

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: June 5, 2025



INTRODUCTION

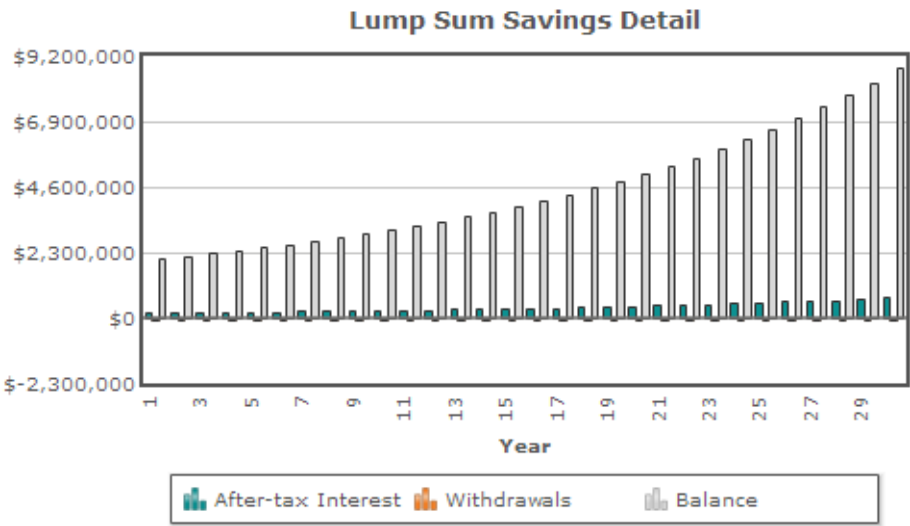
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$2,000,000
Proposed monthly withdrawal amounts	\$4,000
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	8.00%
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 @ 8.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$2,000,000	\$13,333	\$2,933	\$-4,000	\$2,006,400
2	2,006,400	13,376	2,943	-4,000	2,012,833
3	2,012,833	13,419	2,952	-4,000	2,019,300
4	2,019,300	13,462	2,962	-4,000	2,025,800
5	2,025,800	13,505	2,971	-4,000	2,032,335
6	2,032,335	13,549	2,981	-4,000	2,038,903
7	2,038,903	13,593	2,990	-4,000	2,045,505
8	2,045,505	13,637	3,000	-4,000	2,052,142

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9	2,052,142	13,681	3,010	-4,000	2,058,813
10	2,058,813	13,725	3,020	-4,000	2,065,519
11	2,065,519	13,770	3,029	-4,000	2,072,259
12	2,072,259	13,815	3,039	-4,000	2,079,035
13	2,079,035	13,860	3,049	-4,000	2,085,846
14	2,085,846	13,906	3,059	-4,000	2,092,692
15	2,092,692	13,951	3,069	-4,000	2,099,574
16	2,099,574	13,997	3,079	-4,000	2,106,492
17	2,106,492	14,043	3,090	-4,000	2,113,446
18	2,113,446	14,090	3,100	-4,000	2,120,436
19	2,120,436	14,136	3,110	-4,000	2,127,462
20	2,127,462	14,183	3,120	-4,000	2,134,525
21	2,134,525	14,230	3,131	-4,000	2,141,624
22	2,141,624	14,277	3,141	-4,000	2,148,761
23	2,148,761	14,325	3,152	-4,000	2,155,934
24	2,155,934	14,373	3,162	-4,000	2,163,145
25	2,163,145	14,421	3,173	-4,000	2,170,394
26	2,170,394	14,469	3,183	-4,000	2,177,680
27	2,177,680	14,518	3,194	-4,000	2,185,004
28	2,185,004	14,567	3,205	-4,000	2,192,366
29	2,192,366	14,616	3,215	-4,000	2,199,766
30	2,199,766	14,665	3,226	-4,000	2,207,205
31	2,207,205	14,715	3,237	-4,000	2,214,682
32	2,214,682	14,765	3,248	-4,000	2,222,199
33	2,222,199	14,815	3,259	-4,000	2,229,754
34	2,229,754	14,865	3,270	-4,000	2,237,349
35	2,237,349	14,916	3,281	-4,000	2,244,983
36	2,244,983	14,967	3,293	-4,000	2,252,657
37	2,252,657	15,018	3,304	-4,000	2,260,371
38	2,260,371	15,069	3,315	-4,000	2,268,125
39	2,268,125	15,121	3,327	-4,000	2,275,919
40	2,275,919	15,173	3,338	-4,000	2,283,754
41	2,283,754	15,225	3,350	-4,000	2,291,629
42	2,291,629	15,278	3,361	-4,000	2,299,546
43	2,299,546	15,330	3,373	-4,000	2,307,503
44	2,307,503	15,383	3,384	-4,000	2,315,502
45	2,315,502	15,437	3,396	-4,000	2,323,543
46	2,323,543	15,490	3,408	-4,000	2,331,625
47	2,331,625	15,544	3,420	-4,000	2,339,750
48	2,339,750	15,598	3,432	-4,000	2,347,916
49	2,347,916	15,653	3,444	-4,000	2,356,126
50	2,356,126	15,708	3,456	-4,000	2,364,377
51	2,364,377	15,763	3,468	-4,000	2,372,672
52	2,372,672	15,818	3,480	-4,000	2,381,010

