



2024 Levy

Board of Education Meeting
December 5, 2024

Levy 2024 Calendar

Dates	Events	Tasks
October 24	Finance Committee Meeting	Reach consensus on 2024 tax levy for November's Board Of Education meeting
November 7	Board of Education Meeting	Adopt Estimated 2024 Tax Levy by Resolution; approval to publish the corresponding Notice
November 21	Publish Notice of Proposed Property Tax Increase (Not Required)	Send Notice to <i>Lincolnwood Review</i> for a NOV 21 publication date
November 21	Finance Committee Meeting	Final Levy Review
December 5	Board of Education Meeting w/ Public Hearing	Adopt Final 2024 Levy
December 6	Upload Levy on Cook County Clerk's Website	Submit Adopted Levy to Cook County Clerk before the 12/31/2024 deadline

Cook County Levy Cycle

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023			Spring Collection of 2022 Taxes (55% of 2021 Extension)			FY23 Ends	FY24 Starts	Summer Collection of 2022 Taxes (2022 Extension - Spring Collection)				File 2023 Levy-Impacts 2023 Tax Bill Paid in 2024
2024			Spring Collection of 2023 Taxes (55% of 2022 Extension)			FY24 Ends	FY25 Starts	Summer Collection of 2023 Taxes (2023 Extension - Spring Collection)			X	File 2024 Levy-Impacts 2024 Tax Bills Paid in 2025
2025			Spring Collection of 2024 Taxes (55% of 2023 Extension)			FY25 Ends	FY26 Starts	Summer Collection of 2024 Taxes (2024 Extension - Spring Collection)				File 2025 Levy-Impacts 2025 Tax Bills Paid in 2026
2026			Spring Collection of 2025 Taxes (55% of 2024 Extension)			FY26 Ends	FY27 Starts	Summer Collection of 2025 Taxes (2025 Extension - Spring Collection)				File 2026 Levy-Impacts 2026 Tax Bills Paid in 2027

2023 Levy Review: Capped Funds Results

Capped Funds	2023 Levy (Ask)	*Extension (Given)	Delta
Educational	\$21,600,000	\$21,993,042	\$393,042
Special Ed.	\$400,000	\$407,263	\$7,263
Op. & Maint.	\$2,105,000	\$2,143,708	\$38,708
Transportation	\$1,050,000	\$1,068,962	\$18,962
IMRF	\$100,000	\$102,435	\$2,435
Social Security	\$300,000	\$305,653	\$5,653
Working Cash	\$1,000	\$826	-\$174
Tort Immunity	\$200,000	\$203,218	\$3,218
Health Life Safety	\$125,000	\$127,218	\$2,218
Total Capped	\$25,881,000	\$26,352,325	\$471,325

*According to the Cook County Clerk's Agency Tax Rate Report released June 24, 2024

2023 Levy Review: Non-Capped Funds Results

Non-Capped Funds	2023 Levy (Ask)	*Extension (Given)	Delta
Debt: Bonds' P&I	\$1,730,700	\$1,817,235	\$86,535
Levy Adj. PA102-0519	\$0	\$216,791	\$216,791
Total Non-Capped	\$1,730,700	\$2,034,026	\$303,326

*According to the Cook County Clerk's Agency Tax Rate Report released June 24, 2024

2023 Levy Review: Overall Results

All SD74 Funds	2023 Levy (Ask)	*Extension (Given)	Delta
Capped Funds	\$25,881,000	\$26,352,325	\$471,325
Non-Capped Funds	\$1,730,700	\$2,034,026	\$303,326
Round-Off Decimal		\$6,425	\$6,425
Overall	\$27,611,700	\$28,392,776	\$781,076

*According to the Cook County Clerk's Agency Tax Rate Report released June 24, 2024

Historical Tax Extensions and Estimated 2024 Levy

Lincolnwood School District 74

Equalized Assessed Value	2018 Actual	2019 Actual/Tri	2020 Actual	2021 Actual	2022 Actual/Tri	2023 Actual	2024 Draft	Equalized Assessed Value
Existing EAV	656,009,814	689,272,436	693,801,908	688,651,634	802,391,603	822,794,014	830,222,296	Est. +0.5% on 2023 EAV
New/Growth/TIF	1,308,720	970,415	44,133,915	970,812	1,836,523	3,297,823	2,500,000	Est. New/Growth/TIF
Total EAV	657,318,534	690,242,851	737,935,823	689,622,446	804,228,126	826,091,837	832,722,296	Estimated Total 2024 EAV

