

INTEREST MEASUREMENT

Effective Rate of Interest

$$i_t = \frac{A(t) - A(t-1)}{A(t-1)}$$

Effective Rate of Discount

$$d_t = \frac{A(t) - A(t-1)}{A(t)}$$

Accumulation Function and Amount Function

$$A(t) = A(0) \cdot a(t)$$

All-in-One Relationship Formula

$$(1+i)^t = \left(1 + \frac{nom}{m}\right)^{mt} = (1+d)^t = \left(1 + \frac{d^{(m)}}{m}\right)^{mt} = e^{rt}$$

Simple Interest

$$a(t) = 1 + it$$

Variable Force of Interest

$$a_t = \frac{a'(t)}{a(t)}$$

Accumulate 1 from time t_1 to time t_2 :

$$AV = \exp\left(\int_{t_1}^{t_2} a_u du\right)$$

Discount Factor

$$v = \frac{1}{1+i} = 1-d$$

$$d = \frac{i}{1+i} = iv$$

ANNUITIES

Annuity-Immediate

$$PV = a_{\overline{n}|i} = v + v^2 + \dots + v^n = \frac{1-v^n}{i}$$

$$AV = s_{\overline{n}|i} = 1 + (1+i) + (1+i)^2 + \dots + (1+i)^{n-1} = \frac{(1+i)^n - 1}{i}$$



Annuity-Due

$$PV = \ddot{a}_{\overline{n}|i} = 1 + v + v^2 + \dots + v^{n-1} = \frac{1-v^n}{d}$$

$$AV = s_{\overline{n}|i} = (1+i) + (1+i)^2 + \dots + (1+i)^n = \frac{(1+i)^{n+1} - 1}{d}$$



Immediate vs. Due

$$\ddot{a}_{\overline{n}|i} = a_{\overline{n}|i}(1+i) = 1 + a_{\overline{n-1}|i}$$

$$s_{\overline{n}|i} = s_{\overline{n-1}|i}(1+i) = s_{\overline{n-1}|i} + 1$$

Deferred Annuity

m -year deferred n -year annuity-immediate:

$$PV = {}_m|a_{\overline{n}|i} = v^m \cdot a_{\overline{n}|i} = a_{\overline{n+m}|i} - a_{\overline{m}|i}$$

Perpetuity

Perpetuity-immediate:

$$PV = a_{\overline{\infty}|i} = v + v^2 + \dots = \frac{1}{i}$$

Perpetuity-due:

$$PV = \ddot{a}_{\overline{\infty}|i} = 1 + v + v^2 + \dots = \frac{1}{d}$$

$$\ddot{a}_{\overline{\infty}|i} = 1 + a_{\overline{\infty}|i}$$

MORE GENERAL ANNUITIES

j -effective method is used when payments are more or less frequent than the interest period.

" j -effective" Method

Convert the given interest rate to the equivalent effective interest rate for the period between each payment.

Example: To find the present value of n monthly payments given annual effective rate of i , define j as the monthly effective rate where

$$j = (1+i)^{1/12} - 1. \text{ Then apply } PV = a_{\overline{n}|j} \text{ using } j.$$

Payments in Arithmetic Progression

- PV of n -year annuity-immediate with payments of $P, P+Q, P+2Q, \dots, P+(n-1)Q$

$$PV = Pa_{\overline{n}|i} + Q \frac{a_{\overline{n}|i} - na_{\overline{n-1}|i}}{i}$$

Calculator-friendly version:

$$PV = \left(P + \frac{Q}{i}\right) a_{\overline{n}|i} + \left(-\frac{Qn}{i}\right) v^n$$

$$N = n, I/Y = i, (n \rightarrow 0), PMT = P + \frac{Q}{i}, FV = -\frac{Qn}{i}$$

- PV of n -year annuity-immediate with payments of $1, 2, 3, \dots, n$

$$\text{Unit increasing: } (Ia)_{\overline{n}|i} = \frac{a_{\overline{n}|i} - na_{\overline{n-1}|i}}{i}$$

$$\text{P&Q version: } P = 1, Q = 1, N = n$$

- PV of n -year annuity-immediate with payments of $1, n-1, n-2, \dots, 1$

$$\text{Unit decreasing: } (Da)_{\overline{n}|i} = \frac{n - a_{\overline{n}|i}}{i}$$

$$\text{P&Q version: } P = n, Q = -1, N = n$$

- PV of perpetuity-immediate and perpetuity-due with payments of $1, 2, 3, \dots$

$$(Ia)_{\overline{\infty}|i} = \frac{1}{id} = \frac{1}{i} + \frac{1}{i^2} \quad (I\ddot{a})_{\overline{\infty}|i} = \frac{1}{d^2}$$

Payments in Geometric Progression

PV of an n -year annuity-immediate with payments of $1, (1+k), (1+k)^2, \dots, (1+k)^{n-1}$

$$PV = \frac{1 - \left(\frac{1+k}{1+i}\right)^n}{i - k}, i \neq k$$

Level and Increasing Continuous Annuity

$$\ddot{a}_{\overline{n}|i} = \int_0^n v^t dt = \frac{1-v^n}{d} = \frac{1}{d} a_{\overline{n}|i}$$

$$(I\ddot{a})_{\overline{n}|i} = \int_0^n tv^t dt = \frac{\ddot{a}_{\overline{n}|i} - na_{\overline{n}|i}}{d}$$

YIELD RATES

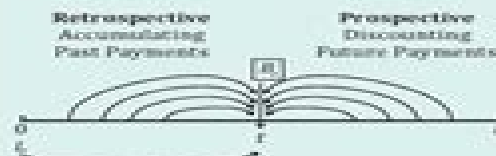
Two methods for comparing investments:

- Net Present Value (NPV):** Sum the present value of cash inflows and cash outflows. Choose investment with greatest positive NPV.
- Internal Rate of Return (IRR):** The rate such that the present value of cash inflows is equal to the present value of cash outflows. Choose investment with greatest IRR.

LOAN AMORTIZATION

Outstanding Balance Calculation

- Prospective:** $B_t = Ra_{\overline{n-t}|i}$, R = level payments
Present value of future payments.
- Retrospective:** $B_t = L(1+i)^t - Ra_{\overline{t}|i}$
Accumulated value of original loan amount L minus accumulated value of all past payments.



Loan Amortization

For a loan of $a_{\overline{n}|i}$ repaid with n payments of 1:

Interest (I_t)	Period t
Principal repaid (P_t)	$1 - v^{n-t+1}$
Total	1

General Formulas for Amortized Loan with Level/Non-Level Payments:

$$I_t = i \cdot B_{t-1}$$

$$B_t = B_{t-1}(1+i) - R_t = B_{t-1} - P_t$$

$$P_t = R_t - I_t$$

$$P_{t+n} = P_t(1+i)^n \text{ (only for Level Payments)}$$

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Harold Cherry



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