

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: April 23, 2025



INTRODUCTION

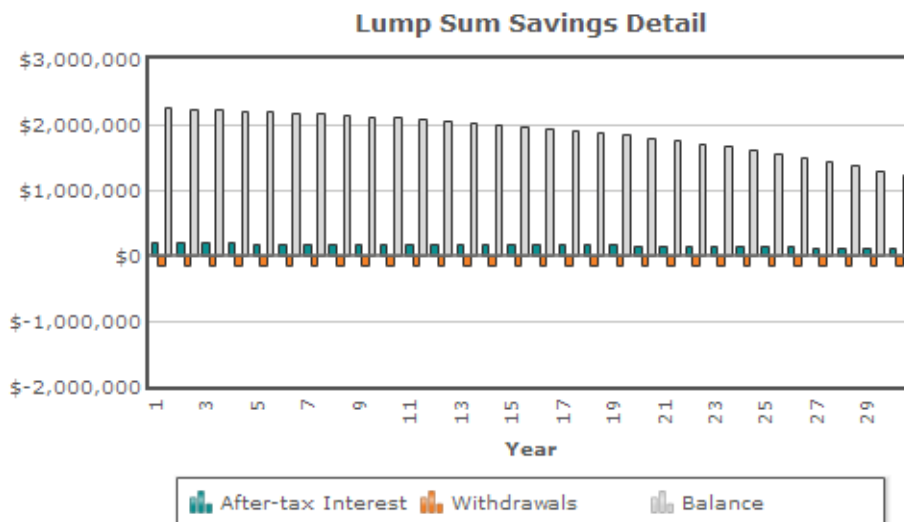
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$2,257,000
Proposed monthly withdrawal amounts	\$13,000
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	8.00%
Federal marginal tax bracket	20.00%
Desired table display	Monthly

ANALYSIS

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



Month	Beginning Balance	Annual Interest @ 8.00%	Taxes @ 20.00%	Withdrawals	Ending Balance
1	\$2,257,000	\$15,047	\$3,009	\$-13,000	\$2,256,037
2	2,256,037	15,040	3,008	-13,000	2,255,070
3	2,255,070	15,034	3,007	-13,000	2,254,097
4	2,254,097	15,027	3,005	-13,000	2,253,118
5	2,253,118	15,021	3,004	-13,000	2,252,135
6	2,252,135	15,014	3,003	-13,000	2,251,146
7	2,251,146	15,008	3,002	-13,000	2,250,153
8	2,250,153	15,001	3,000	-13,000	2,249,153

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9	2,249,153	14,994	2,999	-13,000	2,248,149
10	2,248,149	14,988	2,998	-13,000	2,247,139
11	2,247,139	14,981	2,996	-13,000	2,246,124
12	2,246,124	14,974	2,995	-13,000	2,245,103
13	2,245,103	14,967	2,993	-13,000	2,244,077
14	2,244,077	14,961	2,992	-13,000	2,243,045
15	2,243,045	14,954	2,991	-13,000	2,242,008
16	2,242,008	14,947	2,989	-13,000	2,240,966
17	2,240,966	14,940	2,988	-13,000	2,239,917
18	2,239,917	14,933	2,987	-13,000	2,238,864
19	2,238,864	14,926	2,985	-13,000	2,237,804
20	2,237,804	14,919	2,984	-13,000	2,236,739
21	2,236,739	14,912	2,982	-13,000	2,235,669
22	2,235,669	14,904	2,981	-13,000	2,234,592
23	2,234,592	14,897	2,979	-13,000	2,233,510
24	2,233,510	14,890	2,978	-13,000	2,232,422
25	2,232,422	14,883	2,977	-13,000	2,231,328
26	2,231,328	14,876	2,975	-13,000	2,230,229
27	2,230,229	14,868	2,974	-13,000	2,229,123
28	2,229,123	14,861	2,972	-13,000	2,228,012
29	2,228,012	14,853	2,971	-13,000	2,226,895
30	2,226,895	14,846	2,969	-13,000	2,225,771
31	2,225,771	14,838	2,968	-13,000	2,224,642
32	2,224,642	14,831	2,966	-13,000	2,223,507
33	2,223,507	14,823	2,965	-13,000	2,222,366
34	2,222,366	14,816	2,963	-13,000	2,221,218
35	2,221,218	14,808	2,962	-13,000	2,220,065
36	2,220,065	14,800	2,960	-13,000	2,218,905
37	2,218,905	14,793	2,959	-13,000	2,217,739
38	2,217,739	14,785	2,957	-13,000	2,216,567
39	2,216,567	14,777	2,955	-13,000	2,215,389
40	2,215,389	14,769	2,954	-13,000	2,214,204
41	2,214,204	14,761	2,952	-13,000	2,213,013
42	2,213,013	14,753	2,951	-13,000	2,211,816
43	2,211,816	14,745	2,949	-13,000	2,210,612
44	2,210,612	14,737	2,947	-13,000	2,209,402
45	2,209,402	14,729	2,946	-13,000	2,208,186
46	2,208,186	14,721	2,944	-13,000	2,206,963
47	2,206,963	14,713	2,943	-13,000	2,205,733
48	2,205,733	14,705	2,941	-13,000	2,204,497
49	2,204,497	14,697	2,939	-13,000	2,203,255
50	2,203,255	14,688	2,938	-13,000	2,202,005
51	2,202,005	14,680	2,936	-13,000	2,200,749
52	2,200,749	14,672	2,934	-13,000	2,199,487