Historical Data	2018 Actual	2019 Actual/Tri	2020 Actual	2021 Actual	2022 Actual/Tri	2023 Actual	2024 Draft	Tax Levy Percent
Consumer Price Index	2.1%	1.9%	2.3%	1.4%	7.0%	6.5%	3.4%	Consumer Price Index (CPI-U)
EAV v. Prior Yr. EAV	-2.1%	4.9%	0.5%	-6.7%	16.4%	2.3%	0.5%	Projected EAV v. Prior Yr. EAV
New/Growth v. Existing EAV	0.2%	0.1%	6.4%	0.1%	0.2%	0.4%	0.3%	New/Growth v. Projected EAV

Tax Rate	2018 Actual	2019 Actual/Tri	2020 Actual	2021 Actual	2022 Actual/Tri	2023 Actual	2024 Draft	Estimated Tax Levy Rate
Educational	2.6634	2.5663	2.5780	2.7507	2.4973	2.4973	2.7079	Educational
Special Ed	0.0473	0.0457	0.0473	0.0521	0.0476	0.0463	0.0600	Special Ed
Op. & Maintenance	0.3120	0.3047	0.3072	0.3372	0.2502	0.2436	0.2588	Operations and Maintenance
Transportation	0.0637	0.0656	0.0763	0.1158	0.1252	0.1219	0.1261	Transportation
Municipal Retirement	0.0275	0.0266	0.0255	0.0290	0.0188	0.0183	0.0054	Municipal Retirement
Social Security	0.0389	0.0440	0.0477	0.0579	0.0438	0.0426	0.0420	Social Security
Working Cash	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001	Working Cash
Tort Immunity	0.0001	0.0115	0.0161	0.0323	0.0263	0.0256	0.0168	Tort Immunity
Life Safety	0.0704	0.0682	0.0706	0.0680	0.0302	0.0294	0.0252	Life Safety
Sub-Total Capped Funds	3.223	3.133	3.169	3.443	3.040	3.025	3.242	Sub-Total Capped Funds
One-Time PA 102-0519 Adj.				0.0437	0.0520	0.0262		
Debt Service/Bonds	0.1972	0.2490	0.2328	0.2637	0.2260	0.2260	0.1698	Debt Service Bond & Interest
Total Tax Rate	3.421	3.382	3.402	3.751	3.318	3.277	3.412	Estimated Total Tax Rate

Tax Extension	2018 Actual	2019 Actual/Tri	2020 Actual	2021 Actual	2022 Actual/Tri	2023 Actual	2024 Draft	Tax Levy (The Ask)
Educational	17,507,021	17,713,702	19,024,100	18,969,444	20,630,059	21,993,042	22,549,000	Educational
Special Ed	310,911	315,440	349,230	359,293	382,812	407,263	500,000	Special Ed
Op. & Maintenance	2,050,833	2,103,169	2,266,659	2,325,406	2,012,178	2,143,708	2,155,000	Op. & Maintenance
Transportation	418,711	452,799	563,103	798,582	1,006,893	1,068,962	1,050,000	Transportation
Municipal Retirement	180,762	183,604	187,822	199,990	151,194	102,435	45,000	Municipal Retirement
Social Security	255,696	303,706	351,688	399,291	352,251	305,653	350,000	Social Security/Medicare
Working Cash	657	690	764	689	804	826	1,000	Working Cash
Tort Immunity	657	79,377	118,780	222,748	211,511	203,218	140,000	Tort Immunity
Life Safety	462,752	470,745	521,172	468,943	242,876	127,218	210,000	Life Safety
Sub-Total Cap. Extension	21,188,000	21,623,232	23,383,318	23,744,386	24,990,578	26,352,325	27,000,000	Sub-Total Capped Funds
Current vs. Prior Capped	2.31%	2.05%	8.14%	1.54%	5.25%	5.45%	2.46%	Levy vs. Prior Capped Ext.
P.A. 102-0519 Adj.				301,310	418,279	216,791		Unknown
Debt Service/Bonds	1,296,232	1,718,705	1,717,915	1,818,589	1,817,475	1,817,235	1,414,300	Debt Service Bond & Interest
Total Tax Extension	22,484,232	23,341,937	25,101,233	25,864,285	27,226,332	28,386,351	28,414,300	Total Levy 2024 Draft
<i>Rounded Decimal</i>	2,635	2,077	3,344	3,453	4,832	6,425		
Extension Grand Total	22,486,867	23,344,013	25,104,577	25,867,738	27,231,164	28,392,776		

