

- (c) Computing the present worth of the remaining series (A_4, A_5, A_6, A_7) at the end of period 3 gives

$$A_4 = 6,000,000(1 - 0.055)^3 = 5,063,451.75$$

$$P = \$5,063,451.75(P / A_4, -5.5\%, 12\%, 4) = \$14,269,627.82$$

3.46

$$P = \sum_{n=1}^{20} A_n(1+i)^{-n}$$

$$= \sum_{n=1}^{20} (2,000,000)n(1.06)^{-n-1}(1.06)^{-n}$$

$$= (2,000,000/1.06) \sum_{n=1}^{20} n\left(\frac{1.06}{1.06}\right)^n$$

$$= \$396,226,415$$

3.47

- (a) The withdrawal series would be

Period	Withdrawal
11	\$12,000
12	\$12,000(1.08)
13	\$12,000(1.08)(1.08)
14	\$12,000(1.08)(1.08)(1.08)
15	\$12,000(1.08)(1.08)(1.08)(1.08)

$$P_{10} = \$12,000(P / A_1, 8\%, 12\%, 5) = \$49,879.14$$

Assuming that each deposit is made at the end of each year, then:

$$\$49,879.14 = A(F / A, 12\%, 10)$$

$$A = \$2,842.32$$

- (b) $P_{10} = \$12,000(P / A_1, 8\%, 9\%, 5) = \$54,045.08$

$$\$54,045.08 = A(F / A, 9\%, 10)$$

$$A = \$3,557.25$$

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SJ Ball



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