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53	2,199,487	14,663	2,933	-13,000	2,198,217
54	2,198,217	14,655	2,931	-13,000	2,196,941
55	2,196,941	14,646	2,929	-13,000	2,195,658
56	2,195,658	14,638	2,928	-13,000	2,194,368
57	2,194,368	14,629	2,926	-13,000	2,193,071
58	2,193,071	14,620	2,924	-13,000	2,191,768
59	2,191,768	14,612	2,922	-13,000	2,190,457
60	2,190,457	14,603	2,921	-13,000	2,189,140
61	2,189,140	14,594	2,919	-13,000	2,187,815
62	2,187,815	14,585	2,917	-13,000	2,186,483
63	2,186,483	14,577	2,915	-13,000	2,185,145
64	2,185,145	14,568	2,914	-13,000	2,183,799
65	2,183,799	14,559	2,912	-13,000	2,182,446
66	2,182,446	14,550	2,910	-13,000	2,181,085
67	2,181,085	14,541	2,908	-13,000	2,179,718
68	2,179,718	14,531	2,906	-13,000	2,178,343
69	2,178,343	14,522	2,904	-13,000	2,176,961
70	2,176,961	14,513	2,903	-13,000	2,175,571
71	2,175,571	14,504	2,901	-13,000	2,174,174
72	2,174,174	14,494	2,899	-13,000	2,172,770
73	2,172,770	14,485	2,897	-13,000	2,171,358
74	2,171,358	14,476	2,895	-13,000	2,169,939
75	2,169,939	14,466	2,893	-13,000	2,168,512
76	2,168,512	14,457	2,891	-13,000	2,167,077
77	2,167,077	14,447	2,889	-13,000	2,165,635
78	2,165,635	14,438	2,888	-13,000	2,164,185
79	2,164,185	14,428	2,886	-13,000	2,162,727
80	2,162,727	14,418	2,884	-13,000	2,161,262
81	2,161,262	14,408	2,882	-13,000	2,159,788
82	2,159,788	14,399	2,880	-13,000	2,158,307
83	2,158,307	14,389	2,878	-13,000	2,156,818
84	2,156,818	14,379	2,876	-13,000	2,155,321
85	2,155,321	14,369	2,874	-13,000	2,153,816
86	2,153,816	14,359	2,872	-13,000	2,152,303
87	2,152,303	14,349	2,870	-13,000	2,150,782
88	2,150,782	14,339	2,868	-13,000	2,149,253
89	2,149,253	14,328	2,866	-13,000	2,147,716
90	2,147,716	14,318	2,864	-13,000	2,146,170
91	2,146,170	14,308	2,862	-13,000	2,144,617
92	2,144,617	14,297	2,859	-13,000	2,143,055
93	2,143,055	14,287	2,857	-13,000	2,141,484
94	2,141,484	14,277	2,855	-13,000	2,139,905
95	2,139,905	14,266	2,853	-13,000	2,138,318
96	2,138,318	14,255	2,851	-13,000	2,136,723

