

# HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?



Date: May 4, 2026

## INTRODUCTION

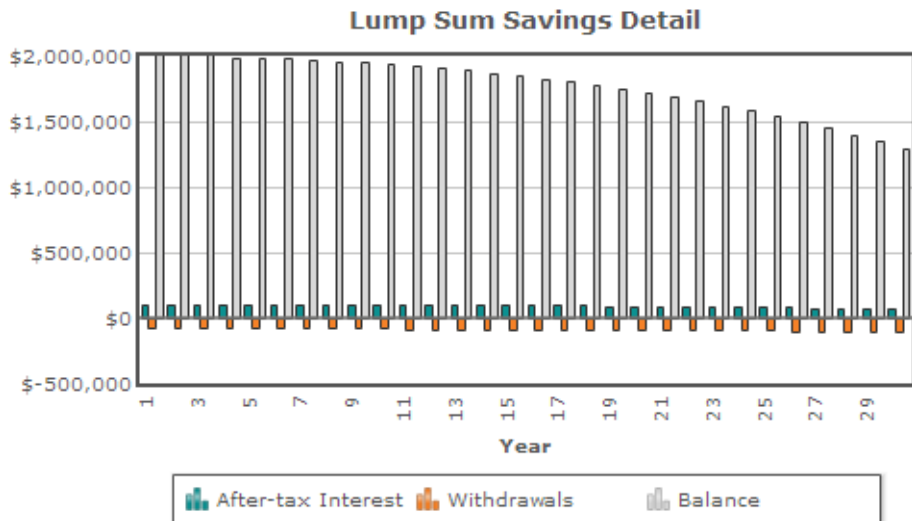
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

## SUMMARY OF INPUT

Current savings balance	\$2,000,000
Proposed monthly withdrawal amounts	\$6,667
Annual withdrawal increases (if any)	1.00%
Annual before-tax return on savings	5.00%
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 @ 5.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$2,000,000	\$8,333	\$1,833	-\$6,667	\$1,999,833
2	1,999,833	8,333	1,833	-6,673	1,999,660
3	1,999,660	8,332	1,833	-6,678	1,999,481
4	1,999,481	8,331	1,833	-6,684	1,999,295
5	1,999,295	8,330	1,833	-6,689	1,999,104
6	1,999,104	8,330	1,833	-6,695	1,998,906
7	1,998,906	8,329	1,832	-6,700	1,998,702
8	1,998,702	8,328	1,832	-6,706	1,998,492

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9	1,998,492	8,327	1,832	-6,712	1,998,275
10	1,998,275	8,326	1,832	-6,717	1,998,053
11	1,998,053	8,325	1,832	-6,723	1,997,824
12	1,997,824	8,324	1,831	-6,728	1,997,588
13	1,997,588	8,323	1,831	-6,734	1,997,346
14	1,997,346	8,322	1,831	-6,740	1,997,098
15	1,997,098	8,321	1,831	-6,745	1,996,843
16	1,996,843	8,320	1,830	-6,751	1,996,582
17	1,996,582	8,319	1,830	-6,756	1,996,315
18	1,996,315	8,318	1,830	-6,762	1,996,041
19	1,996,041	8,317	1,830	-6,768	1,995,760
20	1,995,760	8,316	1,829	-6,773	1,995,473
21	1,995,473	8,314	1,829	-6,779	1,995,179
22	1,995,179	8,313	1,829	-6,785	1,994,879
23	1,994,879	8,312	1,829	-6,790	1,994,572
24	1,994,572	8,311	1,828	-6,796	1,994,258
25	1,994,258	8,309	1,828	-6,802	1,993,938
26	1,993,938	8,308	1,828	-6,807	1,993,611
27	1,993,611	8,307	1,827	-6,813	1,993,277
28	1,993,277	8,305	1,827	-6,819	1,992,937
29	1,992,937	8,304	1,827	-6,824	1,992,590
30	1,992,590	8,302	1,827	-6,830	1,992,236
31	1,992,236	8,301	1,826	-6,836	1,991,875
32	1,991,875	8,299	1,826	-6,841	1,991,507
33	1,991,507	8,298	1,826	-6,847	1,991,132
34	1,991,132	8,296	1,825	-6,853	1,990,750
35	1,990,750	8,295	1,825	-6,859	1,990,362
36	1,990,362	8,293	1,824	-6,864	1,989,966
37	1,989,966	8,292	1,824	-6,870	1,989,564
38	1,989,564	8,290	1,824	-6,876	1,989,154
39	1,989,154	8,288	1,823	-6,881	1,988,737
40	1,988,737	8,286	1,823	-6,887	1,988,314
41	1,988,314	8,285	1,823	-6,893	1,987,883
42	1,987,883	8,283	1,822	-6,899	1,987,445
43	1,987,445	8,281	1,822	-6,904	1,987,000
44	1,987,000	8,279	1,821	-6,910	1,986,547
45	1,986,547	8,277	1,821	-6,916	1,986,088
46	1,986,088	8,275	1,821	-6,922	1,985,621
47	1,985,621	8,273	1,820	-6,927	1,985,147
48	1,985,147	8,271	1,820	-6,933	1,984,665
49	1,984,665	8,269	1,819	-6,939	1,984,176
50	1,984,176	8,267	1,819	-6,945	1,983,680
51	1,983,680	8,265	1,818	-6,951	1,983,177
52	1,983,177	8,263	1,818	-6,956	1,982,666

