S.I

① $FV = PV(1+i \cdot n)$ $\qquad PV = \dfrac{FV}{(1+i \cdot n)}$

C.I

② $\underset{(F/P,i,n)}{FV} = PV(1+i)^n$ $\qquad PV = \underset{(P/F,i,n)}{\dfrac{FV}{(1+i)^n}}$

E.I.R

③ $EIR = \left[(1+i/m)^{m} - 1\right]$; ∴ EIR = i to PV & FV

EAR (effective Annual Rate)
APR (monthly Rate x12)

$PV = \dfrac{FV}{(1+i/m)^{n \cdot m}}$

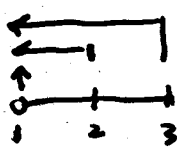
⑨ Perpetuity $= \dfrac{A}{i}$

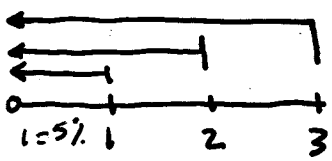
④ $\underset{(F/A,i,n)}{FVA} = A \cdot \left[(1+i)^n - 1\right]/i$

⑤ $\underset{(P/A,i,n)}{PVA} = A \cdot \left[1 - \dfrac{1}{(1+i)^n}\right]/i$

⑥ Bond = PV coupons + PV Principle

⑦ Annuity Due = $(PVA_{i,n})(1+i)$

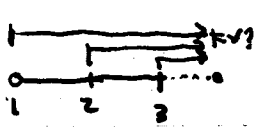


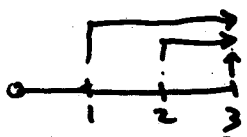


$28.59 = (27.23)(1.05)$

Reg. $\quad PV = 27 \cdot 23$
$N = 3 \quad PMT = 10$

⑧ Annuity Due = $(FVA_{i,n})(1+i)$





Calc. work (reg annuity