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97	2,136,723	14,245	2,849	-13,000	2,135,119
98	2,135,119	14,234	2,847	-13,000	2,133,506
99	2,133,506	14,223	2,845	-13,000	2,131,885
100	2,131,885	14,213	2,843	-13,000	2,130,255
101	2,130,255	14,202	2,840	-13,000	2,128,616
102	2,128,616	14,191	2,838	-13,000	2,126,969
103	2,126,969	14,180	2,836	-13,000	2,125,312
104	2,125,312	14,169	2,834	-13,000	2,123,647
105	2,123,647	14,158	2,832	-13,000	2,121,973
106	2,121,973	14,146	2,829	-13,000	2,120,291
107	2,120,291	14,135	2,827	-13,000	2,118,599
108	2,118,599	14,124	2,825	-13,000	2,116,898
109	2,116,898	14,113	2,823	-13,000	2,115,188
110	2,115,188	14,101	2,820	-13,000	2,113,469
111	2,113,469	14,090	2,818	-13,000	2,111,741
112	2,111,741	14,078	2,816	-13,000	2,110,004
113	2,110,004	14,067	2,813	-13,000	2,108,257
114	2,108,257	14,055	2,811	-13,000	2,106,501
115	2,106,501	14,043	2,809	-13,000	2,104,736
116	2,104,736	14,032	2,806	-13,000	2,102,961
117	2,102,961	14,020	2,804	-13,000	2,101,177
118	2,101,177	14,008	2,802	-13,000	2,099,383
119	2,099,383	13,996	2,799	-13,000	2,097,580
120	2,097,580	13,984	2,797	-13,000	2,095,767
121	2,095,767	13,972	2,794	-13,000	2,093,944
122	2,093,944	13,960	2,792	-13,000	2,092,112
123	2,092,112	13,947	2,789	-13,000	2,090,270
124	2,090,270	13,935	2,787	-13,000	2,088,418
125	2,088,418	13,923	2,785	-13,000	2,086,556
126	2,086,556	13,910	2,782	-13,000	2,084,685
127	2,084,685	13,898	2,780	-13,000	2,082,803
128	2,082,803	13,885	2,777	-13,000	2,080,911
129	2,080,911	13,873	2,775	-13,000	2,079,009
130	2,079,009	13,860	2,772	-13,000	2,077,097
131	2,077,097	13,847	2,769	-13,000	2,075,175
132	2,075,175	13,835	2,767	-13,000	2,073,243
133	2,073,243	13,822	2,764	-13,000	2,071,300
134	2,071,300	13,809	2,762	-13,000	2,069,347
135	2,069,347	13,796	2,759	-13,000	2,067,384
136	2,067,384	13,783	2,757	-13,000	2,065,410
137	2,065,410	13,769	2,754	-13,000	2,063,425
138	2,063,425	13,756	2,751	-13,000	2,061,430
139	2,061,430	13,743	2,749	-13,000	2,059,424
140	2,059,424	13,729	2,746	-13,000	2,057,408

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141	2,057,408	13,716	2,743	-13,000	2,055,381
142	2,055,381	13,703	2,741	-13,000	2,053,343
143	2,053,343	13,689	2,738	-13,000	2,051,294
144	2,051,294	13,675	2,735	-13,000	2,049,234
145	2,049,234	13,662	2,732	-13,000	2,047,163
146	2,047,163	13,648	2,730	-13,000	2,045,082
147	2,045,082	13,634	2,727	-13,000	2,042,989
148	2,042,989	13,620	2,724	-13,000	2,040,885
149	2,040,885	13,606	2,721	-13,000	2,038,769
150	2,038,769	13,592	2,718	-13,000	2,036,643
151	2,036,643	13,578	2,716	-13,000	2,034,505
152	2,034,505	13,563	2,713	-13,000	2,032,356
153	2,032,356	13,549	2,710	-13,000	2,030,195
154	2,030,195	13,535	2,707	-13,000	2,028,023
155	2,028,023	13,520	2,704	-13,000	2,025,839
156	2,025,839	13,506	2,701	-13,000	2,023,643
157	2,023,643	13,491	2,698	-13,000	2,021,436
158	2,021,436	13,476	2,695	-13,000	2,019,217
159	2,019,217	13,461	2,692	-13,000	2,016,986
160	2,016,986	13,447	2,689	-13,000	2,014,743
161	2,014,743	13,432	2,686	-13,000	2,012,489
162	2,012,489	13,417	2,683	-13,000	2,010,222
163	2,010,222	13,401	2,680	-13,000	2,007,943
164	2,007,943	13,386	2,677	-13,000	2,005,652
165	2,005,652	13,371	2,674	-13,000	2,003,349
166	2,003,349	13,356	2,671	-13,000	2,001,034
167	2,001,034	13,340	2,668	-13,000	1,998,706
168	1,998,706	13,325	2,665	-13,000	1,996,365
169	1,996,365	13,309	2,662	-13,000	1,994,013
170	1,994,013	13,293	2,659	-13,000	1,991,647
171	1,991,647	13,278	2,656	-13,000	1,989,270
172	1,989,270	13,262	2,652	-13,000	1,986,879
173	1,986,879	13,246	2,649	-13,000	1,984,476
174	1,984,476	13,230	2,646	-13,000	1,982,060
175	1,982,060	13,214	2,643	-13,000	1,979,631
176	1,979,631	13,198	2,640	-13,000	1,977,189
177	1,977,189	13,181	2,636	-13,000	1,974,734
178	1,974,734	13,165	2,633	-13,000	1,972,266
179	1,972,266	13,148	2,630	-13,000	1,969,784
180	1,969,784	13,132	2,626	-13,000	1,967,290
181	1,967,290	13,115	2,623	-13,000	1,964,782
182	1,964,782	13,099	2,620	-13,000	1,962,261
183	1,962,261	13,082	2,616	-13,000	1,959,726
184	1,959,726	13,065	2,613	-13,000	1,957,178

