

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: May 3, 2026



INTRODUCTION

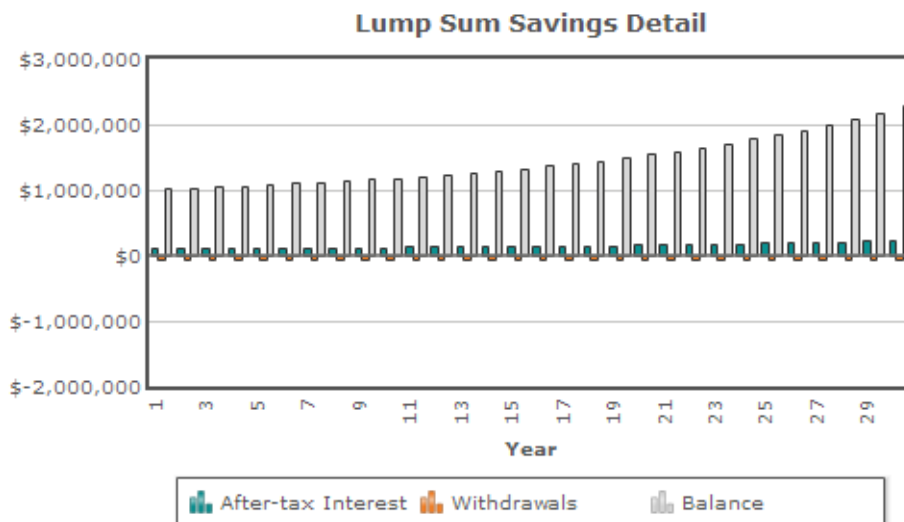
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$1,000,000
Proposed monthly withdrawal amounts	\$5,000
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	10.00%
Federal marginal tax bracket	28.00%
Desired table display	Monthly

ANALYSIS

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



Month	Beginning Balance	Annual Interest @ 10.00%	Taxes @ 28.00%	Withdrawals	Ending Balance
1	\$1,000,000	\$8,333	\$2,333	-\$5,000	\$1,001,000
2	1,001,000	8,342	2,336	-5,000	1,002,006
3	1,002,006	8,350	2,338	-5,000	1,003,018
4	1,003,018	8,358	2,340	-5,000	1,004,036
5	1,004,036	8,367	2,343	-5,000	1,005,060
6	1,005,060	8,376	2,345	-5,000	1,006,091
7	1,006,091	8,384	2,348	-5,000	1,007,127
8	1,007,127	8,393	2,350	-5,000	1,008,170

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9	1,008,170	8,401	2,352	-5,000	1,009,219
10	1,009,219	8,410	2,355	-5,000	1,010,274
11	1,010,274	8,419	2,357	-5,000	1,011,336
12	1,011,336	8,428	2,360	-5,000	1,012,404
13	1,012,404	8,437	2,362	-5,000	1,013,478
14	1,013,478	8,446	2,365	-5,000	1,014,559
15	1,014,559	8,455	2,367	-5,000	1,015,647
16	1,015,647	8,464	2,370	-5,000	1,016,741
17	1,016,741	8,473	2,372	-5,000	1,017,841
18	1,017,841	8,482	2,375	-5,000	1,018,948
19	1,018,948	8,491	2,378	-5,000	1,020,062
20	1,020,062	8,501	2,380	-5,000	1,021,182
21	1,021,182	8,510	2,383	-5,000	1,022,309
22	1,022,309	8,519	2,385	-5,000	1,023,443
23	1,023,443	8,529	2,388	-5,000	1,024,584
24	1,024,584	8,538	2,391	-5,000	1,025,731
25	1,025,731	8,548	2,393	-5,000	1,026,886
26	1,026,886	8,557	2,396	-5,000	1,028,047
27	1,028,047	8,567	2,399	-5,000	1,029,215
28	1,029,215	8,577	2,402	-5,000	1,030,390
29	1,030,390	8,587	2,404	-5,000	1,031,573
30	1,031,573	8,596	2,407	-5,000	1,032,762
31	1,032,762	8,606	2,410	-5,000	1,033,959
32	1,033,959	8,616	2,413	-5,000	1,035,163
33	1,035,163	8,626	2,415	-5,000	1,036,374
34	1,036,374	8,636	2,418	-5,000	1,037,592
35	1,037,592	8,647	2,421	-5,000	1,038,817
36	1,038,817	8,657	2,424	-5,000	1,040,050
37	1,040,050	8,667	2,427	-5,000	1,041,291
38	1,041,291	8,677	2,430	-5,000	1,042,538
39	1,042,538	8,688	2,433	-5,000	1,043,794
40	1,043,794	8,698	2,436	-5,000	1,045,056
41	1,045,056	8,709	2,438	-5,000	1,046,327
42	1,046,327	8,719	2,441	-5,000	1,047,605
43	1,047,605	8,730	2,444	-5,000	1,048,890
44	1,048,890	8,741	2,447	-5,000	1,050,184
45	1,050,184	8,752	2,450	-5,000	1,051,485
46	1,051,485	8,762	2,453	-5,000	1,052,794
47	1,052,794	8,773	2,457	-5,000	1,054,110
48	1,054,110	8,784	2,460	-5,000	1,055,435
49	1,055,435	8,795	2,463	-5,000	1,056,768
50	1,056,768	8,806	2,466	-5,000	1,058,108
51	1,058,108	8,818	2,469	-5,000	1,059,457
52	1,059,457	8,829	2,472	-5,000	1,060,814

