

ANNUITY FORMULA

Future Value of Ordinary Annuity

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

Future Value of Annuity Due Formula

$$FV_{\text{Annuity due}} = A \times \left[\frac{(1+i)^n - 1}{i} \right] \times (1+i)$$

Present Value of Ordinary Annuity

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

Present Value of Annuity Due Formula

$$P_{\text{annuity due}} = A \times \left[\frac{1}{i} - \frac{1}{i(1+i)^n} \right] \times (1+i)$$

Annuities Answer 2003 Cumulative Supplement

Shasha Hu



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