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185	1,957,178	13,048	2,610	-13,000	1,954,616
186	1,954,616	13,031	2,606	-13,000	1,952,041
187	1,952,041	13,014	2,603	-13,000	1,949,452
188	1,949,452	12,996	2,599	-13,000	1,946,849
189	1,946,849	12,979	2,596	-13,000	1,944,232
190	1,944,232	12,962	2,592	-13,000	1,941,601
191	1,941,601	12,944	2,589	-13,000	1,938,957
192	1,938,957	12,926	2,585	-13,000	1,936,298
193	1,936,298	12,909	2,582	-13,000	1,933,625
194	1,933,625	12,891	2,578	-13,000	1,930,937
195	1,930,937	12,873	2,575	-13,000	1,928,236
196	1,928,236	12,855	2,571	-13,000	1,925,520
197	1,925,520	12,837	2,567	-13,000	1,922,789
198	1,922,789	12,819	2,564	-13,000	1,920,044
199	1,920,044	12,800	2,560	-13,000	1,917,284
200	1,917,284	12,782	2,556	-13,000	1,914,510
201	1,914,510	12,763	2,553	-13,000	1,911,720
202	1,911,720	12,745	2,549	-13,000	1,908,916
203	1,908,916	12,726	2,545	-13,000	1,906,097
204	1,906,097	12,707	2,541	-13,000	1,903,263
205	1,903,263	12,688	2,538	-13,000	1,900,414
206	1,900,414	12,669	2,534	-13,000	1,897,549
207	1,897,549	12,650	2,530	-13,000	1,894,669
208	1,894,669	12,631	2,526	-13,000	1,891,774
209	1,891,774	12,612	2,522	-13,000	1,888,864
210	1,888,864	12,592	2,518	-13,000	1,885,938
211	1,885,938	12,573	2,515	-13,000	1,882,996
212	1,882,996	12,553	2,511	-13,000	1,880,039
213	1,880,039	12,534	2,507	-13,000	1,877,066
214	1,877,066	12,514	2,503	-13,000	1,874,077
215	1,874,077	12,494	2,499	-13,000	1,871,072
216	1,871,072	12,474	2,495	-13,000	1,868,051
217	1,868,051	12,454	2,491	-13,000	1,865,014
218	1,865,014	12,433	2,487	-13,000	1,861,960
219	1,861,960	12,413	2,483	-13,000	1,858,891
220	1,858,891	12,393	2,479	-13,000	1,855,805
221	1,855,805	12,372	2,474	-13,000	1,852,703
222	1,852,703	12,351	2,470	-13,000	1,849,584
223	1,849,584	12,331	2,466	-13,000	1,846,448
224	1,846,448	12,310	2,462	-13,000	1,843,296
225	1,843,296	12,289	2,458	-13,000	1,840,127
226	1,840,127	12,268	2,454	-13,000	1,836,941
227	1,836,941	12,246	2,449	-13,000	1,833,738
228	1,833,738	12,225	2,445	-13,000	1,830,518

