

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?

Annuity Problems With Solution In Engineering Economy

Henry Clifford Spurr



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