Assumptions Used to Calculate the 2024 Levy

Pertinent Factors	Assumptions	Details
PTELL-Tax Capped	Yes	Limited by 5%
Consumer Price Index	3.40%	CPI for 2023 year applies to 2024 Levy
Actual Total EAV 2023	\$826,091,837	Cook Clerk's Agency Tax Rate Report
Estimated EAV 2024	\$830,222,296	Based on History
% Change in EAV	0.5%	
Estimated New Property	\$2,500,000	Based on History; No TIF expiration
Estimated Total EAV 2024	\$832,722,296	Estimated EAV + New Growth
Total Change from 2023	0.80%	Slight increase
Bonds Outstanding	4	Series: 2015, 2016, 2018, 2021
Capped Extension 2023	\$26,352,325	Cook Clerk's Agency Tax Rate Report
Debt Extension 2023	\$1,817,235	Cook Clerk's Agency Tax Rate Report
PA 102-0519 in 2023	\$216,791	Cook Clerk's Agency Tax Rate Report
Total Extension 2023	\$28,386,351	Cook Clerk's Agency Tax Rate Report

LEVY INPUT PAGE - ASSUMPTIONS

Legend

District Assumptions & Data Entry
Calculated Values
Review Needed

Tax Levy Year

District Name *Enter District Name*

District Number *Enter District Number*

Aggregate or County 1 *Enter County 1 Name or Enter "Aggregate" to enter Aggregate Extension Below*

County 2 *Enter County 2 Name to Itemize County Extension Below*

County 3 *Enter County 3 Name to Itemize County Extension Below*

County 4 *Enter County 4 Name to Itemize County Extension Below*

Fill out County names as needed - leave other boxes blank

PTELL - Tax Capped *Choose Yes or No*

Cook County Prior Year EAV Limit *Choose Yes or No*

Critical Assumptions - Formulas in this workbook are dependent on assumptions entered for PTELL & Cook County questions

Original Tax Levy Certificate

Amended Tax Levy Certificate

Enter "x" in one box only

Lesser of 5% or Consumer Price Index *Lesser of 5% or CPI for Year Ending 2023, Applies to the 2024 Levy*

Actual Rate Setting EAV for 2023 *Enter Actual Rate Setting EAV for 2023*

Estimated Existing EAV % Change for 2024 *Enter Reassessment Percentage Before New Property*

Estimated New Property for 2024 *Enter Estimated New Property*

Triennial Reassessment Cycle
 City of Chicago - 2024
 North Suburbs - 2025
 South & West Suburbs - 2026

Estimated Total EAV for 2024 *Includes New Property*

Total % Change From Prior Year *Includes New Property*

No. of Tax Levied Bond Issues Outstanding *Flow-through to Certificate of Tax Levy, Verify Records with County Clerk(s)*

Note, do not include the amount of PTAB revenue recapture added to the extension pursuant to Public Act 102-0519.

	Input Statutory Maximum Tax Rate	Total 2023 Extension for all Counties	Input 2023 Cook County Extension
Educational		\$21,993,042.00	21,993,042.00
Operations & Maintenance	0.55	\$2,143,708.00	2,143,708.00
Transportation		\$1,068,962.00	1,068,962.00
Working Cash	0.05	\$826.00	826.00
Municipal Retirement		\$102,435.00	102,435.00
Social Security		\$305,653.00	305,653.00
Fire Prevention & Safety *	0.10	\$127,218.00	127,218.00
Tort Immunity		\$203,218.00	203,218.00
Special Education	0.40	\$407,263.00	407,263.00
Leasing	0.10	\$0.00	
Custom Fund Name		\$0.00	

Total Capped Extension for 2023

SEDOL IMRF (Lake County Only)

Bond and Interest Extension for 2023

Total 2023 Extension *Include Abatements for Truth in Taxation (35 ILCS 200/18-70)
 This Includes Abatements for the Property Tax Relief Grant*

* Includes Fire Prevention, Safety, Energy Conservation, Disabled Accessibility, School Security, and Specified Repair Purposes.

