

ExecPlan Equities
 Princeton, NJ 08540
 05/12/16

BALANCE SHEET

Richard & Cheryl Tobasco
 60 Chichester Lane
 Princeton, NJ 08540

	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>
Retirement With LTC Pol							
Age:	52/51	53/52	54/53	55/54	56/55	57/56	58/57
LIQUID ASSETS							
Cash Balance	4,953	4,960	4,967	4,977	4,986	5,001	5,013
Cash Deposits							
1St Nat Savings	6,095	6,217	6,341	6,468	6,597	6,729	6,864
Money Market Fund	<u>310,869</u>	<u>318,641</u>	<u>326,607</u>	<u>334,772</u>	<u>343,141</u>	<u>351,720</u>	<u>360,513</u>
	316,964	324,858	332,948	341,240	349,738	358,449	367,377
Stocks & Bonds							
3M Corporate Bond	28,000	28,000	28,000	28,000	28,000	28,000	28,000
Ford Motor Stock	158,754	165,104	171,708	178,577	185,720	193,149	200,874
Growth & Inc Fund	443,338	477,855	515,059	555,159	598,381	644,969	695,184
Excess Cash Fund	<u>236,560</u>	<u>306,926</u>	<u>386,731</u>	<u>475,034</u>	<u>572,818</u>	<u>680,172</u>	<u>798,432</u>
	866,652	977,885	1,101,498	1,236,770	1,384,919	1,546,290	1,722,490
Life Insurance							
Richard's VUL	<u>112,889</u>	<u>116,276</u>	<u>119,764</u>	<u>123,357</u>	<u>127,058</u>	<u>130,869</u>	<u>134,795</u>
	112,889	116,276	119,764	123,357	127,058	130,869	134,795
Liquid Assets	1,301,458	1,423,979	1,559,177	1,706,343	1,866,701	2,040,609	2,229,676
NONLIQUID ASSETS							
Retirement Plans							
Cheryl's Roth IRA	16,295	17,273	18,309	19,408	20,572	21,806	23,114
Richard's IRA	121,778	129,085	136,830	145,040	153,742	162,967	172,745
Cheryl's IRA	43,876	46,509	49,300	52,258	55,393	58,717	62,240
Richard's 401k	634,130	712,723	796,826	887,566	984,810	1,090,009	1,202,580
529 Plan	<u>44,819</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
	860,898	905,590	1,001,265	1,104,272	1,214,517	1,333,499	1,460,679
Investments							
Beach House	<u>716,714</u>	<u>752,549</u>	<u>790,177</u>	<u>829,686</u>	<u>871,170</u>	<u>914,728</u>	<u>960,465</u>
	716,714	752,549	790,177	829,686	871,170	914,728	960,465
Personal Property							
Residence	643,227	668,957	695,715	723,543	752,485	782,585	813,888

Vehicles	45,000	45,000	45,000	45,000	45,000	45,000	45,000
Furniture/Fixture	50,000	50,000	50,000	50,000	50,000	50,000	50,000
Gems & Jewelry	101,342	104,382	107,513	110,739	114,061	117,483	121,007
Stamp Collection	<u>91,207</u>	<u>93,944</u>	<u>96,762</u>	<u>99,665</u>	<u>102,655</u>	<u>105,734</u>	<u>108,906</u>
	930,777	962,282	994,990	1,028,947	1,064,201	1,100,802	1,138,802
Nonliquid Assets	2,508,388	2,620,422	2,786,432	2,962,905	3,149,888	3,349,029	3,559,945

