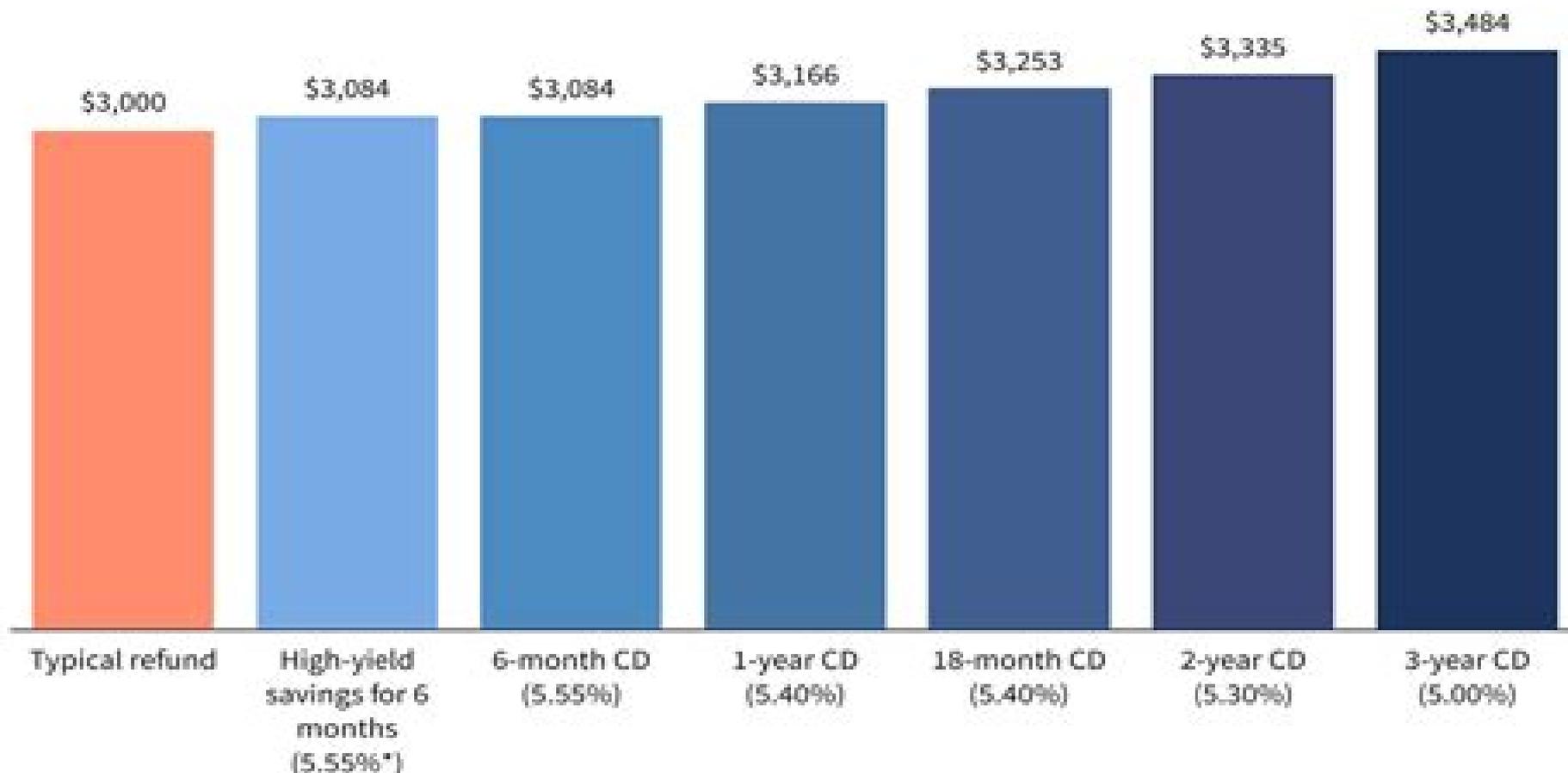


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* Assumes high-yield savings account rate holds steady for six months, which is not guaranteed.

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