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53	1,060,814	8,840	2,475	-5,000	1,062,178
54	1,062,178	8,851	2,478	-5,000	1,063,552
55	1,063,552	8,863	2,482	-5,000	1,064,933
56	1,064,933	8,874	2,485	-5,000	1,066,322
57	1,066,322	8,886	2,488	-5,000	1,067,720
58	1,067,720	8,898	2,491	-5,000	1,069,127
59	1,069,127	8,909	2,495	-5,000	1,070,541
60	1,070,541	8,921	2,498	-5,000	1,071,965
61	1,071,965	8,933	2,501	-5,000	1,073,397
62	1,073,397	8,945	2,505	-5,000	1,074,837
63	1,074,837	8,957	2,508	-5,000	1,076,286
64	1,076,286	8,969	2,511	-5,000	1,077,744
65	1,077,744	8,981	2,515	-5,000	1,079,210
66	1,079,210	8,993	2,518	-5,000	1,080,685
67	1,080,685	9,006	2,522	-5,000	1,082,169
68	1,082,169	9,018	2,525	-5,000	1,083,662
69	1,083,662	9,031	2,529	-5,000	1,085,164
70	1,085,164	9,043	2,532	-5,000	1,086,675
71	1,086,675	9,056	2,536	-5,000	1,088,196
72	1,088,196	9,068	2,539	-5,000	1,089,725
73	1,089,725	9,081	2,543	-5,000	1,091,263
74	1,091,263	9,094	2,546	-5,000	1,092,811
75	1,092,811	9,107	2,550	-5,000	1,094,367
76	1,094,367	9,120	2,554	-5,000	1,095,934
77	1,095,934	9,133	2,557	-5,000	1,097,509
78	1,097,509	9,146	2,561	-5,000	1,099,094
79	1,099,094	9,159	2,565	-5,000	1,100,689
80	1,100,689	9,172	2,568	-5,000	1,102,293
81	1,102,293	9,186	2,572	-5,000	1,103,907
82	1,103,907	9,199	2,576	-5,000	1,105,530
83	1,105,530	9,213	2,580	-5,000	1,107,163
84	1,107,163	9,226	2,583	-5,000	1,108,806
85	1,108,806	9,240	2,587	-5,000	1,110,459
86	1,110,459	9,254	2,591	-5,000	1,112,122
87	1,112,122	9,268	2,595	-5,000	1,113,795
88	1,113,795	9,282	2,599	-5,000	1,115,477
89	1,115,477	9,296	2,603	-5,000	1,117,170
90	1,117,170	9,310	2,607	-5,000	1,118,873
91	1,118,873	9,324	2,611	-5,000	1,120,587
92	1,120,587	9,338	2,615	-5,000	1,122,310
93	1,122,310	9,353	2,619	-5,000	1,124,044
94	1,124,044	9,367	2,623	-5,000	1,125,788
95	1,125,788	9,382	2,627	-5,000	1,127,543
96	1,127,543	9,396	2,631	-5,000	1,129,308