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53	2,381,010	15,873	3,492	-4,000	2,389,391
54	2,389,391	15,929	3,504	-4,000	2,397,816
55	2,397,816	15,985	3,517	-4,000	2,406,285
56	2,406,285	16,042	3,529	-4,000	2,414,798
57	2,414,798	16,099	3,542	-4,000	2,423,354
58	2,423,354	16,156	3,554	-4,000	2,431,956
59	2,431,956	16,213	3,567	-4,000	2,440,602
60	2,440,602	16,271	3,580	-4,000	2,449,293
61	2,449,293	16,329	3,592	-4,000	2,458,030
62	2,458,030	16,387	3,605	-4,000	2,466,811
63	2,466,811	16,445	3,618	-4,000	2,475,639
64	2,475,639	16,504	3,631	-4,000	2,484,512
65	2,484,512	16,563	3,644	-4,000	2,493,432
66	2,493,432	16,623	3,657	-4,000	2,502,397
67	2,502,397	16,683	3,670	-4,000	2,511,410
68	2,511,410	16,743	3,683	-4,000	2,520,469
69	2,520,469	16,803	3,697	-4,000	2,529,576
70	2,529,576	16,864	3,710	-4,000	2,538,729
71	2,538,729	16,925	3,723	-4,000	2,547,931
72	2,547,931	16,986	3,737	-4,000	2,557,180
73	2,557,180	17,048	3,751	-4,000	2,566,477
74	2,566,477	17,110	3,764	-4,000	2,575,823
75	2,575,823	17,172	3,778	-4,000	2,585,217
76	2,585,217	17,235	3,792	-4,000	2,594,660
77	2,594,660	17,298	3,806	-4,000	2,604,153
78	2,604,153	17,361	3,819	-4,000	2,613,694
79	2,613,694	17,425	3,833	-4,000	2,623,285
80	2,623,285	17,489	3,847	-4,000	2,632,927
81	2,632,927	17,553	3,862	-4,000	2,642,618
82	2,642,618	17,617	3,876	-4,000	2,652,359
83	2,652,359	17,682	3,890	-4,000	2,662,152
84	2,662,152	17,748	3,904	-4,000	2,671,995
85	2,671,995	17,813	3,919	-4,000	2,681,889
86	2,681,889	17,879	3,933	-4,000	2,691,835
87	2,691,835	17,946	3,948	-4,000	2,701,833
88	2,701,833	18,012	3,963	-4,000	2,711,882
89	2,711,882	18,079	3,977	-4,000	2,721,984
90	2,721,984	18,147	3,992	-4,000	2,732,138
91	2,732,138	18,214	4,007	-4,000	2,742,345
92	2,742,345	18,282	4,022	-4,000	2,752,606
93	2,752,606	18,351	4,037	-4,000	2,762,919
94	2,762,919	18,419	4,052	-4,000	2,773,286
95	2,773,286	18,489	4,067	-4,000	2,783,707
96	2,783,707	18,558	4,083	-4,000	2,794,183