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	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>
Retirement With LTC Pol Age:	52/51	53/52	54/53	55/54	56/55	57/56	58/57
Total Assets	3,809,846	4,044,401	4,345,609	4,669,248	5,016,589	5,389,638	5,789,621
LIABILITIES							
Mortgage Loans							
Residence	<u>242,716</u>	<u>233,055</u>	<u>222,694</u>	<u>211,585</u>	<u>199,673</u>	<u>186,899</u>	<u>173,202</u>
	242,716	233,055	222,694	211,585	199,673	186,899	173,202
Investments							
Beach House	<u>122,265</u>	<u>114,142</u>	<u>105,346</u>	<u>95,819</u>	<u>85,501</u>	<u>74,327</u>	<u>62,225</u>
	122,265	114,142	105,346	95,819	85,501	74,327	62,225
Total Liabilities	364,981	347,197	328,040	307,404	285,174	261,226	235,427
Net Worth	3,444,865	3,697,204	4,017,569	4,361,844	4,731,415	5,128,412	5,554,194

Furniture/Fixture	50,000	50,000	50,000	50,000	50,000	50,000	50,000
Gems & Jewelry	124,637	128,377	132,228	136,195	140,280	144,489	148,824
Stamp Collection	<u>112,174</u>	<u>115,539</u>	<u>119,005</u>	<u>122,575</u>	<u>126,252</u>	<u>130,040</u>	<u>133,941</u>
	1,178,254	1,219,217	1,261,746	1,305,904	1,351,752	1,399,357	1,448,786
Nonliquid Assets	3,783,027	4,020,276	4,271,433	4,450,054	4,637,876	4,835,391	5,043,110

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BALANCE SHEET (cont.)

Richard & Cheryl Tobasco
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Retirement With LTC Pol Age:	<u>2023</u> 59/58	<u>2024</u> 60/59	<u>2025</u> 61/60	<u>2026</u> 62/61	<u>2027</u> 63/62	<u>2028</u> 64/63	<u>2029</u> 65/64
Total Assets	6,217,651	6,675,533	7,163,379	7,633,697	8,147,629	8,698,370	9,286,351
LIABILITIES							
Mortgage Loans							
Residence	<u>158,515</u>	<u>142,766</u>	<u>125,879</u>	<u>107,771</u>	<u>88,353</u>	<u>67,533</u>	<u>45,207</u>
	158,515	142,766	125,879	107,771	88,353	67,533	45,207
Investments							
Beach House	<u>49,119</u>	<u>34,925</u>	<u>19,554</u>	<u>2,906</u>	<u>0</u>	<u>0</u>	<u>0</u>
	49,119	34,925	19,554	2,906	0	0	0
Total Liabilities	207,634	177,691	145,433	110,677	88,353	67,533	45,207
Net Worth	6,010,017	6,497,842	7,017,946	7,523,020	8,059,276	8,630,837	9,241,144

Gems & Jewelry	153,288	157,887	162,624	167,502	172,527	177,703	183,034
Stamp Collection	<u>137,959</u>	<u>142,098</u>	<u>146,361</u>	<u>150,752</u>	<u>155,275</u>	<u>159,933</u>	<u>164,731</u>
	1,500,110	1,553,401	1,608,738	1,666,197	1,725,863	1,787,819	1,852,156
Nonliquid Assets	5,261,578	5,491,367	5,733,082	5,987,358	6,198,027	6,409,303	6,625,133
Total Assets	9,561,491	9,908,397	10,339,864	10,790,303	11,223,102	11,668,933	12,129,982

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BALANCE SHEET (cont.)

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Retirement With LTC Pol	<u>2030</u>	<u>2031</u>	<u>2032</u>	<u>2033</u>	<u>2034</u>	<u>2035</u>	<u>2036</u>
Age:	66/65	67/66	68/67	69/68	70/69	71/70	72/71

LIABILITIES

Mortgage Loans

Residence	<u>21,267</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
	21,267	0	0	0	0	0	0

Total Liabilities	21,267	0	0	0	0	0	0
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Net Worth	9,540,224	9,908,397	10,339,864	10,790,303	11,223,102	11,668,933	12,129,982
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BALANCE SHEET