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97	1,129,308	9,411	2,635	-5,000	1,131,084
98	1,131,084	9,426	2,639	-5,000	1,132,871
99	1,132,871	9,441	2,643	-5,000	1,134,668
100	1,134,668	9,456	2,648	-5,000	1,136,476
101	1,136,476	9,471	2,652	-5,000	1,138,295
102	1,138,295	9,486	2,656	-5,000	1,140,124
103	1,140,124	9,501	2,660	-5,000	1,141,965
104	1,141,965	9,516	2,665	-5,000	1,143,817
105	1,143,817	9,532	2,669	-5,000	1,145,680
106	1,145,680	9,547	2,673	-5,000	1,147,554
107	1,147,554	9,563	2,678	-5,000	1,149,439
108	1,149,439	9,579	2,682	-5,000	1,151,336
109	1,151,336	9,594	2,686	-5,000	1,153,244
110	1,153,244	9,610	2,691	-5,000	1,155,163
111	1,155,163	9,626	2,695	-5,000	1,157,094
112	1,157,094	9,642	2,700	-5,000	1,159,037
113	1,159,037	9,659	2,704	-5,000	1,160,991
114	1,160,991	9,675	2,709	-5,000	1,162,957
115	1,162,957	9,691	2,714	-5,000	1,164,935
116	1,164,935	9,708	2,718	-5,000	1,166,924
117	1,166,924	9,724	2,723	-5,000	1,168,926
118	1,168,926	9,741	2,727	-5,000	1,170,940
119	1,170,940	9,758	2,732	-5,000	1,172,965
120	1,172,965	9,775	2,737	-5,000	1,175,003
121	1,175,003	9,792	2,742	-5,000	1,177,053
122	1,177,053	9,809	2,746	-5,000	1,179,115
123	1,179,115	9,826	2,751	-5,000	1,181,190
124	1,181,190	9,843	2,756	-5,000	1,183,277
125	1,183,277	9,861	2,761	-5,000	1,185,377
126	1,185,377	9,878	2,766	-5,000	1,187,489
127	1,187,489	9,896	2,771	-5,000	1,189,614
128	1,189,614	9,913	2,776	-5,000	1,191,752
129	1,191,752	9,931	2,781	-5,000	1,193,902
130	1,193,902	9,949	2,786	-5,000	1,196,066
131	1,196,066	9,967	2,791	-5,000	1,198,242
132	1,198,242	9,985	2,796	-5,000	1,200,431
133	1,200,431	10,004	2,801	-5,000	1,202,634
134	1,202,634	10,022	2,806	-5,000	1,204,850
135	1,204,850	10,040	2,811	-5,000	1,207,079
136	1,207,079	10,059	2,817	-5,000	1,209,321
137	1,209,321	10,078	2,822	-5,000	1,211,577
138	1,211,577	10,096	2,827	-5,000	1,213,847
139	1,213,847	10,115	2,832	-5,000	1,216,130
140	1,216,130	10,134	2,838	-5,000	1,218,427

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141	1,218,427	10,154	2,843	-5,000	1,220,737
142	1,220,737	10,173	2,848	-5,000	1,223,062
143	1,223,062	10,192	2,854	-5,000	1,225,400
144	1,225,400	10,212	2,859	-5,000	1,227,752
145	1,227,752	10,231	2,865	-5,000	1,230,119
146	1,230,119	10,251	2,870	-5,000	1,232,500
147	1,232,500	10,271	2,876	-5,000	1,234,895
148	1,234,895	10,291	2,881	-5,000	1,237,304
149	1,237,304	10,311	2,887	-5,000	1,239,728
150	1,239,728	10,331	2,893	-5,000	1,242,166
151	1,242,166	10,351	2,898	-5,000	1,244,619
152	1,244,619	10,372	2,904	-5,000	1,247,087
153	1,247,087	10,392	2,910	-5,000	1,249,569
154	1,249,569	10,413	2,916	-5,000	1,252,067
155	1,252,067	10,434	2,921	-5,000	1,254,579
156	1,254,579	10,455	2,927	-5,000	1,257,107
157	1,257,107	10,476	2,933	-5,000	1,259,649
158	1,259,649	10,497	2,939	-5,000	1,262,207
159	1,262,207	10,518	2,945	-5,000	1,264,781
160	1,264,781	10,540	2,951	-5,000	1,267,369
161	1,267,369	10,561	2,957	-5,000	1,269,973
162	1,269,973	10,583	2,963	-5,000	1,272,593
163	1,272,593	10,605	2,969	-5,000	1,275,229
164	1,275,229	10,627	2,976	-5,000	1,277,880
165	1,277,880	10,649	2,982	-5,000	1,280,548
166	1,280,548	10,671	2,988	-5,000	1,283,231
167	1,283,231	10,694	2,994	-5,000	1,285,930
168	1,285,930	10,716	3,001	-5,000	1,288,646
169	1,288,646	10,739	3,007	-5,000	1,291,378
170	1,291,378	10,761	3,013	-5,000	1,294,126
171	1,294,126	10,784	3,020	-5,000	1,296,891
172	1,296,891	10,807	3,026	-5,000	1,299,672
173	1,299,672	10,831	3,033	-5,000	1,302,470
174	1,302,470	10,854	3,039	-5,000	1,305,285
175	1,305,285	10,877	3,046	-5,000	1,308,117
176	1,308,117	10,901	3,052	-5,000	1,310,965
177	1,310,965	10,925	3,059	-5,000	1,313,831
178	1,313,831	10,949	3,066	-5,000	1,316,714
179	1,316,714	10,973	3,072	-5,000	1,319,614
180	1,319,614	10,997	3,079	-5,000	1,322,532
181	1,322,532	11,021	3,086	-5,000	1,325,467
182	1,325,467	11,046	3,093	-5,000	1,328,420
183	1,328,420	11,070	3,100	-5,000	1,331,391
184	1,331,391	11,095	3,107	-5,000	1,334,379