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97	2,794,183	18,628	4,098	-4,000	2,804,712
98	2,804,712	18,698	4,114	-4,000	2,815,297
99	2,815,297	18,769	4,129	-4,000	2,825,936
100	2,825,936	18,840	4,145	-4,000	2,836,631
101	2,836,631	18,911	4,160	-4,000	2,847,382
102	2,847,382	18,983	4,176	-4,000	2,858,188
103	2,858,188	19,055	4,192	-4,000	2,869,051
104	2,869,051	19,127	4,208	-4,000	2,879,970
105	2,879,970	19,200	4,224	-4,000	2,890,946
106	2,890,946	19,273	4,240	-4,000	2,901,979
107	2,901,979	19,347	4,256	-4,000	2,913,069
108	2,913,069	19,420	4,273	-4,000	2,924,217
109	2,924,217	19,495	4,289	-4,000	2,935,423
110	2,935,423	19,569	4,305	-4,000	2,946,687
111	2,946,687	19,645	4,322	-4,000	2,958,010
112	2,958,010	19,720	4,338	-4,000	2,969,391
113	2,969,391	19,796	4,355	-4,000	2,980,832
114	2,980,832	19,872	4,372	-4,000	2,992,333
115	2,992,333	19,949	4,389	-4,000	3,003,893
116	3,003,893	20,026	4,406	-4,000	3,015,513
117	3,015,513	20,103	4,423	-4,000	3,027,194
118	3,027,194	20,181	4,440	-4,000	3,038,935
119	3,038,935	20,260	4,457	-4,000	3,050,737
120	3,050,737	20,338	4,474	-4,000	3,062,601
121	3,062,601	20,417	4,492	-4,000	3,074,527
122	3,074,527	20,497	4,509	-4,000	3,086,514
123	3,086,514	20,577	4,527	-4,000	3,098,564
124	3,098,564	20,657	4,545	-4,000	3,110,677
125	3,110,677	20,738	4,562	-4,000	3,122,852
126	3,122,852	20,819	4,580	-4,000	3,135,091
127	3,135,091	20,901	4,598	-4,000	3,147,394
128	3,147,394	20,983	4,616	-4,000	3,159,760
129	3,159,760	21,065	4,634	-4,000	3,172,191
130	3,172,191	21,148	4,653	-4,000	3,184,686
131	3,184,686	21,231	4,671	-4,000	3,197,247
132	3,197,247	21,315	4,689	-4,000	3,209,872
133	3,209,872	21,399	4,708	-4,000	3,222,564
134	3,222,564	21,484	4,726	-4,000	3,235,321
135	3,235,321	21,569	4,745	-4,000	3,248,145
136	3,248,145	21,654	4,764	-4,000	3,261,035
137	3,261,035	21,740	4,783	-4,000	3,273,992
138	3,273,992	21,827	4,802	-4,000	3,287,017
139	3,287,017	21,913	4,821	-4,000	3,300,110
140	3,300,110	22,001	4,840	-4,000	3,313,270

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141	3,313,270	22,088	4,859	-4,000	3,326,499
142	3,326,499	22,177	4,879	-4,000	3,339,797
143	3,339,797	22,265	4,898	-4,000	3,353,164
144	3,353,164	22,354	4,918	-4,000	3,366,600
145	3,366,600	22,444	4,938	-4,000	3,380,107
146	3,380,107	22,534	4,957	-4,000	3,393,683
147	3,393,683	22,625	4,977	-4,000	3,407,330
148	3,407,330	22,716	4,997	-4,000	3,421,048
149	3,421,048	22,807	5,018	-4,000	3,434,838
150	3,434,838	22,899	5,038	-4,000	3,448,699
151	3,448,699	22,991	5,058	-4,000	3,462,632
152	3,462,632	23,084	5,079	-4,000	3,476,638
153	3,476,638	23,178	5,099	-4,000	3,490,716
154	3,490,716	23,271	5,120	-4,000	3,504,868
155	3,504,868	23,366	5,140	-4,000	3,519,094
156	3,519,094	23,461	5,161	-4,000	3,533,393
157	3,533,393	23,556	5,182	-4,000	3,547,766
158	3,547,766	23,652	5,203	-4,000	3,562,215
159	3,562,215	23,748	5,225	-4,000	3,576,738
160	3,576,738	23,845	5,246	-4,000	3,591,337
161	3,591,337	23,942	5,267	-4,000	3,606,012
162	3,606,012	24,040	5,289	-4,000	3,620,764
163	3,620,764	24,138	5,310	-4,000	3,635,592
164	3,635,592	24,237	5,332	-4,000	3,650,497
165	3,650,497	24,337	5,354	-4,000	3,665,479
166	3,665,479	24,437	5,376	-4,000	3,680,540
167	3,680,540	24,537	5,398	-4,000	3,695,679
168	3,695,679	24,638	5,420	-4,000	3,710,896
169	3,710,896	24,739	5,443	-4,000	3,726,193
170	3,726,193	24,841	5,465	-4,000	3,741,569
171	3,741,569	24,944	5,488	-4,000	3,757,025
172	3,757,025	25,047	5,510	-4,000	3,772,562
173	3,772,562	25,150	5,533	-4,000	3,788,179
174	3,788,179	25,255	5,556	-4,000	3,803,877
175	3,803,877	25,359	5,579	-4,000	3,819,658
176	3,819,658	25,464	5,602	-4,000	3,835,520
177	3,835,520	25,570	5,625	-4,000	3,851,465
178	3,851,465	25,676	5,649	-4,000	3,867,492
179	3,867,492	25,783	5,672	-4,000	3,883,603
180	3,883,603	25,891	5,696	-4,000	3,899,798
181	3,899,798	25,999	5,720	-4,000	3,916,077
182	3,916,077	26,107	5,744	-4,000	3,932,440
183	3,932,440	26,216	5,768	-4,000	3,948,889
184	3,948,889	26,326	5,792	-4,000	3,965,423

