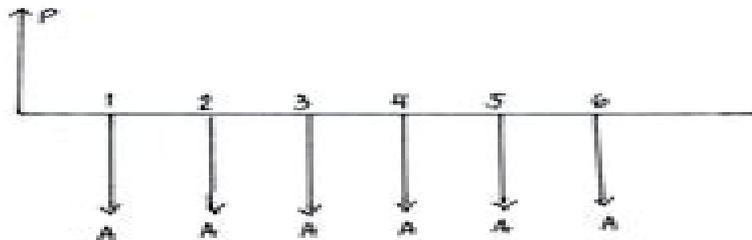


1. Determine present worth value and the accumulated amount of an annuity consisting of 6 payments of ₱120,000 each, the payment is made at the end of each year. Money is worth 15% compounded annually.



\* present value / present worth

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

$$P = \frac{120000}{0.15} \left( 1 - (1+0.15)^{-6} \right)$$

$$P = 454139.9233 \text{ php}$$

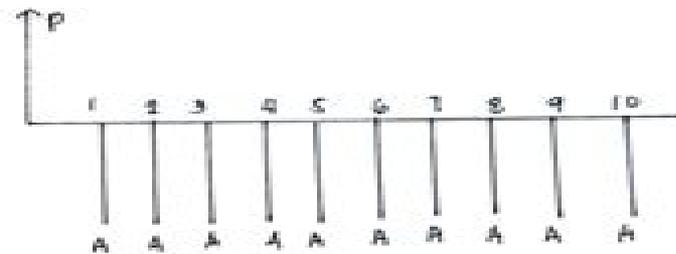
\* accumulated amount / future value

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

$$F = \frac{120000}{0.15} \left[ (1+0.15)^6 - 1 \right]$$

$$F = 1050448.6130 \text{ php}$$

2. What are the present worth & the accumulated amount of a 10 year annuity <sup>paying 10000</sup> at the end of each year, w/ 15% interest compounded annually?



\* present value / present worth

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

$$P = \frac{10000}{0.15} \left( 1 - (1+0.15)^{-10} \right)$$

$$P = 50187.6863 \text{ php}$$

\* accumulated amount / future value

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

$$F = \frac{10000}{0.15} \left( (1+0.15)^{10} - 1 \right)$$

$$F = 203037.1824 \text{ php}$$

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**Puja Mehta**



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