

SAMPLE PROBLEMS ON ANNUITY

1. A man decides to set aside P50 at the end of each month for his child's college education. If the child were to be born today, how much will be available for its college education when he/she turns 19 years old? Assume an interest rate of 5% compounded monthly.

$$F = A \left(\frac{(1+i)^n - 1}{i} \right)$$

$$F = 50 \left(\frac{\left(1 + \frac{0.05}{12}\right)^{228} - 1}{\frac{0.05}{12}} \right) = P17,460.10$$

2. A woman loans P987,499 from a bank with interest at 5% cpd. semi-annually. She agrees to pay her obligations by paying 8 equal annual payments, the first being due at the end of 13 years. Find the annual payments. (Deferred Annuity)

$$P_1 = P(1 + i)^n$$

$$P_1 = 987,499 \left(1 + \frac{0.05}{2}\right)^{2 \times 13}$$

$$P_1 = 1,876,537.142 \dots\dots\dots \text{(please double check this value based on the equation and values provided)}$$

$$P_1 = A \left(\frac{\left(1 + \frac{0.05}{2}\right)^{2 \times 8} - 1}{(0.05/2) \left(1 + \frac{0.05}{2}\right)^{2 \times 8}} \right)$$

$$A = P287,481.69 \dots\dots\dots \text{(please double check this value based on the equation and values provided)}$$

3. At age 20, a man decided you want to invest on Life Insurance. He found an offer that provides 5% cpd. annually. He wants to give P200,000 per year for the next 40 years. At age 60, how much would he have saved up by then?

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Table of Contents Annuity Problems With Solution In Engineering Economy

1. Understanding the eBook Annuity Problems With Solution In Engineering Economy
 - The Rise of Digital Reading Annuity Problems With Solution In Engineering Economy
 - Advantages of eBooks Over Traditional Books
2. Identifying Annuity Problems With Solution In Engineering Economy
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Annuity Problems With Solution In Engineering Economy
 - User-Friendly Interface
4. Exploring eBook Recommendations from Annuity Problems With Solution In Engineering Economy
 - Personalized Recommendations
 - Annuity Problems With Solution In Engineering Economy User Reviews and Ratings

- Annuity Problems With Solution In Engineering Economy and Bestseller Lists
- 5. Accessing Annuity Problems With Solution In Engineering Economy Free and Paid eBooks
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 - Annuity Problems With Solution In Engineering Economy Budget-Friendly Options
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 - ePub, PDF, MOBI, and More
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 - Annuity Problems With Solution In Engineering Economy Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Annuity Problems With Solution In Engineering Economy
 - Highlighting and Note-Taking Annuity Problems With Solution In Engineering Economy
 - Interactive Elements Annuity Problems With Solution In Engineering Economy
- 8. Staying Engaged with Annuity Problems With Solution In Engineering Economy
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Annuity Problems With Solution In Engineering Economy
- 9. Balancing eBooks and Physical Books Annuity Problems With Solution In Engineering Economy
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Annuity Problems With Solution In Engineering Economy
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Annuity Problems With Solution In Engineering Economy
 - Setting Reading Goals Annuity Problems With Solution In Engineering Economy
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Annuity Problems With Solution In Engineering Economy
 - Fact-Checking eBook Content of Annuity Problems With Solution In Engineering Economy
 - Distinguishing Credible Sources

13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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