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229	1,830,518	12,203	2,441	-13,000	1,827,280
230	1,827,280	12,182	2,436	-13,000	1,824,026
231	1,824,026	12,160	2,432	-13,000	1,820,754
232	1,820,754	12,138	2,428	-13,000	1,817,465
233	1,817,465	12,116	2,423	-13,000	1,814,158
234	1,814,158	12,094	2,419	-13,000	1,810,833
235	1,810,833	12,072	2,414	-13,000	1,807,491
236	1,807,491	12,050	2,410	-13,000	1,804,131
237	1,804,131	12,028	2,406	-13,000	1,800,753
238	1,800,753	12,005	2,401	-13,000	1,797,357
239	1,797,357	11,982	2,396	-13,000	1,793,943
240	1,793,943	11,960	2,392	-13,000	1,790,511
241	1,790,511	11,937	2,387	-13,000	1,787,060
242	1,787,060	11,914	2,383	-13,000	1,783,591
243	1,783,591	11,891	2,378	-13,000	1,780,104
244	1,780,104	11,867	2,373	-13,000	1,776,598
245	1,776,598	11,844	2,369	-13,000	1,773,073
246	1,773,073	11,820	2,364	-13,000	1,769,529
247	1,769,529	11,797	2,359	-13,000	1,765,967
248	1,765,967	11,773	2,355	-13,000	1,762,385
249	1,762,385	11,749	2,350	-13,000	1,758,785
250	1,758,785	11,725	2,345	-13,000	1,755,165
251	1,755,165	11,701	2,340	-13,000	1,751,526
252	1,751,526	11,677	2,335	-13,000	1,747,867
253	1,747,867	11,652	2,330	-13,000	1,744,189
254	1,744,189	11,628	2,326	-13,000	1,740,491
255	1,740,491	11,603	2,321	-13,000	1,736,774
256	1,736,774	11,578	2,316	-13,000	1,733,037
257	1,733,037	11,554	2,311	-13,000	1,729,280
258	1,729,280	11,529	2,306	-13,000	1,725,502
259	1,725,502	11,503	2,301	-13,000	1,721,705
260	1,721,705	11,478	2,296	-13,000	1,717,888
261	1,717,888	11,453	2,291	-13,000	1,714,050
262	1,714,050	11,427	2,285	-13,000	1,710,191
263	1,710,191	11,401	2,280	-13,000	1,706,312
264	1,706,312	11,375	2,275	-13,000	1,702,413
265	1,702,413	11,349	2,270	-13,000	1,698,492
266	1,698,492	11,323	2,265	-13,000	1,694,551
267	1,694,551	11,297	2,259	-13,000	1,690,588
268	1,690,588	11,271	2,254	-13,000	1,686,605
269	1,686,605	11,244	2,249	-13,000	1,682,600
270	1,682,600	11,217	2,243	-13,000	1,678,574
271	1,678,574	11,190	2,238	-13,000	1,674,526
272	1,674,526	11,164	2,233	-13,000	1,670,457

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273	1,670,457	11,136	2,227	-13,000	1,666,366
274	1,666,366	11,109	2,222	-13,000	1,662,254
275	1,662,254	11,082	2,216	-13,000	1,658,119
276	1,658,119	11,054	2,211	-13,000	1,653,962
277	1,653,962	11,026	2,205	-13,000	1,649,783
278	1,649,783	10,999	2,200	-13,000	1,645,582
279	1,645,582	10,971	2,194	-13,000	1,641,359
280	1,641,359	10,942	2,188	-13,000	1,637,112
281	1,637,112	10,914	2,183	-13,000	1,632,844
282	1,632,844	10,886	2,177	-13,000	1,628,552
283	1,628,552	10,857	2,171	-13,000	1,624,238
284	1,624,238	10,828	2,166	-13,000	1,619,900
285	1,619,900	10,799	2,160	-13,000	1,615,540
286	1,615,540	10,770	2,154	-13,000	1,611,156
287	1,611,156	10,741	2,148	-13,000	1,606,749
288	1,606,749	10,712	2,142	-13,000	1,602,318
289	1,602,318	10,682	2,136	-13,000	1,597,864
290	1,597,864	10,652	2,130	-13,000	1,593,386
291	1,593,386	10,623	2,125	-13,000	1,588,884
292	1,588,884	10,593	2,119	-13,000	1,584,358
293	1,584,358	10,562	2,112	-13,000	1,579,808
294	1,579,808	10,532	2,106	-13,000	1,575,234
295	1,575,234	10,502	2,100	-13,000	1,570,635
296	1,570,635	10,471	2,094	-13,000	1,566,012
297	1,566,012	10,440	2,088	-13,000	1,561,364
298	1,561,364	10,409	2,082	-13,000	1,556,691
299	1,556,691	10,378	2,076	-13,000	1,551,993
300	1,551,993	10,347	2,069	-13,000	1,547,271
301	1,547,271	10,315	2,063	-13,000	1,542,523
302	1,542,523	10,283	2,057	-13,000	1,537,749
303	1,537,749	10,252	2,050	-13,000	1,532,951
304	1,532,951	10,220	2,044	-13,000	1,528,127
305	1,528,127	10,188	2,038	-13,000	1,523,277
306	1,523,277	10,155	2,031	-13,000	1,518,401
307	1,518,401	10,123	2,025	-13,000	1,513,499
308	1,513,499	10,090	2,018	-13,000	1,508,571
309	1,508,571	10,057	2,011	-13,000	1,503,617
310	1,503,617	10,024	2,005	-13,000	1,498,636
311	1,498,636	9,991	1,998	-13,000	1,493,629
312	1,493,629	9,958	1,992	-13,000	1,488,595
313	1,488,595	9,924	1,985	-13,000	1,483,534
314	1,483,534	9,890	1,978	-13,000	1,478,446
315	1,478,446	9,856	1,971	-13,000	1,473,331
316	1,473,331	9,822	1,964	-13,000	1,468,189