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185	1,334,379	11,120	3,114	-5,000	1,337,385
186	1,337,385	11,145	3,121	-5,000	1,340,409
187	1,340,409	11,170	3,128	-5,000	1,343,452
188	1,343,452	11,195	3,135	-5,000	1,346,513
189	1,346,513	11,221	3,142	-5,000	1,349,592
190	1,349,592	11,247	3,149	-5,000	1,352,689
191	1,352,689	11,272	3,156	-5,000	1,355,805
192	1,355,805	11,298	3,164	-5,000	1,358,940
193	1,358,940	11,325	3,171	-5,000	1,362,094
194	1,362,094	11,351	3,178	-5,000	1,365,266
195	1,365,266	11,377	3,186	-5,000	1,368,458
196	1,368,458	11,404	3,193	-5,000	1,371,669
197	1,371,669	11,431	3,201	-5,000	1,374,899
198	1,374,899	11,457	3,208	-5,000	1,378,148
199	1,378,148	11,485	3,216	-5,000	1,381,417
200	1,381,417	11,512	3,223	-5,000	1,384,706
201	1,384,706	11,539	3,231	-5,000	1,388,014
202	1,388,014	11,567	3,239	-5,000	1,391,342
203	1,391,342	11,595	3,246	-5,000	1,394,690
204	1,394,690	11,622	3,254	-5,000	1,398,058
205	1,398,058	11,650	3,262	-5,000	1,401,446
206	1,401,446	11,679	3,270	-5,000	1,404,855
207	1,404,855	11,707	3,278	-5,000	1,408,284
208	1,408,284	11,736	3,286	-5,000	1,411,734
209	1,411,734	11,764	3,294	-5,000	1,415,204
210	1,415,204	11,793	3,302	-5,000	1,418,696
211	1,418,696	11,822	3,310	-5,000	1,422,208
212	1,422,208	11,852	3,318	-5,000	1,425,741
213	1,425,741	11,881	3,327	-5,000	1,429,295
214	1,429,295	11,911	3,335	-5,000	1,432,871
215	1,432,871	11,941	3,343	-5,000	1,436,468
216	1,436,468	11,971	3,352	-5,000	1,440,087
217	1,440,087	12,001	3,360	-5,000	1,443,728
218	1,443,728	12,031	3,369	-5,000	1,447,390
219	1,447,390	12,062	3,377	-5,000	1,451,074
220	1,451,074	12,092	3,386	-5,000	1,454,781
221	1,454,781	12,123	3,394	-5,000	1,458,510
222	1,458,510	12,154	3,403	-5,000	1,462,261
223	1,462,261	12,186	3,412	-5,000	1,466,034
224	1,466,034	12,217	3,421	-5,000	1,469,830
225	1,469,830	12,249	3,430	-5,000	1,473,649
226	1,473,649	12,280	3,439	-5,000	1,477,491
227	1,477,491	12,312	3,447	-5,000	1,481,356
228	1,481,356	12,345	3,456	-5,000	1,485,244

