3,437,004	17,185	3,781	-20,000	3,430,408
106	3,430,408	17,152	3,773	-20,000	3,423,787
107	3,423,787	17,119	3,766	-20,000	3,417,139
108	3,417,139	17,086	3,759	-20,000	3,410,466
109	3,410,466	17,052	3,752	-20,000	3,403,767
110	3,403,767	17,019	3,744	-20,000	3,397,042
111	3,397,042	16,985	3,737	-20,000	3,390,290
112	3,390,290	16,951	3,729	-20,000	3,383,512
113	3,383,512	16,918	3,722	-20,000	3,376,708
114	3,376,708	16,884	3,714	-20,000	3,369,877
115	3,369,877	16,849	3,707	-20,000	3,363,020
116	3,363,020	16,815	3,699	-20,000	3,356,136
117	3,356,136	16,781	3,692	-20,000	3,349,225
118	3,349,225	16,746	3,684	-20,000	3,342,286
119	3,342,286	16,711	3,677	-20,000	3,335,321
120	3,335,321	16,677	3,669	-20,000	3,328,329
121	3,328,329	16,642	3,661	-20,000	3,321,310
122	3,321,310	16,607	3,653	-20,000	3,314,263
123	3,314,263	16,571	3,646	-20,000	3,307,188
124	3,307,188	16,536	3,638	-20,000	3,300,086
125	3,300,086	16,500	3,630	-20,000	3,292,957
126	3,292,957	16,465	3,622	-20,000	3,285,799
127	3,285,799	16,429	3,614	-20,000	3,278,614
128	3,278,614	16,393	3,606	-20,000	3,271,400
129	3,271,400	16,357	3,599	-20,000	3,264,159
130	3,264,159	16,321	3,591	-20,000	3,256,889
131	3,256,889	16,284	3,583	-20,000	3,249,591
132	3,249,591	16,248	3,575	-20,000	3,242,264
133	3,242,264	16,211	3,566	-20,000	3,234,909
134	3,234,909	16,175	3,558	-20,000	3,227,525
135	3,227,525	16,138	3,550	-20,000	3,220,113
136	3,220,113	16,101	3,542	-20,000	3,212,671
137	3,212,671	16,063	3,534	-20,000	3,205,201
138	3,205,201	16,026	3,526	-20,000	3,197,701
139	3,197,701	15,989	3,517	-20,000	3,190,172
140	3,190,172	15,951	3,509	-20,000	3,182,614

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141	3,182,614	15,913	3,501	-20,000	3,175,026
142	3,175,026	15,875	3,493	-20,000	3,167,408
143	3,167,408	15,837	3,484	-20,000	3,159,761
144	3,159,761	15,799	3,476	-20,000	3,152,084
145	3,152,084	15,760	3,467	-20,000	3,144,378
146	3,144,378	15,722	3,459	-20,000	3,136,641
147	3,136,641	15,683	3,450	-20,000	3,128,873
148	3,128,873	15,644	3,442	-20,000	3,121,076
149	3,121,076	15,605	3,433	-20,000	3,113,248
150	3,113,248	15,566	3,425	-20,000	3,105,390
151	3,105,390	15,527	3,416	-20,000	3,097,501
152	3,097,501	15,488	3,407	-20,000	3,089,581
153	3,089,581	15,448	3,399	-20,000	3,081,631
154	3,081,631	15,408	3,390	-20,000	3,073,649
155	3,073,649	15,368	3,381	-20,000	3,065,636
156	3,065,636	15,328	3,372	-20,000	3,057,592
157	3,057,592	15,288	3,363	-20,000	3,049,517
158	3,049,517	15,248	3,354	-20,000	3,041,410
159	3,041,410	15,207	3,346	-20,000	3,033,271
160	3,033,271	15,166	3,337	-20,000	3,025,101
161	3,025,101	15,126	3,328	-20,000	3,016,899
162	3,016,899	15,084	3,319	-20,000	3,008,665
163	3,008,665	15,043	3,310	-20,000	3,000,399
164	3,000,399	15,002	3,300	-20,000	2,992,100
165	2,992,100	14,961	3,291	-20,000	2,983,769
166	2,983,769	14,919	3,282	-20,000	2,975,406
167	2,975,406	14,877	3,273	-20,000	2,967,010