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317	1,468,189	9,788	1,958	-13,000	1,463,019
318	1,463,019	9,753	1,951	-13,000	1,457,822
319	1,457,822	9,719	1,944	-13,000	1,452,597
320	1,452,597	9,684	1,937	-13,000	1,447,344
321	1,447,344	9,649	1,930	-13,000	1,442,063
322	1,442,063	9,614	1,923	-13,000	1,436,754
323	1,436,754	9,578	1,916	-13,000	1,431,417
324	1,431,417	9,543	1,909	-13,000	1,426,051
325	1,426,051	9,507	1,901	-13,000	1,420,657
326	1,420,657	9,471	1,894	-13,000	1,415,234
327	1,415,234	9,435	1,887	-13,000	1,409,781
328	1,409,781	9,399	1,880	-13,000	1,404,300
329	1,404,300	9,362	1,872	-13,000	1,398,790
330	1,398,790	9,325	1,865	-13,000	1,393,250
331	1,393,250	9,288	1,858	-13,000	1,387,681
332	1,387,681	9,251	1,850	-13,000	1,382,082
333	1,382,082	9,214	1,843	-13,000	1,376,453
334	1,376,453	9,176	1,835	-13,000	1,370,794
335	1,370,794	9,139	1,828	-13,000	1,365,105
336	1,365,105	9,101	1,820	-13,000	1,359,385
337	1,359,385	9,063	1,813	-13,000	1,353,635
338	1,353,635	9,024	1,805	-13,000	1,347,855
339	1,347,855	8,986	1,797	-13,000	1,342,043
340	1,342,043	8,947	1,789	-13,000	1,336,201
341	1,336,201	8,908	1,782	-13,000	1,330,327
342	1,330,327	8,869	1,774	-13,000	1,324,422
343	1,324,422	8,829	1,766	-13,000	1,318,486
344	1,318,486	8,790	1,758	-13,000	1,312,518
345	1,312,518	8,750	1,750	-13,000	1,306,518
346	1,306,518	8,710	1,742	-13,000	1,300,486
347	1,300,486	8,670	1,734	-13,000	1,294,422
348	1,294,422	8,629	1,726	-13,000	1,288,326
349	1,288,326	8,589	1,718	-13,000	1,282,197
350	1,282,197	8,548	1,710	-13,000	1,276,035
351	1,276,035	8,507	1,701	-13,000	1,269,841
352	1,269,841	8,466	1,693	-13,000	1,263,613
353	1,263,613	8,424	1,685	-13,000	1,257,352
354	1,257,352	8,382	1,676	-13,000	1,251,058
355	1,251,058	8,340	1,668	-13,000	1,244,731
356	1,244,731	8,298	1,660	-13,000	1,238,369
357	1,238,369	8,256	1,651	-13,000	1,231,974
358	1,231,974	8,213	1,643	-13,000	1,225,544
359	1,225,544	8,170	1,634	-13,000	1,219,081
360	\$1,219,081	\$8,127	\$1,625	\$-13,000	\$1,212,582

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