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53	1,982,666	8,261	1,817	-6,962	1,982,147
54	1,982,147	8,259	1,817	-6,968	1,981,621
55	1,981,621	8,257	1,816	-6,974	1,981,088
56	1,981,088	8,255	1,816	-6,980	1,980,547
57	1,980,547	8,252	1,816	-6,985	1,979,998
58	1,979,998	8,250	1,815	-6,991	1,979,442
59	1,979,442	8,248	1,814	-6,997	1,978,878
60	1,978,878	8,245	1,814	-7,003	1,978,307
61	1,978,307	8,243	1,813	-7,009	1,977,727
62	1,977,727	8,241	1,813	-7,015	1,977,141
63	1,977,141	8,238	1,812	-7,020	1,976,546
64	1,976,546	8,236	1,812	-7,026	1,975,943
65	1,975,943	8,233	1,811	-7,032	1,975,333
66	1,975,333	8,231	1,811	-7,038	1,974,715
67	1,974,715	8,228	1,810	-7,044	1,974,089
68	1,974,089	8,225	1,810	-7,050	1,973,455
69	1,973,455	8,223	1,809	-7,056	1,972,813
70	1,972,813	8,220	1,808	-7,061	1,972,164
71	1,972,164	8,217	1,808	-7,067	1,971,506
72	1,971,506	8,215	1,807	-7,073	1,970,840
73	1,970,840	8,212	1,807	-7,079	1,970,166
74	1,970,166	8,209	1,806	-7,085	1,969,484
75	1,969,484	8,206	1,805	-7,091	1,968,794
76	1,968,794	8,203	1,805	-7,097	1,968,096
77	1,968,096	8,200	1,804	-7,103	1,967,390
78	1,967,390	8,197	1,803	-7,109	1,966,675
79	1,966,675	8,194	1,803	-7,115	1,965,952
80	1,965,952	8,191	1,802	-7,120	1,965,221
81	1,965,221	8,188	1,801	-7,126	1,964,482
82	1,964,482	8,185	1,801	-7,132	1,963,734
83	1,963,734	8,182	1,800	-7,138	1,962,978
84	1,962,978	8,179	1,799	-7,144	1,962,213
85	1,962,213	8,176	1,799	-7,150	1,961,440
86	1,961,440	8,173	1,798	-7,156	1,960,659
87	1,960,659	8,169	1,797	-7,162	1,959,869
88	1,959,869	8,166	1,797	-7,168	1,959,070
89	1,959,070	8,163	1,796	-7,174	1,958,263
90	1,958,263	8,159	1,795	-7,180	1,957,447
91	1,957,447	8,156	1,794	-7,186	1,956,623
92	1,956,623	8,153	1,794	-7,192	1,955,790
93	1,955,790	8,149	1,793	-7,198	1,954,948
94	1,954,948	8,146	1,792	-7,204	1,954,098
95	1,954,098	8,142	1,791	-7,210	1,953,239
96	1,953,239	8,138	1,790	-7,216	1,952,371