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Retirement With LTC Pol Age:	<u>2037</u> 73/72	<u>2038</u> 74/73	<u>2039</u> 75/74	<u>2040</u> 76/75	<u>2041</u> 77/76	<u>2042</u> 78/77	<u>2043</u> 79/78
LIQUID ASSETS							
Cash Balance	4,888	4,864	4,839	4,811	4,780	4,750	4,961
Cash Deposits							
1St Nat Savings	<u>9,240</u>	<u>9,425</u>	<u>9,614</u>	<u>9,806</u>	<u>10,002</u>	<u>10,202</u>	<u>10,406</u>
	9,240	9,425	9,614	9,806	10,002	10,202	10,406
Stocks & Bonds							
3M Corporate Bond	28,000	28,000	28,000	28,000	28,000	28,000	28,000
Ford Motor Stock	361,764	376,234	391,283	406,935	423,212	440,141	457,746
Growth & Inc Fund	2,140,478	2,307,127	2,486,750	2,680,359	2,889,041	3,113,970	3,356,411
Excess Cash Fund	<u>3,006,987</u>	<u>3,087,809</u>	<u>3,167,477</u>	<u>3,245,658</u>	<u>3,321,641</u>	<u>3,395,385</u>	<u>3,466,140</u>
	5,537,228	5,799,170	6,073,511	6,360,952	6,661,894	6,977,496	7,308,298
Life Insurance							
Richard's VUL	<u>210,007</u>	<u>216,307</u>	<u>222,796</u>	<u>229,480</u>	<u>236,364</u>	<u>243,455</u>	<u>250,759</u>
	210,007	216,307	222,796	229,480	236,364	243,455	250,759
Liquid Assets	5,761,363	6,029,766	6,310,760	6,605,048	6,913,040	7,235,903	7,574,423
NONLIQUID ASSETS							
Retirement Plans							
Cheryl's Roth IRA	55,395	58,719	62,242	65,977	69,936	74,132	78,580
Richard's IRA	2,740,483	2,789,766	2,835,328	2,876,569	2,913,476	2,944,764	2,970,436
Cheryl's IRA	<u>133,778</u>	<u>136,389</u>	<u>138,841</u>	<u>141,108</u>	<u>143,160</u>	<u>144,997</u>	<u>146,554</u>
	2,929,656	2,984,874	3,036,411	3,083,654	3,126,572	3,163,893	3,195,570
Investments							
Beach House	<u>1,996,737</u>	<u>2,096,574</u>	<u>2,201,403</u>	<u>2,311,473</u>	<u>2,427,047</u>	<u>2,548,399</u>	<u>2,675,819</u>
	1,996,737	2,096,574	2,201,403	2,311,473	2,427,047	2,548,399	2,675,819
Personal Property							
Residence	1,465,766	1,524,397	1,585,373	1,648,788	1,714,739	1,783,329	1,854,662
Vehicles	45,000	45,000	45,000	45,000	45,000	45,000	45,000
Furniture/Fixture	50,000	50,000	50,000	50,000	50,000	50,000	50,000
Gems & Jewelry	188,525	194,181	200,006	206,007	212,187	218,552	225,109

Stamp Collection	<u>169,673</u>	<u>174,763</u>	<u>180,006</u>	<u>185,406</u>	<u>190,968</u>	<u>196,697</u>	<u>202,598</u>
	1,918,964	1,988,341	2,060,385	2,135,200	2,212,894	2,293,578	2,377,369
Nonliquid Assets	6,845,357	7,069,789	7,298,199	7,530,328	7,766,513	8,005,870	8,248,758
Total Assets	12,606,720	13,099,555	13,608,959	14,135,376	14,679,553	15,241,773	15,823,181

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BALANCE SHEET (cont.)