2024 LEVY CALCULATION PAGE

Original Assumptions

Consumer Price Index	3.40%
Actual Total EAV for 2023	\$826,091,837

Legend

District Assumptions & Data Entry
Calculated Values
Review Needed

Limiting Rate: $\frac{\text{Prior Year Extension} \times (1 + \text{Lesser of } 5\% \text{ or CPI})}{\text{Total EAV} - \text{New Property}}$

Estimated Existing EAV % change for 2024	0.50%
Estimated Existing EAV Value for 2024	\$830,222,296

Estimated New Property for 2024	\$2,500,000
---------------------------------	-------------

Limiting Rate	3.2820
Estimated Capped Extension	\$27,330,355.28

Estimated Total EAV for 2024	\$832,722,296	<i>Includes New Property</i>
Estimated Total EAV % change for 2024	0.80%	<i>Includes New Property</i>

	Prior Year Extension	Statutory Maximum Tax Rate	Individual Fund Estimated Maximum Extension using Prior Year EAV	Weighted Extension Based on Prior Year Extension	Levy Amount \$	Levy Increase %	Final Levy Amount
Educational	\$21,993,042.00			\$22,809,283.49	\$22,549,000		\$22,549,000.00
Operations & Maintenance	\$2,143,708.00	0.55	\$4,557,255.10	\$2,223,268.77	\$2,155,000		\$2,155,000.00
Transportation	\$1,068,962.00			\$1,108,635.05	\$1,050,000		\$1,050,000.00
Working Cash	\$826.00	0.05	\$414,295.92	\$856.66	\$1,000		\$1,000.00
Municipal Retirement	\$102,435.00			\$106,236.73	\$45,000		\$45,000.00
Social Security	\$305,653.00			\$316,996.89	\$350,000		\$350,000.00
Fire Prevention & Safety *	\$127,218.00	0.10	\$828,591.84	\$131,939.52	\$210,000		\$210,000.00
Tort Immunity	\$203,218.00			\$210,760.16	\$140,000		\$140,000.00
Special Education	\$407,263.00	0.40	\$3,314,367.35	\$422,378.01	\$500,000		\$500,000.00
Leasing	\$0.00	0.10	\$828,591.84	\$0.00	\$0		\$0.00
	\$0.00	0.00	\$0.00	\$0.00	\$0		\$0.00

Capped Extension	\$26,352,325.00
------------------	-----------------

\$27,330,355.28

Truth in Taxation		
Capped Levy	\$27,000,000.00	2.46%
		NO

Levy Amount Below Estimated Extension	(\$330,355.28)
---------------------------------------	----------------

SEDOL IMRF Extension	\$0.00
----------------------	--------

Estimated SEDOL IMRF Levy \$0.00
(Lake County Only, Included in Truth in Taxation Calculation)

SEDOL IMRF Levy	\$0.00
-----------------	--------

Bond & Interest Extension	\$1,817,235.00
---------------------------	----------------

Estimated Bond and Interest Levy \$1,414,300.00
(County Clerk Levies Bond & Interest for the District, Verify Records with County Clerk)

Bond & Int. Levy	\$1,414,300.00	-22.17%
------------------	----------------	---------

Total Extension	\$28,169,560.00
-----------------	-----------------

Total Levy	\$28,414,300.00	0.87%
------------	-----------------	-------

Capped Fund Allocations on 2024 Levy Draft vs. Prior Year

Capped Funds	2023 Levy \$	2023 Levy %	2024 EST. LEVY \$	2024 EST. LEVY %
Educational (10)	\$21,600,000	83.46%	\$22,549,000	83.51%
Special Ed (10)	\$400,000	1.55%	\$500,000	1.85%
Op. & Maint. (20)	\$2,105,000	8.13%	\$2,155,000	7.98%
Transportation (40)	\$1,050,000	4.06%	\$1,050,000	3.89%
Municipal Ret. (51)	\$100,000	0.39%	\$45,000	0.17%
Social Security (52)	\$300,000	1.16%	\$350,000	1.30%
Working Cash (70)	\$1,000	0.00%	\$1,000	0.00%
Tort Immunity (80)	\$200,000	0.77%	\$140,000	0.52%
Life Safety (90)	\$125,000	0.48%	\$210,000	0.78%
Totals	\$25,881,000	100%	\$27,000,000	100%

