

**APPLICATIONS AND INTERPRETATION**  
**Financial Mathematics – Test 1**

NAME: \_\_\_\_\_

Total marks: 40

TIME: 45 minutes

1. [Maximum marks: 6]

Lucas invests \$9800 into a savings account that pays an annual interest rate of 4.3% compounded semi-annually.

- a. Write down a formula which calculates the total values of the investment after  $n$  years.
- b. Calculate the amount of money in the savings account after:
  - i. 1 year
  - ii. 5.5 years
- c. Lucas plans to put down a \$15000 deposit on an apartment. Determine if he will be able to make the deposit within 6 years using the money he invested.

2. [Maximum marks: 6]

Benjamin deposits \$16000 into a bank account. The bank pays a nominal annual interest rate of 3.7% compounded every 4 months.

- a. Find the amount of interest that Benjamin will earn over the next 3 years.

Benny deposits his money into another bank account. His bank pays a nominal annual interest rate of 4.1% compounded every 6 months. 3 years later, the total amount in his account will be twice the value of Benjamin's initial amount.

- b. Find the amount that Benny deposits in the bank account.

3. [Maximum marks: 6]

Tammy purchased a car for \$23000. The value of the car depreciates by 9.6% annually.

- a. Find the value of the car at the end of the first year.
- b. Find the value of the car after 4 years.
- c. Calculate the number of years it will take for the car to be worth exactly a third of its original value.

# Financial Mathematics Exam Study Guide

**Harold Cherry, Richard Wayne  
Gorvett, Actuarial Study Materials**

## **Financial Mathematics Exam Study Guide:**

*Financial Mathematics* Alexander Solla, 2014-12-25 Financial Mathematics A Study Guide for Exam FM is more than just a study manual It is a textbook covering all of the essentials you will need to pass the Society of Actuaries Exam FM It covers the theory of interest annuities and other structured cash flows loans and bonds financial derivatives including futures swaps and options asset liability management Financial Mathematics includes 150 problems and solutions helpful hints and exam tips and a challenging realistic practice exam so that you can be confident that you have mastered the syllabus Financial Mathematics will be the foundation of your actuarial exam success Don't wait get it today **Financial Mathematics** Alexander Solla, 2015-07-01 Financial Mathematics A Study Guide for Exam FM is more than just a study manual It is a textbook covering all of the essentials you will need to pass the Society of Actuaries Exam FM It covers the theory of interest annuities and other structured cash flows loans and bonds financial derivatives including futures swaps and options asset liability management Financial Mathematics includes 150 problems and solutions helpful hints and exam tips and a challenging realistic practice exam so that you can be confident that you have mastered the syllabus Financial Mathematics will be the foundation of your actuarial exam success Don't wait get it today **SOA Exam FM** Harold Cherry, 2017

**Financial Mathematics** Olivier Le Courtois, 2019-08-11 This book presents in a very compact way the fundamental aspects of financial mathematics It provides the key concepts and tools a student needs to master the Exam FM of the Society of Actuaries SOA and the Exam 2 of the Casualty Actuarial Society CAS This text benefits from the vision and experience of the author who is a professor who has taught finance insurance and risk management for many years The author is also a Fellow of the Society of Actuaries Students interested in econometrics finance statistics mathematics or other fields will also find this book a useful tool to help them further their studies This book can also be warmly recommended as a prerequisite reading to the students who consider taking or are in the process of taking the Chartered Financial Analyst CFA exams Indeed the fixed income and company valuation material studied in the CFA syllabus is fundamentally based on the financial mathematics results shown in this book This text does not just present the material it furthers an understanding of the foundations of financial mathematics This book does not include exercises because it is designed to be used with the long series of exercises made freely available by the Society of Actuaries The tables in the appendix link the exercises of the Society of Actuaries with the equations in the book These tables can be a very convenient tool for providing hints for the exercises that the student cannot solve instead of going directly to the solutions The order in which the contents of this book are presented mostly respects the order of the Society of Actuaries and Casualty Actuarial Society syllabi Very few adjustments were made to this order and they were done for pedagogical improvement reasons only This text is the second one in a series dedicated to actuarial associateship exams In each of these books conceptual links between the contents of the various exams are provided This book was also written in such a way that you can use it throughout your career This