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Retirement With LTC Pol	<u>2037</u>	<u>2038</u>	<u>2039</u>	<u>2040</u>	<u>2041</u>	<u>2042</u>	<u>2043</u>
Age:	73/72	74/73	75/74	76/75	77/76	78/77	79/78
Net Worth	12,606,720	13,099,555	13,608,959	14,135,376	14,679,553	15,241,773	15,823,181

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BALANCE SHEET

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Retirement With LTC Pol	<u>2044</u>	<u>2045</u>	<u>2046</u>	<u>2047</u>	<u>2048</u>	<u>2049</u>	<u>2050</u>
Age:	80/79	81/80	82/81	83/82	84/83	85/84	86/85
LIQUID ASSETS							
Cash Balance	4,954	4,946	4,913	4,890	4,868	4,844	4,821
Cash Deposits							
1St Nat Savings	<u>10,614</u>	<u>10,826</u>	<u>11,043</u>	<u>11,264</u>	<u>11,489</u>	<u>11,719</u>	<u>11,953</u>
	10,614	10,826	11,043	11,264	11,489	11,719	11,953
Stocks & Bonds							
3M Corporate Bond	28,000	28,000	28,000	28,000	28,000	28,000	28,000
Ford Motor Stock	476,056	495,098	514,902	535,498	556,918	579,195	602,363
Growth & Inc Fund	3,617,728	3,899,390	4,202,981	4,530,208	4,882,912	5,263,076	5,672,838
Excess Cash Fund	<u>3,533,863</u>	<u>3,597,754</u>	<u>3,656,913</u>	<u>3,709,422</u>	<u>3,754,375</u>	<u>3,789,903</u>	<u>3,814,654</u>
	7,655,647	8,020,242	8,402,796	8,803,129	9,222,206	9,660,174	10,117,855
Life Insurance							
Richard's VUL	<u>258,282</u>	<u>266,030</u>	<u>274,011</u>	<u>282,232</u>	<u>290,698</u>	<u>299,419</u>	<u>308,402</u>
	258,282	266,030	274,011	282,232	290,698	299,419	308,402
Liquid Assets	7,929,497	8,302,045	8,692,764	9,101,514	9,529,261	9,976,156	10,443,031
NONLIQUID ASSETS							
Retirement Plans							
Cheryl's Roth IRA	83,295	88,293	93,591	99,206	105,158	111,467	118,155
Richard's IRA	2,989,815	3,002,175	3,006,739	3,002,680	2,989,120	2,966,499	2,934,099
Cheryl's IRA	<u>147,831</u>	<u>148,796</u>	<u>149,411</u>	<u>149,639</u>	<u>149,437</u>	<u>148,762</u>	<u>147,637</u>
	3,220,941	3,239,264	3,249,741	3,251,525	3,243,715	3,226,728	3,199,891
Investments							
Beach House	<u>2,809,610</u>	<u>2,950,091</u>	<u>3,097,595</u>	<u>3,252,475</u>	<u>3,415,099</u>	<u>3,585,853</u>	<u>3,765,146</u>
	2,809,610	2,950,091	3,097,595	3,252,475	3,415,099	3,585,853	3,765,146
Personal Property							
Residence	1,928,848	2,006,002	2,086,242	2,169,692	2,256,480	2,346,739	2,440,608
Vehicles	45,000	45,000	45,000	45,000	45,000	45,000	45,000
Furniture/Fixture	50,000	50,000	50,000	50,000	50,000	50,000	50,000
Gems & Jewelry	231,862	238,818	245,983	253,362	260,963	268,792	276,856

Stamp Collection	<u>208,676</u>	<u>214,936</u>	<u>221,384</u>	<u>228,026</u>	<u>234,867</u>	<u>241,913</u>	<u>249,170</u>
	2,464,387	2,554,757	2,648,609	2,746,080	2,847,309	2,952,444	3,061,634
Nonliquid Assets	8,494,937	8,744,111	8,995,945	9,250,080	9,506,124	9,765,025	10,026,671
Total Assets	16,424,434	17,046,156	17,688,709	18,351,594	19,035,385	19,741,181	20,469,702

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Retirement With LTC Pol	<u>2044</u>	<u>2045</u>	<u>2046</u>	<u>2047</u>	<u>2048</u>	<u>2049</u>	<u>2050</u>
Age:	80/79	81/80	82/81	83/82	84/83	85/84	86/85
Net Worth	16,424,434	17,046,156	17,688,709	18,351,594	19,035,385	19,741,181	20,469,702

