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Exam FM

Adapt to Your Exam

Effective Sate of Interest

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

Effective Rate of Discount

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

Accumulation Function and Amount Function

 $A(t) = A(00) \cdot a(t)$

All-in-One Relationship Formula

$$3 + ij' - \left(1 + \frac{j'''''}{m}\right)^{m} - (1 - d)^{-i} - \left(1 - \frac{d'''''}{m}\right)^{-m} - e^{in}$$

Simple Interest.

extra en 3 et de

Variable Force of Interest

$$a_r = \frac{a'(r)}{a(r)}$$

Accumulate I from time t, to time ty

$$AV = \exp\left(\int_{a}^{b_{\alpha}} \delta_{\alpha} d\alpha\right)$$

$$v = \frac{1}{1+1} = 1 - \epsilon$$

Annuity-Immediate

$$PV = a_{ij} = v + v^i + \cdots + v^n = \frac{1 - v^n}{i}$$

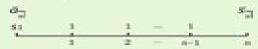
 $AV = a_{ij} = 1 + (1 + i) + \cdots + (1 + i)^{n-1}$
 $= \frac{(1 + i)^n - 1}{i}$



America Styl-Dance

$$PV = 3_{[i]} = 1 + v + v^2 + \cdots + v^{n-1} = \frac{1 - v^n}{d}$$

 $AV = 3_{[i]} = (1 + i) + (1 + i)^2 + \cdots + (1 + i)^n$
 $= \frac{(1 + i)^n - 1}{d}$



Immediate vs. Due

$$\hat{a}_{(i)} = a_{(i)}(1 + i) = 1 + a_{(i-1)}$$

 $\hat{s}_{(i)} = s_{(i)}(1 + i) = s_{(i+1)} - 1$

Deferred Annuity

m-year deferred a year annuity-immediate: $PV = \omega_0 \Phi_{00} = \psi^{on} \cdot \Phi_{00} = \Phi_{000000} - \Phi_{000}$

Perpetuity

· Perpetuity immediate:

$$PV = a_{eq} = v + v^2 + \cdots = \frac{1}{2}$$

· Perpetuity-due:

$$PV = \partial_{\overline{w}_{1}} = 1 + w + w^{2} + \cdots = \frac{1}{d}$$

 $\partial_{\overline{w}_{1}} = 1 + \alpha_{\overline{w}_{2}}$

MORE GENERAL ANNUITIES

I effective method is soled when payments are more or loss frequent than the interest period.

"j-effective" Method.

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

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

 $J = (1 + i)^{1/12} - 1$. Then apply $PV = a_{27}$ using J.

Payments in Arithmetic Progression

- · PV of n-year annuity-immediate with payments of P, P+Q, P+2Q, ..., P+(n-1)Q $PV = Pa_{(i)} + Q \frac{a_{(i)} - n v^n}{2}$
 - Colculator-Intendity version.

$$FV = \left(P + \frac{Q}{I}\right)u_{i,j} + \left(-\frac{Q\pi}{I}\right)v^{\alpha}$$

$$N = n, I/V = I$$
 (At 90), $PMT = P + \frac{Q^2}{I}$, $FV = -\frac{Qm}{I}$

- · PV of n-year annuity-immediate with payments of 1, 2, 3, ... w
 - Unit increasing: (/a)27 = PSQ version: P = 1, Q = 1, N = n
- PV of n-year annuity-immediate with payments of m, m-1, m-2, ..., 1
 - Unit decreasing (Da) = ----P&Q version: P = n, Q = -1, N = n
- · PV of perpetuity-immediate and perpetuity-due with payments of 1, 2, 3, ...

$$(Va)_{\overline{\alpha}\overline{\beta}} = \frac{1}{4d} = \frac{1}{t} + \frac{1}{t^2}$$
 $(Va)_{\overline{\alpha}\overline{\beta}} = \frac{1}{d^2}$

Payments in Geometric Progression

FV of an a-year annuity-immediate with payments $af(1,(1+k),(1+k)^{2},...,(1+k)^{n-1}$

$$PV = \frac{1 - (\frac{1 + k}{1 + \ell})^n}{1 - k}$$
, $t = \ell$

Level and Increasing Continuous Annuity

$$\partial_{\overline{\alpha}|} = \int_0^a v^a dx = \frac{1 - v^a}{d} = \frac{1}{d} \alpha_{\overline{\alpha}|}$$

(/a) = | ev de = = = = = =

WIELD RATES

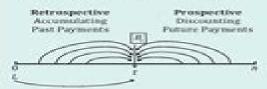
Two mothods for comparing investments:

- Net Present Value (NPV): Sum the present value. of cash inflows and cash outflows. Choose investment with prestest 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_c = Ra_{c-1}, R = level payments Present value of future payments.
- Betraspective: $B_i = L(1+i)^4 Rs_{ii}$ Accumulated value of original loan amount L. minus accumulated value of all past payments.



Louise Associations

For a loan of an repaid with a payments of 1:

	Period t
Interest (/ _c)	1 - photos.
Principal reputd (P _i)	March 197
Total	- 1

General Formulas for Amortized Loan with Level/Won-Level Payonents:

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

$$B_1 = B_{i-1}(1+i) - R_i = B_{i-1} - P_i$$

$$x_1 = x_2 - x_3$$

 $P_{i+s} = P_i (1 + i)^s$ (only for Level Payments).

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