168	2,967,010	14,835	3,264	-20,000	2,958,582
169	2,958,582	14,793	3,254	-20,000	2,950,120
170	2,950,120	14,751	3,245	-20,000	2,941,626
171	2,941,626	14,708	3,236	-20,000	2,933,098
172	2,933,098	14,665	3,226	-20,000	2,924,537
173	2,924,537	14,623	3,217	-20,000	2,915,943
174	2,915,943	14,580	3,208	-20,000	2,907,315
175	2,907,315	14,537	3,198	-20,000	2,898,653
176	2,898,653	14,493	3,189	-20,000	2,889,958
177	2,889,958	14,450	3,179	-20,000	2,881,229
178	2,881,229	14,406	3,169	-20,000	2,872,466
179	2,872,466	14,362	3,160	-20,000	2,863,668
180	2,863,668	14,318	3,150	-20,000	2,854,837
181	2,854,837	14,274	3,140	-20,000	2,845,971
182	2,845,971	14,230	3,131	-20,000	2,837,070
183	2,837,070	14,185	3,121	-20,000	2,828,134
184	2,828,134	14,141	3,111	-20,000	2,819,164

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185	2,819,164	14,096	3,101	-20,000	2,810,159
186	2,810,159	14,051	3,091	-20,000	2,801,118
187	2,801,118	14,006	3,081	-20,000	2,792,043
188	2,792,043	13,960	3,071	-20,000	2,782,932
189	2,782,932	13,915	3,061	-20,000	2,773,785
190	2,773,785	13,869	3,051	-20,000	2,764,603
191	2,764,603	13,823	3,041	-20,000	2,755,385
192	2,755,385	13,777	3,031	-20,000	2,746,131
193	2,746,131	13,731	3,021	-20,000	2,736,841
194	2,736,841	13,684	3,011	-20,000	2,727,515
195	2,727,515	13,638	3,000	-20,000	2,718,152
196	2,718,152	13,591	2,990	-20,000	2,708,753
197	2,708,753	13,544	2,980	-20,000	2,699,317
198	2,699,317	13,497	2,969	-20,000	2,689,844
199	2,689,844	13,449	2,959	-20,000	2,680,334
200	2,680,334	13,402	2,948	-20,000	2,670,788
201	2,670,788	13,354	2,938	-20,000	2,661,204
202	2,661,204	13,306	2,927	-20,000	2,651,583
203	2,651,583	13,258	2,917	-20,000	2,641,924
204	2,641,924	13,210	2,906	-20,000	2,632,227
205	2,632,227	13,161	2,895	-20,000	2,622,493
206	2,622,493	13,112	2,885	-20,000	2,612,721
207	2,612,721	13,064	2,874	-20,000	2,602,910
208	2,602,910	13,015	2,863	-20,000	2,593,062
209	2,593,062	12,965	2,852	-20,000	2,583,175
210	2,583,175	12,916	2,841	-20,000	2,573,249
211	2,573,249	12,866	2,831	-20,000	2,563,285
212	2,563,285	12,816	2,820	-20,000	2,553,281
213	2,553,281	12,766	2,809	-20,000	2,543,239
214	2,543,239	12,716	2,798	-20,000	2,533,158
215	2,533,158	12,666	2,786	-20,000	2,523,037
216	2,523,037	12,615	2,775	-20,000	2,512,877
217	2,512,877	12,564	2,764	-20,000	2,502,677
218	2,502,677	12,513	2,753	-20,000	2,492,438
219	2,492,438	12,462	2,742	-20,000	2,482,158
220	2,482,158	12,411	2,730	-20,000	2,471,839
221	2,471,839	12,359	2,719	-20,000	2,461,479
222	2,461,479	12,307	2,708	-20,000	2,451,079
223	2,451,079	12,255	2,696	-20,000	2,440,638
224	2,440,638	12,203	2,685	-20,000	2,430,156
225	2,430,156	12,151	2,673	-20,000	2,419,634
226	2,419,634	12,098	2,662	-20,000	2,409,070
227	2,409,070	12,045	2,650	-20,000	2,398,466
228	2,398,466	11,992	2,638	-20,000	2,387,820

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229	2,387,820	11,939	2,627	-20,000	2,377,132