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BALANCE SHEET

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Retirement With LTC Pol Age:	<u>2051</u> 87/86	<u>2052</u> 88/87	<u>2053</u> 89/88	<u>2054</u> 90/89	<u>2055</u> 91/90	<u>2056</u> 92/91	<u>2057</u> 93/92
LIQUID ASSETS							
Cash Balance	4,798	4,771	4,951	4,933	4,921	4,909	4,897
Cash Deposits							
1St Nat Savings	<u>12,192</u>	<u>12,436</u>	<u>12,685</u>	<u>12,939</u>	<u>13,198</u>	<u>13,462</u>	<u>13,731</u>
	12,192	12,436	12,685	12,939	13,198	13,462	13,731
Stocks & Bonds							
3M Corporate Bond	28,000	28,000	28,000	28,000	28,000	28,000	28,000
Ford Motor Stock	626,457	651,516	677,576	704,679	732,867	762,181	792,669
Growth & Inc Fund	6,114,503	6,590,554	7,103,668	7,656,731	8,252,854	8,895,388	9,587,947
Excess Cash Fund	<u>3,827,163</u>	<u>3,825,847</u>	<u>3,808,646</u>	<u>3,772,414</u>	<u>3,713,926</u>	<u>3,630,410</u>	<u>3,518,862</u>
	10,596,123	11,095,917	11,617,890	12,161,825	12,727,647	13,315,979	13,927,478
Life Insurance							
Richard's VUL	<u>317,654</u>	<u>327,184</u>	<u>336,999</u>	<u>347,109</u>	<u>357,522</u>	<u>368,248</u>	<u>379,296</u>
	317,654	327,184	336,999	347,109	357,522	368,248	379,296
Liquid Assets	10,930,768	11,440,307	11,972,525	12,526,806	13,103,288	13,702,599	14,325,401
NONLIQUID ASSETS							
Retirement Plans							
Cheryl's Roth IRA	125,244	132,759	140,725	149,168	158,118	167,605	177,661
Richard's IRA	2,891,182	2,837,001	2,770,804	2,693,999	2,606,195	2,507,058	2,396,329
Cheryl's IRA	<u>146,024</u>	<u>143,888</u>	<u>141,191</u>	<u>137,896</u>	<u>134,074</u>	<u>129,704</u>	<u>124,770</u>
	3,162,450	3,113,648	3,052,720	2,981,063	2,898,387	2,804,367	2,698,760
Investments							
Beach House	<u>3,953,403</u>	<u>4,151,074</u>	<u>4,358,627</u>	<u>4,576,559</u>	<u>4,805,387</u>	<u>5,045,656</u>	<u>5,297,939</u>
	3,953,403	4,151,074	4,358,627	4,576,559	4,805,387	5,045,656	5,297,939
Personal Property							
Residence	2,538,233	2,639,762	2,745,353	2,855,167	2,969,373	3,088,148	3,211,674
Vehicles	45,000	45,000	45,000	45,000	45,000	45,000	45,000
Furniture/Fixture	50,000	50,000	50,000	50,000	50,000	50,000	50,000
Gems & Jewelry	285,161	293,716	302,528	311,603	320,952	330,580	340,498

Stamp Collection	<u>256,645</u>	<u>264,345</u>	<u>272,275</u>	<u>280,443</u>	<u>288,856</u>	<u>297,522</u>	<u>306,448</u>
	3,175,039	3,292,823	3,415,155	3,542,213	3,674,181	3,811,251	3,953,620
Nonliquid Assets	10,290,892	10,557,545	10,826,503	11,099,835	11,377,955	11,661,273	11,950,319
Total Assets	21,221,660	21,997,852	22,799,028	23,626,641	24,481,243	25,363,872	26,275,720

ExecPlan Equities
Princeton, NJ 08540
05/12/16

BALANCE SHEET (cont.)