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229	1,485,244	12,377	3,466	-5,000	1,489,156
230	1,489,156	12,410	3,475	-5,000	1,493,091
231	1,493,091	12,442	3,484	-5,000	1,497,049
232	1,497,049	12,475	3,493	-5,000	1,501,032
233	1,501,032	12,509	3,502	-5,000	1,505,038
234	1,505,038	12,542	3,512	-5,000	1,509,068
235	1,509,068	12,576	3,521	-5,000	1,513,122
236	1,513,122	12,609	3,531	-5,000	1,517,201
237	1,517,201	12,643	3,540	-5,000	1,521,304
238	1,521,304	12,678	3,550	-5,000	1,525,432
239	1,525,432	12,712	3,559	-5,000	1,529,585
240	1,529,585	12,747	3,569	-5,000	1,533,762
241	1,533,762	12,781	3,579	-5,000	1,537,965
242	1,537,965	12,816	3,589	-5,000	1,542,193
243	1,542,193	12,852	3,598	-5,000	1,546,446
244	1,546,446	12,887	3,608	-5,000	1,550,725
245	1,550,725	12,923	3,618	-5,000	1,555,029
246	1,555,029	12,959	3,628	-5,000	1,559,359
247	1,559,359	12,995	3,639	-5,000	1,563,715
248	1,563,715	13,031	3,649	-5,000	1,568,097
249	1,568,097	13,067	3,659	-5,000	1,572,506
250	1,572,506	13,104	3,669	-5,000	1,576,941
251	1,576,941	13,141	3,680	-5,000	1,581,403
252	1,581,403	13,178	3,690	-5,000	1,585,891
253	1,585,891	13,216	3,700	-5,000	1,590,407
254	1,590,407	13,253	3,711	-5,000	1,594,949
255	1,594,949	13,291	3,722	-5,000	1,599,519
256	1,599,519	13,329	3,732	-5,000	1,604,116
257	1,604,116	13,368	3,743	-5,000	1,608,740
258	1,608,740	13,406	3,754	-5,000	1,613,393
259	1,613,393	13,445	3,765	-5,000	1,618,073
260	1,618,073	13,484	3,776	-5,000	1,622,782
261	1,622,782	13,523	3,786	-5,000	1,627,518
262	1,627,518	13,563	3,798	-5,000	1,632,284
263	1,632,284	13,602	3,809	-5,000	1,637,077
264	1,637,077	13,642	3,820	-5,000	1,641,900
265	1,641,900	13,682	3,831	-5,000	1,646,751
266	1,646,751	13,723	3,842	-5,000	1,651,632
267	1,651,632	13,764	3,854	-5,000	1,656,541
268	1,656,541	13,805	3,865	-5,000	1,661,481
269	1,661,481	13,846	3,877	-5,000	1,666,450
270	1,666,450	13,887	3,888	-5,000	1,671,448
271	1,671,448	13,929	3,900	-5,000	1,676,477
272	1,676,477	13,971	3,912	-5,000	1,681,536

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273	1,681,536	14,013	3,924	-5,000	1,686,625
274	1,686,625	14,055	3,935	-5,000	1,691,745
275	1,691,745	14,098	3,947	-5,000	1,696,895
276	1,696,895	14,141	3,959	-5,000	1,702,077
277	1,702,077	14,184	3,972	-5,000	1,707,289
278	1,707,289	14,227	3,984	-5,000	1,712,533
279	1,712,533	14,271	3,996	-5,000	1,717,808
280	1,717,808	14,315	4,008	-5,000	1,723,115
281	1,723,115	14,359	4,021	-5,000	1,728,453
282	1,728,453	14,404	4,033	-5,000	1,733,824
283	1,733,824	14,449	4,046	-5,000	1,739,227
284	1,739,227	14,494	4,058	-5,000	1,744,663
285	1,744,663	14,539	4,071	-5,000	1,750,130
286	1,750,130	14,584	4,084	-5,000	1,755,631
287	1,755,631	14,630	4,096	-5,000	1,761,165
288	1,761,165	14,676	4,109	-5,000	1,766,732
289	1,766,732	14,723	4,122	-5,000	1,772,332
290	1,772,332	14,769	4,135	-5,000	1,777,966
291	1,777,966	14,816	4,149	-5,000	1,783,634
292	1,783,634	14,864	4,162	-5,000	1,789,336
293	1,789,336	14,911	4,175	-5,000	1,795,072
294	1,795,072	14,959	4,189	-5,000	1,800,842
295	1,800,842	15,007	4,202	-5,000	1,806,648
296	1,806,648	15,055	4,216	-5,000	1,812,487
297	1,812,487	15,104	4,229	-5,000	1,818,362
298	1,818,362	15,153	4,243	-5,000	1,824,273
299	1,824,273	15,202	4,257	-5,000	1,830,218
300	1,830,218	15,252	4,271	-5,000	1,836,199
301	1,836,199	15,302	4,284	-5,000	1,842,217
302	1,842,217	15,352	4,299	-5,000	1,848,270
303	1,848,270	15,402	4,313	-5,000	1,854,360
304	1,854,360	15,453	4,327	-5,000	1,860,486
305	1,860,486	15,504	4,341	-5,000	1,866,649
306	1,866,649	15,555	4,356	-5,000	1,872,849
307	1,872,849	15,607	4,370	-5,000	1,879,086
308	1,879,086	15,659	4,385	-5,000	1,885,360
309	1,885,360	15,711	4,399	-5,000	1,891,672
310	1,891,672	15,764	4,414	-5,000	1,898,022
311	1,898,022	15,817	4,429	-5,000	1,904,410
312	1,904,410	15,870	4,444	-5,000	1,910,837
313	1,910,837	15,924	4,459	-5,000	1,917,302
314	1,917,302	15,978	4,474	-5,000	1,923,806
315	1,923,806	16,032	4,489	-5,000	1,930,349
316	1,930,349	16,086	4,504	-5,000	1,936,931