230	2,377,132	11,886	2,615	-20,000	2,366,403
231	2,366,403	11,832	2,603	-20,000	2,355,632
232	2,355,632	11,778	2,591	-20,000	2,344,819
233	2,344,819	11,724	2,579	-20,000	2,333,964
234	2,333,964	11,670	2,567	-20,000	2,323,066
235	2,323,066	11,615	2,555	-20,000	2,312,126
236	2,312,126	11,561	2,543	-20,000	2,301,144
237	2,301,144	11,506	2,531	-20,000	2,290,118
238	2,290,118	11,451	2,519	-20,000	2,279,049
239	2,279,049	11,395	2,507	-20,000	2,267,938
240	2,267,938	11,340	2,495	-20,000	2,256,783
241	2,256,783	11,284	2,482	-20,000	2,245,584
242	2,245,584	11,228	2,470	-20,000	2,234,342
243	2,234,342	11,172	2,458	-20,000	2,223,056
244	2,223,056	11,115	2,445	-20,000	2,211,726
245	2,211,726	11,059	2,433	-20,000	2,200,352
246	2,200,352	11,002	2,420	-20,000	2,188,933
247	2,188,933	10,945	2,408	-20,000	2,177,470
248	2,177,470	10,887	2,395	-20,000	2,165,962
249	2,165,962	10,830	2,383	-20,000	2,154,409
250	2,154,409	10,772	2,370	-20,000	2,142,811
251	2,142,811	10,714	2,357	-20,000	2,131,168
252	2,131,168	10,656	2,344	-20,000	2,119,480
253	2,119,480	10,597	2,331	-20,000	2,107,746
254	2,107,746	10,539	2,319	-20,000	2,095,966
255	2,095,966	10,480	2,306	-20,000	2,084,140
256	2,084,140	10,421	2,293	-20,000	2,072,268
257	2,072,268	10,361	2,279	-20,000	2,060,350
258	2,060,350	10,302	2,266	-20,000	2,048,386
259	2,048,386	10,242	2,253	-20,000	2,036,374
260	2,036,374	10,182	2,240	-20,000	2,024,316
261	2,024,316	10,122	2,227	-20,000	2,012,211
262	2,012,211	10,061	2,213	-20,000	2,000,059
263	2,000,059	10,000	2,200	-20,000	1,987,859
264	1,987,859	9,939	2,187	-20,000	1,975,612
265	1,975,612	9,878	2,173	-20,000	1,963,316
266	1,963,316	9,817	2,160	-20,000	1,950,973
267	1,950,973	9,755	2,146	-20,000	1,938,582
268	1,938,582	9,693	2,132	-20,000	1,926,143
269	1,926,143	9,631	2,119	-20,000	1,913,655
270	1,913,655	9,568	2,105	-20,000	1,901,118
271	1,901,118	9,506	2,091	-20,000	1,888,532
272	1,888,532	9,443	2,077	-20,000	1,875,897

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273	1,875,897	9,379	2,063	-20,000	1,863,213
274	1,863,213	9,316	2,050	-20,000	1,850,480
275	1,850,480	9,252	2,036	-20,000	1,837,697
276	1,837,697	9,188	2,021	-20,000	1,824,864
277	1,824,864	9,124	2,007	-20,000	1,811,981
278	1,811,981	9,060	1,993	-20,000	1,799,048
279	1,799,048	8,995	1,979	-20,000	1,786,064
280	1,786,064	8,930	1,965	-20,000	1,773,030
281	1,773,030	8,865	1,950	-20,000	1,759,944
282	1,759,944	8,800	1,936	-20,000	1,746,808
283	1,746,808	8,734	1,921	-20,000	1,733,621
284	1,733,621	8,668	1,907	-20,000	1,720,382
285	1,720,382	8,602	1,892	-20,000	1,707,091
286	1,707,091	8,535	1,878	-20,000	1,693,749
287	1,693,749	8,469	1,863	-20,000	1,680,355
288	1,680,355	8,402	1,848	-20,000	1,666,908
289	1,666,908	8,335	1,834	-20,000	1,653,409
290	1,653,409	8,267	1,819	-20,000	1,639,857
291	1,639,857	8,199	1,804	-20,000	1,626,253
292	1,626,253	8,131	1,789	-20,000	1,612,595
293	1,612,595	8,063	1,774	-20,000	1,598,884