Average Capped Fund Expenditures vs. Draft Levy Amounts

Draft Levy 2024	Capped Levy Funds	3-Year AVG Exp.	FY24 Expenditures	FY23 Expenditures	FY22 Expenditures
\$23,049,000	Ed/SpEd (10)	\$22,565,461	\$23,532,555	\$22,443,554	\$21,720,275
\$2,155,000	Op. & Maint. (20)	\$2,096,677	\$2,378,552	\$1,909,728	\$2,001,750
\$1,050,000	Transportation (40)	\$1,420,174	\$1,563,594	\$1,383,366	\$1,313,563
\$45,000	Municipal Ret. (51)	\$203,716	\$186,714	\$192,383	\$232,051
\$350,000	Social Security (52)	\$357,668	\$380,356	\$352,159	\$340,488
\$1,000	Working Cash (70)	\$0	\$0	\$0	\$0
\$140,000	Tort Immunity (80)	\$181,874	\$183,380	\$207,768	\$154,473
\$210,000	Life Safety (90)	\$1,225,779	\$1,422,409	\$235,778	\$2,019,149
\$27,000,000	Totals	\$28,051,348	\$29,647,560	\$26,724,736	\$27,781,749

Debt Service/Bonds (Non-Capped)

Lincolnwood School District 74
Series 2015, 2016, 2018 and 2021 Bond Issues
Debt Service By Levy Year

Levy Year	Series 2015 Debt Service	Series 2016 Debt Service	Series 2018 Debt Service	Series 2021 Debt Service	Capitalized Interest	District Contribution	Debt Service Levy
	-	-	-	-	-	-	-
2020	889,700.00	164,100.00	582,600.00	110,622.78	(57,523.85)	(53,098.93)	1,636,400.00
	-	-	-	-	-	-	-
2021	889,300.00	164,100.00	583,200.00	187,850.00	-	(92,760.39)	1,731,689.61
	-	-	-	-	-	-	-
2022	890,600.00	164,100.00	583,200.00	187,850.00	-	(94,060.39) ⁽¹⁾	1,731,689.61
	-	-	-	-	-	-	-
2023	891,150.00	164,100.00	177,600.00	497,850.00	-	-	1,730,700.00
	-	-	-	-	-	-	-
2024	890,950.00	164,100.00	177,600.00	181,650.00	-	-	1,414,300.00
	-	-	-	-	-	-	-
2025	-	1,059,100.00	177,600.00	181,650.00	-	-	1,418,350.00
	-	-	-	-	-	-	-

The bottom of this table was cropped

Series 2016 extends to Levy 2029, Series 2018 extends to Levy 2034, Series 2021 extends to Levy 2038

Source: PMA Securities, LLC

Property Tax Levy Collections as of 9/30/2024

Excerpt taken from Niles Township Schools Treasurer's Report

	Lincolnwood SD74	All Niles Twp. Schools
<u>2023 Levy</u>		
Total Tax Ext.	28,391,958.71	338,716,410.15
Net Collections to Date	26,677,983.22	319,311,212.91
Uncollected Taxes	1,713,975.49	19,405,197.24
Collection Ratio	93.96%	94.27%
<u>2022 Levy</u>		
Total Tax Ext.	27,230,759.40	327,020,541.88
Net Collections to Date	26,829,689.85	324,716,446.63
Uncollected Taxes	401,069.55	2,304,095.25
Collection Ratio	98.53%	99.30%
<u>2021 Levy</u>		
Total Tax Ext.	25,867,300.10	309,207,358.56
Net Collections to Date	25,797,950.37	309,124,280.94
Uncollected Taxes	69,349.73	83,077.62
Collection Ratio	99.73%	99.97%
<u>2020 Levy</u>		
Total Tax Ext.	25,099,401.79	299,960,634.02
Net Collections to Date	25,056,696.44	299,798,271.42
Uncollected Taxes	42,705.35	162,362.60
Collection Ratio	99.83%	99.95%
<u>2019 Levy</u>		
Total Tax Ext.	23,344,013.20	287,429,833.24
Net Collections to Date	23,246,226.99	288,065,866.32
Uncollected Taxes	97,786.21	-636,033.08
Collection Ratio	99.58%	100.22%
<u>2018 Levy</u>		
Total Tax Ext.	22,486,865.67	280,934,698.62
Net Collections to Date	21,892,063.70	275,430,323.07
Uncollected Taxes	594,801.97	5,504,375.55
Collection Ratio	97.35%	98.04%