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185	3,965,423	26,436	5,816	-4,000	3,982,044
186	3,982,044	26,547	5,840	-4,000	3,998,750
187	3,998,750	26,658	5,865	-4,000	4,015,544
188	4,015,544	26,770	5,889	-4,000	4,032,424
189	4,032,424	26,883	5,914	-4,000	4,049,393
190	4,049,393	26,996	5,939	-4,000	4,066,450
191	4,066,450	27,110	5,964	-4,000	4,083,595
192	4,083,595	27,224	5,989	-4,000	4,100,830
193	4,100,830	27,339	6,015	-4,000	4,118,154
194	4,118,154	27,454	6,040	-4,000	4,135,569
195	4,135,569	27,570	6,066	-4,000	4,153,074
196	4,153,074	27,687	6,091	-4,000	4,170,670
197	4,170,670	27,804	6,117	-4,000	4,188,357
198	4,188,357	27,922	6,143	-4,000	4,206,137
199	4,206,137	28,041	6,169	-4,000	4,224,009
200	4,224,009	28,160	6,195	-4,000	4,241,974
201	4,241,974	28,280	6,222	-4,000	4,260,032
202	4,260,032	28,400	6,248	-4,000	4,278,184
203	4,278,184	28,521	6,275	-4,000	4,296,431
204	4,296,431	28,643	6,301	-4,000	4,314,772
205	4,314,772	28,765	6,328	-4,000	4,333,209
206	4,333,209	28,888	6,355	-4,000	4,351,741
207	4,351,741	29,012	6,383	-4,000	4,370,371
208	4,370,371	29,136	6,410	-4,000	4,389,096
209	4,389,096	29,261	6,437	-4,000	4,407,920
210	4,407,920	29,386	6,465	-4,000	4,426,841
211	4,426,841	29,512	6,493	-4,000	4,445,860
212	4,445,860	29,639	6,521	-4,000	4,464,979
213	4,464,979	29,767	6,549	-4,000	4,484,197
214	4,484,197	29,895	6,577	-4,000	4,503,515
215	4,503,515	30,023	6,605	-4,000	4,522,933
216	4,522,933	30,153	6,634	-4,000	4,542,452
217	4,542,452	30,283	6,662	-4,000	4,562,073
218	4,562,073	30,414	6,691	-4,000	4,581,796
219	4,581,796	30,545	6,720	-4,000	4,601,621
220	4,601,621	30,677	6,749	-4,000	4,621,550
221	4,621,550	30,810	6,778	-4,000	4,641,582
222	4,641,582	30,944	6,808	-4,000	4,661,718
223	4,661,718	31,078	6,837	-4,000	4,681,959
224	4,681,959	31,213	6,867	-4,000	4,702,305
225	4,702,305	31,349	6,897	-4,000	4,722,757
226	4,722,757	31,485	6,927	-4,000	4,743,315
227	4,743,315	31,622	6,957	-4,000	4,763,980
228	4,763,980	31,760	6,987	-4,000	4,784,753

