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 & \quad \quad \quad 10 \\
 & 1.2\% \quad \quad \quad 50 \\
 & \quad \quad \quad 100,000 / (1 + 1.2\% \quad 98,814.23 \\
 & \quad \quad \quad 100,000 \quad 98,814.23 \quad 1,185.77 \\
 & = 98,814.23 \quad 50 \quad / 1.00 = 98,864.23
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