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97	1,952,371	8,135	1,790	-7,222	1,951,494
98	1,951,494	8,131	1,789	-7,228	1,950,608
99	1,950,608	8,128	1,788	-7,234	1,949,713
100	1,949,713	8,124	1,787	-7,240	1,948,810
101	1,948,810	8,120	1,786	-7,246	1,947,897
102	1,947,897	8,116	1,786	-7,252	1,946,976
103	1,946,976	8,112	1,785	-7,258	1,946,045
104	1,946,045	8,109	1,784	-7,264	1,945,106
105	1,945,106	8,105	1,783	-7,270	1,944,157
106	1,944,157	8,101	1,782	-7,276	1,943,199
107	1,943,199	8,097	1,781	-7,282	1,942,232
108	1,942,232	8,093	1,780	-7,289	1,941,256
109	1,941,256	8,089	1,779	-7,295	1,940,270
110	1,940,270	8,084	1,779	-7,301	1,939,276
111	1,939,276	8,080	1,778	-7,307	1,938,271
112	1,938,271	8,076	1,777	-7,313	1,937,258
113	1,937,258	8,072	1,776	-7,319	1,936,235
114	1,936,235	8,068	1,775	-7,325	1,935,203
115	1,935,203	8,063	1,774	-7,331	1,934,161
116	1,934,161	8,059	1,773	-7,337	1,933,110
117	1,933,110	8,055	1,772	-7,343	1,932,049
118	1,932,049	8,050	1,771	-7,349	1,930,979
119	1,930,979	8,046	1,770	-7,356	1,929,899
120	1,929,899	8,041	1,769	-7,362	1,928,809
121	1,928,809	8,037	1,768	-7,368	1,927,710
122	1,927,710	8,032	1,767	-7,374	1,926,601
123	1,926,601	8,028	1,766	-7,380	1,925,483
124	1,925,483	8,023	1,765	-7,386	1,924,354
125	1,924,354	8,018	1,764	-7,392	1,923,216
126	1,923,216	8,013	1,763	-7,399	1,922,068
127	1,922,068	8,009	1,762	-7,405	1,920,909
128	1,920,909	8,004	1,761	-7,411	1,919,741
129	1,919,741	7,999	1,760	-7,417	1,918,564
130	1,918,564	7,994	1,759	-7,423	1,917,376
131	1,917,376	7,989	1,758	-7,429	1,916,178
132	1,916,178	7,984	1,756	-7,436	1,914,969
133	1,914,969	7,979	1,755	-7,442	1,913,751
134	1,913,751	7,974	1,754	-7,448	1,912,523
135	1,912,523	7,969	1,753	-7,454	1,911,284
136	1,911,284	7,964	1,752	-7,461	1,910,035
137	1,910,035	7,958	1,751	-7,467	1,908,776
138	1,908,776	7,953	1,750	-7,473	1,907,507
139	1,907,507	7,948	1,749	-7,479	1,906,227
140	1,906,227	7,943	1,747	-7,485	1,904,937

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141	1,904,937	7,937	1,746	-7,492	1,903,636
142	1,903,636	7,932	1,745	-7,498	1,902,325
143	1,902,325	7,926	1,744	-7,504	1,901,004
144	1,901,004	7,921	1,743	-7,510	1,899,671
145	1,899,671	7,915	1,741	-7,517	1,898,329
146	1,898,329	7,910	1,740	-7,523	1,896,975
147	1,896,975	7,904	1,739	-7,529	1,895,611
148	1,895,611	7,898	1,738	-7,535	1,894,237
149	1,894,237	7,893	1,736	-7,542	1,892,851
150	1,892,851	7,887	1,735	-7,548	1,891,455
151	1,891,455	7,881	1,734	-7,554	1,890,048
152	1,890,048	7,875	1,733	-7,561	1,888,630
153	1,888,630	7,869	1,731	-7,567	1,887,201
154	1,887,201	7,863	1,730	-7,573	1,885,761
155	1,885,761	7,857	1,729	-7,580	1,884,311
156	1,884,311	7,851	1,727	-7,586	1,882,849
157	1,882,849	7,845	1,726	-7,592	1,881,376
158	1,881,376	7,839	1,725	-7,598	1,879,892
159	1,879,892	7,833	1,723	-7,605	1,878,397
160	1,878,397	7,827	1,722	-7,611	1,876,890
161	1,876,890	7,820	1,720	-7,617	1,875,373
162	1,875,373	7,814	1,719	-7,624	1,873,844
163	1,873,844	7,808	1,718	-7,630	1,872,304
164	1,872,304	7,801	1,716	-7,637	1,870,752
165	1,870,752	7,795	1,715	-7,643	1,869,189
166	1,869,189	7,788	1,713	-7,649	1,867,615
167	1,867,615	7,782	1,712	-7,656	1,866,029
168	1,866,029	7,775	1,711	-7,662	1,864,431
169	1,864,431	7,768	1,709	-7,668	1,862,822
170	1,862,822	7,762	1,708	-7,675	1,861,202
171	1,861,202	7,755	1,706	-7,681	1,859,569
172	1,859,569	7,748	1,705	-7,688	1,857,925
173	1,857,925	7,741	1,703	-7,694	1,856,269
174	1,856,269	7,734	1,702	-7,700	1,854,602
175	1,854,602	7,728	1,700	-7,707	1,852,923
176	1,852,923	7,721	1,699	-7,713	1,851,231
177	1,851,231	7,713	1,697	-7,720	1,849,528
178	1,849,528	7,706	1,695	-7,726	1,847,813
179	1,847,813	7,699	1,694	-7,733	1,846,086
180	1,846,086	7,692	1,692	-7,739	1,844,346
181	1,844,346	7,685	1,691	-7,745	1,842,595
182	1,842,595	7,677	1,689	-7,752	1,840,832
183	1,840,832	7,670	1,687	-7,758	1,839,056
184	1,839,056	7,663	1,686	-7,765	1,837,268