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229	4,784,753	31,898	7,018	-4,000	4,805,634
230	4,805,634	32,038	7,048	-4,000	4,826,623
231	4,826,623	32,177	7,079	-4,000	4,847,722
232	4,847,722	32,318	7,110	-4,000	4,868,930
233	4,868,930	32,460	7,141	-4,000	4,890,248
234	4,890,248	32,602	7,172	-4,000	4,911,677
235	4,911,677	32,745	7,204	-4,000	4,933,218
236	4,933,218	32,888	7,235	-4,000	4,954,871
237	4,954,871	33,032	7,267	-4,000	4,976,636
238	4,976,636	33,178	7,299	-4,000	4,998,515
239	4,998,515	33,323	7,331	-4,000	5,020,507
240	5,020,507	33,470	7,363	-4,000	5,042,614
241	5,042,614	33,617	7,396	-4,000	5,064,835
242	5,064,835	33,766	7,428	-4,000	5,087,172
243	5,087,172	33,914	7,461	-4,000	5,109,626
244	5,109,626	34,064	7,494	-4,000	5,132,196
245	5,132,196	34,215	7,527	-4,000	5,154,883
246	5,154,883	34,366	7,560	-4,000	5,177,689
247	5,177,689	34,518	7,594	-4,000	5,200,613
248	5,200,613	34,671	7,628	-4,000	5,223,656
249	5,223,656	34,824	7,661	-4,000	5,246,819
250	5,246,819	34,979	7,695	-4,000	5,270,102
251	5,270,102	35,134	7,729	-4,000	5,293,507
252	5,293,507	35,290	7,764	-4,000	5,317,033
253	5,317,033	35,447	7,798	-4,000	5,340,682
254	5,340,682	35,605	7,833	-4,000	5,364,453
255	5,364,453	35,763	7,868	-4,000	5,388,348
256	5,388,348	35,922	7,903	-4,000	5,412,368
257	5,412,368	36,082	7,938	-4,000	5,436,512
258	5,436,512	36,243	7,974	-4,000	5,460,782
259	5,460,782	36,405	8,009	-4,000	5,485,178
260	5,485,178	36,568	8,045	-4,000	5,509,701
261	5,509,701	36,731	8,081	-4,000	5,534,351
262	5,534,351	36,896	8,117	-4,000	5,559,130
263	5,559,130	37,061	8,153	-4,000	5,584,037
264	5,584,037	37,227	8,190	-4,000	5,609,074
265	5,609,074	37,394	8,227	-4,000	5,634,242
266	5,634,242	37,562	8,264	-4,000	5,659,540
267	5,659,540	37,730	8,301	-4,000	5,684,969
268	5,684,969	37,900	8,338	-4,000	5,710,531
269	5,710,531	38,070	8,375	-4,000	5,736,226
270	5,736,226	38,242	8,413	-4,000	5,762,054
271	5,762,054	38,414	8,451	-4,000	5,788,017
272	5,788,017	38,587	8,489	-4,000	5,814,115

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273	5,814,115	38,761	8,527	-4,000	5,840,348
274	5,840,348	38,936	8,566	-4,000	5,866,718
275	5,866,718	39,111	8,605	-4,000	5,893,225
276	5,893,225	39,288	8,643	-4,000	5,919,869
277	5,919,869	39,466	8,682	-4,000	5,946,653
278	5,946,653	39,644	8,722	-4,000	5,973,575
279	5,973,575	39,824	8,761	-4,000	6,000,638
280	6,000,638	40,004	8,801	-4,000	6,027,841
281	6,027,841	40,186	8,841	-4,000	6,055,186
282	6,055,186	40,368	8,881	-4,000	6,082,673
283	6,082,673	40,551	8,921	-4,000	6,110,303
284	6,110,303	40,735	8,962	-4,000	6,138,077
285	6,138,077	40,921	9,003	-4,000	6,165,995
286	6,165,995	41,107	9,043	-4,000	6,194,058
287	6,194,058	41,294	9,085	-4,000	6,222,267
288	6,222,267	41,482	9,126	-4,000	6,250,623
289	6,250,623	41,671	9,168	-4,000	6,279,126
290	6,279,126	41,861	9,209	-4,000	6,307,777
291	6,307,777	42,052	9,251	-4,000	6,336,578
292	6,336,578	42,244	9,294	-4,000	6,365,528
293	6,365,528	42,437	9,336	-4,000	6,394,629
294	6,394,629	42,631	9,379	-4,000	6,423,881
295	6,423,881	42,826	9,422	-4,000	6,453,285
296	6,453,285	43,022	9,465	-4,000	6,482,842
297	6,482,842	43,219	9,508	-4,000	6,512,553
298	6,512,553	43,417	9,552	-4,000	6,542,418
299	6,542,418	43,616	9,596	-4,000	6,572,439
300	6,572,439	43,816	9,640	-4,000	6,602,615
301	6,602,615	44,017	9,684	-4,000	6,632,949
302	6,632,949	44,220	9,728	-4,000	6,663,440
303	6,663,440	44,423	9,773	-4,000	6,694,090
304	6,694,090	44,627	9,818	-4,000	6,724,899
305	6,724,899	44,833	9,863	-4,000	6,755,869
306	6,755,869	45,039	9,909	-4,000	6,786,999
307	6,786,999	45,247	9,954	-4,000	6,818,292
308	6,818,292	45,455	10,000	-4,000	6,849,747
309	6,849,747	45,665	10,046	-4,000	6,881,366
310	6,881,366	45,876	10,093	-4,000	6,913,149
311	6,913,149	46,088	10,139	-4,000	6,945,097
312	6,945,097	46,301	10,186	-4,000	6,977,212
313	6,977,212	46,515	10,233	-4,000	7,009,493
314	7,009,493	46,730	10,281	-4,000	7,041,942
315	7,041,942	46,946	10,328	-4,000	7,074,561
316	7,074,561	47,164	10,376	-4,000	7,107,348