294	1,598,884	7,994	1,759	-20,000	1,585,120
295	1,585,120	7,926	1,744	-20,000	1,571,302
296	1,571,302	7,857	1,728	-20,000	1,557,430
297	1,557,430	7,787	1,713	-20,000	1,543,504
298	1,543,504	7,718	1,698	-20,000	1,529,523
299	1,529,523	7,648	1,682	-20,000	1,515,489
300	1,515,489	7,577	1,667	-20,000	1,501,399
301	1,501,399	7,507	1,652	-20,000	1,487,254
302	1,487,254	7,436	1,636	-20,000	1,473,055
303	1,473,055	7,365	1,620	-20,000	1,458,800
304	1,458,800	7,294	1,605	-20,000	1,444,489
305	1,444,489	7,222	1,589	-20,000	1,430,123
306	1,430,123	7,151	1,573	-20,000	1,415,700
307	1,415,700	7,078	1,557	-20,000	1,401,221
308	1,401,221	7,006	1,541	-20,000	1,386,686
309	1,386,686	6,933	1,525	-20,000	1,372,094
310	1,372,094	6,860	1,509	-20,000	1,357,445
311	1,357,445	6,787	1,493	-20,000	1,342,739
312	1,342,739	6,714	1,477	-20,000	1,327,976
313	1,327,976	6,640	1,461	-20,000	1,313,155
314	1,313,155	6,566	1,444	-20,000	1,298,276
315	1,298,276	6,491	1,428	-20,000	1,283,340
316	1,283,340	6,417	1,412	-20,000	1,268,345

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317	1,268,345	6,342	1,395	-20,000	1,253,291
318	1,253,291	6,266	1,379	-20,000	1,238,179
319	1,238,179	6,191	1,362	-20,000	1,223,008
320	1,223,008	6,115	1,345	-20,000	1,207,778
321	1,207,778	6,039	1,329	-20,000	1,192,488
322	1,192,488	5,962	1,312	-20,000	1,177,139
323	1,177,139	5,886	1,295	-20,000	1,161,730
324	1,161,730	5,809	1,278	-20,000	1,146,260
325	1,146,260	5,731	1,261	-20,000	1,130,731
326	1,130,731	5,654	1,244	-20,000	1,115,141
327	1,115,141	5,576	1,227	-20,000	1,099,490
328	1,099,490	5,497	1,209	-20,000	1,083,778
329	1,083,778	5,419	1,192	-20,000	1,068,004
330	1,068,004	5,340	1,175	-20,000	1,052,170
331	1,052,170	5,261	1,157	-20,000	1,036,273
332	1,036,273	5,181	1,140	-20,000	1,020,314
333	1,020,314	5,102	1,122	-20,000	1,004,294
334	1,004,294	5,021	1,105	-20,000	988,210
335	988,210	4,941	1,087	-20,000	972,064
336	972,064	4,860	1,069	-20,000	955,856
337	955,856	4,779	1,051	-20,000	939,583
338	939,583	4,698	1,034	-20,000	923,248
339	923,248	4,616	1,016	-20,000	906,848
340	906,848	4,534	998	-20,000	890,385
341	890,385	4,452	979	-20,000	873,858
342	873,858	4,369	961	-20,000	857,266
343	857,266	4,286	943	-20,000	840,609
344	840,609	4,203	925	-20,000	823,887
345	823,887	4,119	906	-20,000	807,101
346	807,101	4,036	888	-20,000	790,248
347	790,248	3,951	869	-20,000	773,330
348	773,330	3,867	851	-20,000	756,346
349	756,346	3,782	832	-20,000	739,296
350	739,296	3,696	813	-20,000	722,179
351	722,179	3,611	794	-20,000	704,996
352	704,996	3,525	775	-20,000	687,745
353	687,745	3,439	757	-20,000	670,427
354	670,427	3,352	737	-20,000	653,042
355	653,042	3,265	718	-20,000	635,589
356	635,589	3,178	699	-20,000	618,068
357	618,068	3,090	680	-20,000	600,478
358	600,478	3,002	661	-20,000	582,820
359	582,820	2,914	641	-20,000	565,093
360	\$565,093	\$2,825	\$622	\$-20,000	\$547,297

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