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185	1,837,268	7,655	1,684	-7,771	1,835,468
186	1,835,468	7,648	1,683	-7,778	1,833,655
187	1,833,655	7,640	1,681	-7,784	1,831,830
188	1,831,830	7,633	1,679	-7,791	1,829,993
189	1,829,993	7,625	1,677	-7,797	1,828,143
190	1,828,143	7,617	1,676	-7,804	1,826,281
191	1,826,281	7,610	1,674	-7,810	1,824,406
192	1,824,406	7,602	1,672	-7,817	1,822,519
193	1,822,519	7,594	1,671	-7,823	1,820,619
194	1,820,619	7,586	1,669	-7,830	1,818,706
195	1,818,706	7,578	1,667	-7,836	1,816,780
196	1,816,780	7,570	1,665	-7,843	1,814,842
197	1,814,842	7,562	1,664	-7,849	1,812,891
198	1,812,891	7,554	1,662	-7,856	1,810,927
199	1,810,927	7,546	1,660	-7,862	1,808,950
200	1,808,950	7,537	1,658	-7,869	1,806,960
201	1,806,960	7,529	1,656	-7,876	1,804,957
202	1,804,957	7,521	1,655	-7,882	1,802,941
203	1,802,941	7,512	1,653	-7,889	1,800,912
204	1,800,912	7,504	1,651	-7,895	1,798,869
205	1,798,869	7,495	1,649	-7,902	1,796,814
206	1,796,814	7,487	1,647	-7,908	1,794,745
207	1,794,745	7,478	1,645	-7,915	1,792,663
208	1,792,663	7,469	1,643	-7,922	1,790,568
209	1,790,568	7,461	1,641	-7,928	1,788,459
210	1,788,459	7,452	1,639	-7,935	1,786,336
211	1,786,336	7,443	1,637	-7,941	1,784,200
212	1,784,200	7,434	1,636	-7,948	1,782,051
213	1,782,051	7,425	1,634	-7,955	1,779,888
214	1,779,888	7,416	1,632	-7,961	1,777,711
215	1,777,711	7,407	1,630	-7,968	1,775,521
216	1,775,521	7,398	1,628	-7,975	1,773,317
217	1,773,317	7,389	1,626	-7,981	1,771,099
218	1,771,099	7,380	1,624	-7,988	1,768,867
219	1,768,867	7,370	1,621	-7,995	1,766,621
220	1,766,621	7,361	1,619	-8,001	1,764,361
221	1,764,361	7,352	1,617	-8,008	1,762,088
222	1,762,088	7,342	1,615	-8,015	1,759,800
223	1,759,800	7,332	1,613	-8,021	1,757,498
224	1,757,498	7,323	1,611	-8,028	1,755,182
225	1,755,182	7,313	1,609	-8,035	1,752,852
226	1,752,852	7,304	1,607	-8,041	1,750,507
227	1,750,507	7,294	1,605	-8,048	1,748,148
228	1,748,148	7,284	1,602	-8,055	1,745,775