Richard & Cheryl Tobasco
60 Chichester Lane
Princeton, NJ 08540

Retirement With LTC Pol	<u>2051</u>	<u>2052</u>	<u>2053</u>	<u>2054</u>	<u>2055</u>	<u>2056</u>	<u>2057</u>
Age:	87/86	88/87	89/88	90/89	91/90	92/91	93/92
Net Worth	21,221,660	21,997,852	22,799,028	23,626,641	24,481,243	25,363,872	26,275,720

ExecPlan Equities
 Princeton, NJ 08540
 05/12/16

BALANCE SHEET

Richard & Cheryl Tobasco
 60 Chichester Lane
 Princeton, NJ 08540

Retirement With LTC Pol	<u>2058</u>	<u>2059</u>	<u>2060</u>	<u>2061</u>	<u>2062</u>
Age:	94/93	95/94	96/95	97/96	98/97
LIQUID ASSETS					
Cash Balance	4,883	4,867	4,797	4,759	4,908
Cash Deposits					
1St Nat Savings	<u>14,006</u>	<u>14,286</u>	<u>14,572</u>	<u>14,863</u>	<u>15,160</u>
	14,006	14,286	14,572	14,863	15,160
Stocks & Bonds					
3M Corporate Bond	28,000	28,000	28,000	28,000	28,000
Ford Motor Stock	824,375	857,350	891,644	927,310	964,402
Growth & Inc Fund	10,334,426	11,139,023	12,006,262	12,941,022	13,948,558
Excess Cash Fund	<u>3,374,111</u>	<u>3,192,099</u>	<u>2,967,757</u>	<u>2,695,761</u>	<u>2,370,357</u>
	14,560,912	15,216,472	15,893,664	16,592,093	17,311,318
Life Insurance					
Richard's VUL	<u>390,674</u>	<u>402,395</u>	<u>414,466</u>	<u>426,900</u>	<u>439,707</u>
	390,674	402,395	414,466	426,900	439,707
Liquid Assets	14,970,476	15,638,020	16,327,500	17,038,615	17,771,093
NONLIQUID ASSETS					
Retirement Plans					
Cheryl's Roth IRA	188,321	199,620	211,597	224,293	237,751
Richard's IRA	2,276,776	2,148,642	2,012,297	1,868,259	1,717,219
Cheryl's IRA	<u>119,259</u>	<u>113,310</u>	<u>106,933</u>	<u>100,147</u>	<u>92,979</u>
	2,584,356	2,461,572	2,330,827	2,192,699	2,047,949
Investments					
Beach House	<u>5,562,836</u>	<u>5,840,977</u>	<u>6,133,026</u>	<u>6,439,678</u>	<u>6,761,661</u>
	5,562,836	5,840,977	6,133,026	6,439,678	6,761,661
Personal Property					
Residence	3,340,141	3,473,747	3,612,697	3,757,205	3,907,493
Vehicles	45,000	45,000	45,000	45,000	45,000
Furniture/Fixture	50,000	50,000	50,000	50,000	50,000
Gems & Jewelry	350,712	361,234	372,071	383,233	394,730

Stamp Collection	<u>315,641</u>	<u>325,110</u>	<u>334,864</u>	<u>344,910</u>	<u>355,257</u>
	4,101,495	4,255,091	4,414,631	4,580,347	4,752,480
Nonliquid Assets	12,248,686	12,557,640	12,878,485	13,212,725	13,562,090
Total Assets	27,219,162	28,195,660	29,205,985	30,251,340	31,333,183

ExecPlan Equities
Princeton, NJ 08540
05/12/16

BALANCE SHEET (cont.)

Richard & Cheryl Tobasco
60 Chichester Lane
Princeton, NJ 08540

Retirement With LTC Pol	<u>2058</u>	<u>2059</u>	<u>2060</u>	<u>2061</u>	<u>2062</u>
Age:	94/93	95/94	96/95	97/96	98/97
Net Worth	27,219,162	28,195,660	29,205,985	30,251,340	31,333,183