

Answer the following question. Ensure that your responses provide detailed solutions for the problem-solving items.

1. What is the difference between Annuity and Perpetuity?

Perpetuity and an [annuity](#) are similar instruments in that both offer a fixed set of cash flows over time. However, the key difference between them is that annuities have a predetermined end date, known as the "maturity date," whereas perpetuities are intended to last forever.

Solve the following perpetuity problems

2. If money is worth 6%, find the present value of a perpetuity of P70,000 payable at the beginning of each year.

Problem No. 1.

If money is worth 6%, find the present value of a perpetuity of P70, 000 payable at the beginning of each year.

Solution:

$$P = A + \frac{A}{i}$$
$$P = 70,000 + \frac{70,000}{.06}$$
$$P = \text{P1, 236, 666.67}$$

3. What present sum would be needed for the annual end-of-year payments of P250,000 each, if money is worth 15%.

Problem No. 2.

What present sum would be needed for annual end of year payments of P250, 000 each, forever if money is worth 15%.

Solution:

$$P = \frac{A}{i}$$
$$P = \frac{250,000}{.15}$$
$$P = \text{P1,666,666.67}$$

4. 500,000 are deposited in a savings account that pays 8% interest compounded semi-annually. Equal annual withdrawals are to be made from the account, beginning one year from now and continuing forever. Compute the maximum amount of the equal annual withdrawal.

Problem No. 3.

500,000 are deposited in savings account that pays 8% interest compounded semi-annually. Equal annual withdrawals are to be made from the account, beginning one year from now and continuing forever. Compute the maximum amount the equal annual withdrawal.

Solution:

$$\left(1 + \frac{.08}{2}\right)^2 = (1+i)^2$$
$$i = 0.0816$$
$$P = \frac{A}{i}$$
$$A = 500,000(0.0816)$$
$$A = 40,800$$

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L Reisser



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Table of Contents Readings In Mathematical Econ Volume 1 Value

1. Understanding the eBook Readings In Mathematical Econ Volume 1 Value
 - The Rise of Digital Reading Readings In Mathematical Econ Volume 1 Value
 - Advantages of eBooks Over Traditional Books
2. Identifying Readings In Mathematical Econ Volume 1 Value
 - 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 Readings In Mathematical Econ Volume 1 Value
 - User-Friendly Interface
4. Exploring eBook Recommendations from Readings In Mathematical Econ Volume 1 Value
 - Personalized Recommendations
 - Readings In Mathematical Econ Volume 1 Value User Reviews and Ratings

- Readings In Mathematical Econ Volume 1 Value and Bestseller Lists
- 5. Accessing Readings In Mathematical Econ Volume 1 Value Free and Paid eBooks
 - Readings In Mathematical Econ Volume 1 Value Public Domain eBooks
 - Readings In Mathematical Econ Volume 1 Value eBook Subscription Services
 - Readings In Mathematical Econ Volume 1 Value Budget-Friendly Options
- 6. Navigating Readings In Mathematical Econ Volume 1 Value eBook Formats
 - ePub, PDF, MOBI, and More
 - Readings In Mathematical Econ Volume 1 Value Compatibility with Devices
 - Readings In Mathematical Econ Volume 1 Value Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Readings In Mathematical Econ Volume 1 Value
 - Highlighting and Note-Taking Readings In Mathematical Econ Volume 1 Value
 - Interactive Elements Readings In Mathematical Econ Volume 1 Value
- 8. Staying Engaged with Readings In Mathematical Econ Volume 1 Value
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Readings In Mathematical Econ Volume 1 Value
- 9. Balancing eBooks and Physical Books Readings In Mathematical Econ Volume 1 Value
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Readings In Mathematical Econ Volume 1 Value
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Readings In Mathematical Econ Volume 1 Value
 - Setting Reading Goals Readings In Mathematical Econ Volume 1 Value
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Readings In Mathematical Econ Volume 1 Value
 - Fact-Checking eBook Content of Readings In Mathematical Econ Volume 1 Value
 - 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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