Fund Balance Projections Based on the Recommended Levy

FUNDS	FY25 Beginning Fund Balance July 1, 2024	FY25 Projected R.E. Tax Revenues	FY25 Projected Other Revenues	FY25 Projected Expenditures	FY25 Transfers	FY26 Beginning Fund Balance July 1, 2025	FY26 Projected R.E. Tax Revenues	FY26 Projected Other Revenues	FY26 Projected Expenditures	FY27 Beginning Fund Balance July 1, 2026
Ed	16,430,579	22,654,100	3,739,245	-25,620,558		17,203,366	23,596,547	3,720,549	-26,645,380	17,875,082
O&M	2,129,076	2,147,167	314,708	-2,485,618		2,105,333	2,161,211	313,134	-2,642,615	1,937,063
Debt	820,485	1,820,059	21,000	-1,717,500		944,044	1,192,686	20,895	-1,401,325	756,300
Trans.	1,844,953	1,070,664	691,500	-1,650,000		1,957,117	1,039,571	688,043	-1,749,000	1,935,730
IMRF	796,532	102,593	48,300	-218,272		729,153	13,411	48,059	-225,912	564,711
SS	388,614	306,112	39,800	-424,962		309,564	374,391	39,601	-439,836	283,720
Capital	5,878,830	0	367,400	-3,144,820		3,101,410	0	365,563	-3,466,973	0
WC	604,360	824	13,300	0		618,484	1,096	13,234	0	632,813
Tort	477,855	203,619	33,200	-194,000		520,674	105,230	33,034	-200,790	458,148
HLS	1,813,795	127,409	94,000	-1,908,270		126,934	255,530	93,530	-40,000	435,994
TOTAL	31,185,079	28,432,547	5,362,453	-37,364,000	0	27,616,079	28,739,672	5,335,641	-36,811,830	24,879,562

Fund Balance Projections: Operational Funds Split Above Other Funds

FUNDS	FY25 Beginning Fund Balance July 1, 2024	FY25 Projected R.E. Tax Revenues	FY25 Projected Other Revenues	FY25 Projected Expenditures	FY25 Transfers	FY26 Beginning Fund Balance July 1, 2025	FY26 Projected R.E. Tax Revenues	FY26 Projected Other Revenues	FY26 Projected Expenditures	FY27 Beginning Fund Balance July 1, 2026
Ed	16,430,579	22,654,100	3,739,245	-25,620,558		17,203,366	23,596,547	3,720,549	-26,645,380	17,875,082
O&M	2,129,076	2,147,167	314,708	-2,485,618		2,105,333	2,161,211	313,134	-2,642,615	1,937,063
Trans.	1,844,953	1,070,664	691,500	-1,650,000		1,957,117	1,039,571	688,043	-1,749,000	1,935,730
IMRF	796,532	102,593	48,300	-218,272		729,153	13,411	48,059	-225,912	564,711
SS	388,614	306,112	39,800	-424,962		309,564	374,391	39,601	-439,836	283,720
WC	604,360	824	13,300	0		618,484	1,096	13,234	0	632,813
Tort	477,855	203,619	33,200	-194,000		520,674	105,230	33,034	-200,790	458,148
Oper. Funds	22,671,969	26,485,079	4,880,053	-30,593,410	0	23,443,691	27,291,456	4,855,653	-31,903,532	23,687,268
Debt	820,485	1,820,059	21,000	-1,717,500		944,044	1,192,686	20,895	-1,401,325	756,300
Capital	5,878,830	0	367,400	-3,144,820		3,101,410	0	365,563	-3,466,973	0
HLS	1,813,795	127,409	94,000	-1,908,270		126,934	255,530	93,530	-40,000	435,994
Funds 30/60/90	8,513,110	1,947,468	482,400	-6,770,590	0	4,172,388	1,448,216	479,988	-4,908,298	1,192,294