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Calculated Prospectively. The Value At Time 40 Months Is The Present Value Of  
 Payments From 40 1 59 20 Time 41 To Time 60 : 40 40 1 60 21 1000[0.98 0.98 ]  
 0.98 0.98 1000 ,  $1/(1.0075)^1$  0.98 0 ... Mar 2th, 2024

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