

Monthly vs Lump Sum Investment Options Analysis

Start Date	7/1/2024
Amount Due	11,226,072

Lump Sum Payment	10,862,811
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Regular Payment Payoff	11,226,072
Interest Earned on Investments	268,981
Total outlay	10,957,091

Benefit from lump sum payment option versus 12 monthly payments	94,280
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Date	Lump sum	Regular Payments	US Treasury Rates	Adjusted Earnings Rate	Interest
7/1/2024	10,862,811.00	935,506	5.250%	0.000%	
8/1/2024		935,506	5.340%	0.445%	4,163
9/1/2024		935,506	5.350%	0.892%	8,342
10/1/2024		935,506	5.370%	1.343%	12,559
11/1/2024		935,506	5.370%	1.790%	16,746
12/1/2024		935,506	5.300%	2.208%	20,659
1/1/2025		935,506	5.340%	2.670%	24,978
2/1/2025		935,506	5.250%	3.063%	28,650
3/1/2025		935,506	5.190%	3.460%	32,369
4/1/2025		935,506	5.160%	3.870%	36,204
5/1/2025		935,506	5.150%	4.292%	40,149
6/1/2025		935,506	5.150%	4.721%	44,164
Savings	363,261	11,226,072			268,981