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317	7,107,348	47,382	10,424	-4,000	7,140,306
318	7,140,306	47,602	10,472	-4,000	7,173,436
319	7,173,436	47,823	10,521	-4,000	7,206,738
320	7,206,738	48,045	10,570	-4,000	7,240,213
321	7,240,213	48,268	10,619	-4,000	7,273,862
322	7,273,862	48,492	10,668	-4,000	7,307,686
323	7,307,686	48,718	10,718	-4,000	7,341,686
324	7,341,686	48,945	10,768	-4,000	7,375,863
325	7,375,863	49,172	10,818	-4,000	7,410,217
326	7,410,217	49,401	10,868	-4,000	7,444,751
327	7,444,751	49,632	10,919	-4,000	7,479,463
328	7,479,463	49,863	10,970	-4,000	7,514,356
329	7,514,356	50,096	11,021	-4,000	7,549,431
330	7,549,431	50,330	11,072	-4,000	7,584,688
331	7,584,688	50,565	11,124	-4,000	7,620,128
332	7,620,128	50,801	11,176	-4,000	7,655,753
333	7,655,753	51,038	11,228	-4,000	7,691,563
334	7,691,563	51,277	11,281	-4,000	7,727,559
335	7,727,559	51,517	11,334	-4,000	7,763,743
336	7,763,743	51,758	11,387	-4,000	7,800,114
337	7,800,114	52,001	11,440	-4,000	7,836,675
338	7,836,675	52,244	11,494	-4,000	7,873,425
339	7,873,425	52,490	11,548	-4,000	7,910,367
340	7,910,367	52,736	11,602	-4,000	7,947,501
341	7,947,501	52,983	11,656	-4,000	7,984,828
342	7,984,828	53,232	11,711	-4,000	8,022,349
343	8,022,349	53,482	11,766	-4,000	8,060,065
344	8,060,065	53,734	11,821	-4,000	8,097,978
345	8,097,978	53,987	11,877	-4,000	8,136,087
346	8,136,087	54,241	11,933	-4,000	8,174,395
347	8,174,395	54,496	11,989	-4,000	8,212,902
348	8,212,902	54,753	12,046	-4,000	8,251,609
349	8,251,609	55,011	12,102	-4,000	8,290,517
350	8,290,517	55,270	12,159	-4,000	8,329,628
351	8,329,628	55,531	12,217	-4,000	8,368,942
352	8,368,942	55,793	12,274	-4,000	8,408,460
353	8,408,460	56,056	12,332	-4,000	8,448,184
354	8,448,184	56,321	12,391	-4,000	8,488,115
355	8,488,115	56,587	12,449	-4,000	8,528,253
356	8,528,253	56,855	12,508	-4,000	8,568,600
357	8,568,600	57,124	12,567	-4,000	8,609,157
358	8,609,157	57,394	12,627	-4,000	8,649,924
359	8,649,924	57,666	12,687	-4,000	8,690,904
360	\$8,690,904	\$57,939	\$12,747	\$-4,000	\$8,732,097

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