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317	1,936,931	16,141	4,520	-5,000	1,943,552
318	1,943,552	16,196	4,535	-5,000	1,950,214
319	1,950,214	16,252	4,550	-5,000	1,956,915
320	1,956,915	16,308	4,566	-5,000	1,963,656
321	1,963,656	16,364	4,582	-5,000	1,970,438
322	1,970,438	16,420	4,598	-5,000	1,977,261
323	1,977,261	16,477	4,614	-5,000	1,984,125
324	1,984,125	16,534	4,630	-5,000	1,991,029
325	1,991,029	16,592	4,646	-5,000	1,997,975
326	1,997,975	16,650	4,662	-5,000	2,004,963
327	2,004,963	16,708	4,678	-5,000	2,011,993
328	2,011,993	16,767	4,695	-5,000	2,019,065
329	2,019,065	16,826	4,711	-5,000	2,026,179
330	2,026,179	16,885	4,728	-5,000	2,033,336
331	2,033,336	16,944	4,744	-5,000	2,040,537
332	2,040,537	17,004	4,761	-5,000	2,047,780
333	2,047,780	17,065	4,778	-5,000	2,055,066
334	2,055,066	17,126	4,795	-5,000	2,062,397
335	2,062,397	17,187	4,812	-5,000	2,069,771
336	2,069,771	17,248	4,829	-5,000	2,077,190
337	2,077,190	17,310	4,847	-5,000	2,084,653
338	2,084,653	17,372	4,864	-5,000	2,092,161
339	2,092,161	17,435	4,882	-5,000	2,099,714
340	2,099,714	17,498	4,899	-5,000	2,107,312
341	2,107,312	17,561	4,917	-5,000	2,114,956
342	2,114,956	17,625	4,935	-5,000	2,122,646
343	2,122,646	17,689	4,953	-5,000	2,130,382
344	2,130,382	17,753	4,971	-5,000	2,138,164
345	2,138,164	17,818	4,989	-5,000	2,145,993
346	2,145,993	17,883	5,007	-5,000	2,153,869
347	2,153,869	17,949	5,026	-5,000	2,161,792
348	2,161,792	18,015	5,044	-5,000	2,169,763
349	2,169,763	18,081	5,063	-5,000	2,177,781
350	2,177,781	18,148	5,081	-5,000	2,185,848
351	2,185,848	18,215	5,100	-5,000	2,193,963
352	2,193,963	18,283	5,119	-5,000	2,202,127
353	2,202,127	18,351	5,138	-5,000	2,210,340
354	2,210,340	18,419	5,157	-5,000	2,218,602
355	2,218,602	18,488	5,177	-5,000	2,226,913
356	2,226,913	18,558	5,196	-5,000	2,235,275
357	2,235,275	18,627	5,216	-5,000	2,243,686
358	2,243,686	18,697	5,235	-5,000	2,252,149
359	2,252,149	18,768	5,255	-5,000	2,260,661
360	\$2,260,661	\$18,839	\$5,275	\$-5,000	\$2,269,225

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