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229	1,745,775	7,274	1,600	-8,061	1,743,387
230	1,743,387	7,264	1,598	-8,068	1,740,985
231	1,740,985	7,254	1,596	-8,075	1,738,569
232	1,738,569	7,244	1,594	-8,082	1,736,137
233	1,736,137	7,234	1,591	-8,088	1,733,692
234	1,733,692	7,224	1,589	-8,095	1,731,231
235	1,731,231	7,213	1,587	-8,102	1,728,756
236	1,728,756	7,203	1,585	-8,109	1,726,265
237	1,726,265	7,193	1,582	-8,115	1,723,761
238	1,723,761	7,182	1,580	-8,122	1,721,241
239	1,721,241	7,172	1,578	-8,129	1,718,706
240	1,718,706	7,161	1,575	-8,136	1,716,156
241	1,716,156	7,151	1,573	-8,142	1,713,591
242	1,713,591	7,140	1,571	-8,149	1,711,011
243	1,711,011	7,129	1,568	-8,156	1,708,416
244	1,708,416	7,118	1,566	-8,163	1,705,805
245	1,705,805	7,108	1,564	-8,170	1,703,180
246	1,703,180	7,097	1,561	-8,176	1,700,539
247	1,700,539	7,086	1,559	-8,183	1,697,882
248	1,697,882	7,075	1,556	-8,190	1,695,210
249	1,695,210	7,063	1,554	-8,197	1,692,523
250	1,692,523	7,052	1,551	-8,204	1,689,820
251	1,689,820	7,041	1,549	-8,211	1,687,101
252	1,687,101	7,030	1,547	-8,217	1,684,367
253	1,684,367	7,018	1,544	-8,224	1,681,617
254	1,681,617	7,007	1,541	-8,231	1,678,851
255	1,678,851	6,995	1,539	-8,238	1,676,069
256	1,676,069	6,984	1,536	-8,245	1,673,272
257	1,673,272	6,972	1,534	-8,252	1,670,458
258	1,670,458	6,960	1,531	-8,259	1,667,629
259	1,667,629	6,948	1,529	-8,265	1,664,783
260	1,664,783	6,937	1,526	-8,272	1,661,921
261	1,661,921	6,925	1,523	-8,279	1,659,043
262	1,659,043	6,913	1,521	-8,286	1,656,149
263	1,656,149	6,901	1,518	-8,293	1,653,239
264	1,653,239	6,888	1,515	-8,300	1,650,312
265	1,650,312	6,876	1,513	-8,307	1,647,369
266	1,647,369	6,864	1,510	-8,314	1,644,409
267	1,644,409	6,852	1,507	-8,321	1,641,432
268	1,641,432	6,839	1,505	-8,328	1,638,439
269	1,638,439	6,827	1,502	-8,335	1,635,430
270	1,635,430	6,814	1,499	-8,342	1,632,403
271	1,632,403	6,802	1,496	-8,348	1,629,360
272	1,629,360	6,789	1,494	-8,355	1,626,300

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273	1,626,300	6,776	1,491	-8,362	1,623,223
274	1,623,223	6,763	1,488	-8,369	1,620,130
275	1,620,130	6,751	1,485	-8,376	1,617,019
276	1,617,019	6,738	1,482	-8,383	1,613,891
277	1,613,891	6,725	1,479	-8,390	1,610,746
278	1,610,746	6,711	1,477	-8,397	1,607,583
279	1,607,583	6,698	1,474	-8,404	1,604,404
280	1,604,404	6,685	1,471	-8,411	1,601,207
281	1,601,207	6,672	1,468	-8,418	1,597,992
282	1,597,992	6,658	1,465	-8,425	1,594,760
283	1,594,760	6,645	1,462	-8,432	1,591,511
284	1,591,511	6,631	1,459	-8,439	1,588,244
285	1,588,244	6,618	1,456	-8,446	1,584,960
286	1,584,960	6,604	1,453	-8,453	1,581,657
287	1,581,657	6,590	1,450	-8,460	1,578,337
288	1,578,337	6,576	1,447	-8,468	1,574,999
289	1,574,999	6,562	1,444	-8,475	1,571,643
290	1,571,643	6,549	1,441	-8,482	1,568,270
291	1,568,270	6,534	1,438	-8,489	1,564,878
292	1,564,878	6,520	1,434	-8,496	1,561,468
293	1,561,468	6,506	1,431	-8,503	1,558,040
294	1,558,040	6,492	1,428	-8,510	1,554,593
295	1,554,593	6,477	1,425	-8,517	1,551,129
296	1,551,129	6,463	1,422	-8,524	1,547,646
297	1,547,646	6,449	1,419	-8,531	1,544,145
298	1,544,145	6,434	1,415	-8,538	1,540,625
299	1,540,625	6,419	1,412	-8,545	1,537,086
300	1,537,086	6,405	1,409	-8,553	1,533,529
301	1,533,529	6,390	1,406	-8,560	1,529,953
302	1,529,953	6,375	1,402	-8,567	1,526,359
303	1,526,359	6,360	1,399	-8,574	1,522,746
304	1,522,746	6,345	1,396	-8,581	1,519,113
305	1,519,113	6,330	1,393	-8,588	1,515,462
306	1,515,462	6,314	1,389	-8,595	1,511,792
307	1,511,792	6,299	1,386	-8,603	1,508,103
308	1,508,103	6,284	1,382	-8,610	1,504,394
309	1,504,394	6,268	1,379	-8,617	1,500,667
310	1,500,667	6,253	1,376	-8,624	1,496,920
311	1,496,920	6,237	1,372	-8,631	1,493,153
312	1,493,153	6,221	1,369	-8,638	1,489,368
313	1,489,368	6,206	1,365	-8,646	1,485,562
314	1,485,562	6,190	1,362	-8,653	1,481,738
315	1,481,738	6,174	1,358	-8,660	1,477,893
316	1,477,893	6,158	1,355	-8,667	1,474,029

