

		Earnings	ROI 8%	Final Amt		Earnings	ROI 18%	Final Amt
Year 1	19	1000000	4.316	4315701		620000	23.214	14392950
Year 2	18	1000000	3.996	3996019		620000	19.673	12197416
Year 3	17	1000000	3.700	3700018		620000	16.672	10336793
Year 4	16	1000000	3.426	3425943		620000	14.129	8759994
Year 5	15	1000000	3.172	3172169		620000	11.974	7423724
Year 6	14	1000000	2.937	2937194		620000	10.147	6291291
Year 7	13	1000000	2.720	2719624		620000	8.599	5331603
Year 8	12	1000000	2.518	2518170		620000	7.288	4518307
Year 9	11	1000000	2.332	2331639		620000	6.176	3829074
Year 10	10	1000000	2.159	2158925		620000	5.234	3244978
Year 11	9	1000000	1.999	1999005		620000	4.435	2749981
Year 12	8	1000000	1.851	1850930		620000	3.759	2330493
Year 13	7	1000000	1.714	1713824		620000	3.185	1974994
Year 14	6	1000000	1.587	1586874		620000	2.700	1673724
Year 15	5	1000000	1.469	1469328		620000	2.288	1418410
Year 16	4	1000000	1.360	1360489		620000	1.939	1202042
Year 17	3	1000000	1.260	1259712		620000	1.643	1018680
Year 18	2	1000000	1.166	1166400		620000	1.392	863288
Year 19	1	1000000	1.080	1080000		620000	1.180	731600
Year 20	0	1000000	1.000	1000000		620000	1.000	620000

TOTAL		20000000		45761964		1.2E+07		90909341
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1.99 times richer