book is the book the author would have liked to have when he took the Exam FM of the Society of Actuaries It contains all the formulas that are useful to solve the official exercises of the SOA This book is compact theoretically solid and not verbose To benefit fully from this book a mathematical background of at least one year of calculus after A level is needed [Digital Actuarial Resources](#) Digital Actuarial Resources,2006 This equation guide from Digital Actuarial Resources is designed to aid a student preparing for Exam MLC offered through the Society of Actuaries The formulae guide covers the life contingency material This study guide contains all the actuarial mathematics equations a student needs to memorize for Exam MLC through the SOA The guide is 46 pages with 650 formulas Included in the guide are equations for Basic Probability Survival Equations APV of Life Insurance APV of Life Annuities Premiums Reserves Multiple Life Insurances Multiple Decrement Models Insurance Expenses Multi State Transition Models Counting Distributions Modifications to Random Variables Discrete Distributions and Aggregate Claims **Financial Mathematics** Young Choon Kim,2020-10-20 How To Use This Book To pass Exam FM candidates must systematically understand the key points and be able to solve the SOA sample questions properly However the key points are scattered in the SOA study notes and the SOA sample questions are not well structured Therefore it is difficult for candidates to efficiently prepare for Exam FM with only the SOA study notes and the SOA sample questions This book can help candidates in this regard The key points are systematically organized and the SOA sample questions are well arranged For important questions useful solutions are also included The author is confident that it will be efficient to prepare for Exam FM by following the steps below 1 Study the key points with this book 2 Refer to the SOA study notes if necessary 3 Solve the SOA sample questions in the order presented in this book 4 Refer to the useful solutions in this book for important problems Update The sample questions released up to February 2021 were reflected in this book About The Author Young Choon Kim FSA FIAK CERA CFA FRM has a bachelor s degree in mathematics and a master s degree in public administration from Seoul National University He has experience in product development and risk management at life insurance companies and global consulting firm He is also the representative instructor at Young Advisory contact ceo youngadvisory co kr [Engineering Mathematics Exam Study Guide](#) Cybellium,2024-10-26 Designed for professionals students and enthusiasts alike our comprehensive books empower you to stay ahead in a rapidly evolving digital world Expert Insights Our books provide deep actionable insights that bridge the gap between theory and practical application Up to Date Content Stay current with the latest advancements trends and best practices in IT AI Cybersecurity Business Economics and Science Each guide is regularly updated to reflect the newest developments and challenges Comprehensive Coverage Whether you re a beginner or an advanced learner Cybellium books cover a wide range of topics from foundational principles to specialized knowledge tailored to your level of expertise Become part of a global network of learners and professionals who trust Cybellium to guide their educational journey [www.cybellium.com](http://www.cybellium.com) **Financial Mathematics** Bonnie Averbach,Robert Neil Vance,2013 Covers the syllabus for the SOA Exam FM and CAS Exam 2 Page i

Financial Mathematics Alexander Solla,2015-07-14 Financial Mathematics A Study Guide for Exam CT 1 is more than just a study guide It is a textbook covering all of the essentials you will need to pass the Institute of Actuaries exam CT 1 It covers the theory of interest annuities and other structured cash flows loans and bonds financial derivatives including futures swaps and hedging asset liability management Financial Mathematics includes 145 problems and solutions helpful hints and exam tips and three challenging realistic practice exams so that you can be confident that you have mastered the syllabus Financial Mathematics will be the foundation of your exam success ASM Study Manual for Exam FM/Exam 2 Harold

Cherry,Richard Wayne Gorvett,Actuarial Study Materials,2010 **Engineering Dynamics Exam Study Guide**

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