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317	1,474,029	6,142	1,351	-8,675	1,470,145
318	1,470,145	6,126	1,348	-8,682	1,466,241
319	1,466,241	6,109	1,344	-8,689	1,462,318
320	1,462,318	6,093	1,340	-8,696	1,458,374
321	1,458,374	6,077	1,337	-8,704	1,454,410
322	1,454,410	6,060	1,333	-8,711	1,450,426
323	1,450,426	6,043	1,330	-8,718	1,446,422
324	1,446,422	6,027	1,326	-8,725	1,442,398
325	1,442,398	6,010	1,322	-8,733	1,438,353
326	1,438,353	5,993	1,318	-8,740	1,434,288
327	1,434,288	5,976	1,315	-8,747	1,430,202
328	1,430,202	5,959	1,311	-8,754	1,426,096
329	1,426,096	5,942	1,307	-8,762	1,421,969
330	1,421,969	5,925	1,303	-8,769	1,417,821
331	1,417,821	5,908	1,300	-8,776	1,413,653
332	1,413,653	5,890	1,296	-8,784	1,409,464
333	1,409,464	5,873	1,292	-8,791	1,405,253
334	1,405,253	5,855	1,288	-8,798	1,401,022
335	1,401,022	5,838	1,284	-8,806	1,396,770
336	1,396,770	5,820	1,280	-8,813	1,392,496
337	1,392,496	5,802	1,276	-8,820	1,388,202
338	1,388,202	5,784	1,273	-8,828	1,383,886
339	1,383,886	5,766	1,269	-8,835	1,379,548
340	1,379,548	5,748	1,265	-8,842	1,375,190
341	1,375,190	5,730	1,261	-8,850	1,370,809
342	1,370,809	5,712	1,257	-8,857	1,366,407
343	1,366,407	5,693	1,253	-8,864	1,361,984
344	1,361,984	5,675	1,248	-8,872	1,357,538
345	1,357,538	5,656	1,244	-8,879	1,353,071
346	1,353,071	5,638	1,240	-8,887	1,348,582
347	1,348,582	5,619	1,236	-8,894	1,344,071
348	1,344,071	5,600	1,232	-8,901	1,339,537
349	1,339,537	5,581	1,228	-8,909	1,334,982
350	1,334,982	5,562	1,224	-8,916	1,330,404
351	1,330,404	5,543	1,220	-8,924	1,325,805
352	1,325,805	5,524	1,215	-8,931	1,321,182
353	1,321,182	5,505	1,211	-8,939	1,316,537
354	1,316,537	5,486	1,207	-8,946	1,311,870
355	1,311,870	5,466	1,203	-8,954	1,307,180
356	1,307,180	5,447	1,198	-8,961	1,302,468
357	1,302,468	5,427	1,194	-8,968	1,297,732
358	1,297,732	5,407	1,190	-8,976	1,292,974
359	1,292,974	5,387	1,185	-8,983	1,288,193
360	\$1,288,193	\$5,367	\$1,181	\$-8,991	\$1,283,388

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