

**SECTION 1 - EFFECTIVE RATES OF INTEREST AND DISCOUNT**

Sections 1.1-1.2 of "Mathematics of Investment and Credit" (3rd ed.)

**Simple interest**

At **annual simple interest rate**  $i$ , an initial investment of amount 1 accumulates to  $1 + it$  at time  $t$ .  $t$  is usually measured in years in the form of **ordinary simple interest**, in which  $t = \frac{m}{12}$ , where  $m$  is the number of months of accumulation (this method is assumed if time is measured in months). Other methods of measuring  $t$  are based on **exact simple interest**, with  $t = \frac{d}{365}$ , where  $d$  is the exact number of days of accumulation, and the **Bankers rule**, in which  $t = \frac{d}{360}$ . Simple interest accumulation is usually restricted to periods of less than one year.

**Compound interest**

At **annual effective compound interest rate**  $i$ , an initial investment of 1 accumulates to  $(1 + i)^t$  at time  $t$  (years). Often,  $t$  is a positive integer, but  $t$  can also involve a fractional value with accumulation sometimes referred to as **true compound interest**. An effective interest rate can be specified for any period of time (such as month, quarter, etc.) and compounding can be done accordingly, in which case,  $t$  will be measured in appropriate units of time (months, quarters, etc.). Note that for  $i > 0$ ,  $(1 + i)^t < 1 + it$  for  $0 < t < 1$  and  $(1 + i)^t > 1 + it$  for  $t > 1$ . For instance  $(1.1)^{-4} = 1.03886 < 1.04 = 1 + (.4)(.1)$ .

**Example 1 (SOA):** Money accumulates in a fund at an effective annual interest rate of  $i$  during the first 5 years, and at an effective annual interest rate of  $2i$  thereafter. A deposit of 1 is made into the fund at time 0. It accumulates to 3.09 at the end of 10 years and to 13.62 at the end of 20 years. What is the value of the deposit at the end of 7 years?

**Solution:** The accumulated value at time 10 is  $(1 + i)^5(1 + 2i)^5 = 3.09$ ,  
 accumulated value at time 20 is  $(1 + i)^5(1 + 2i)^{15} = 13.62$ .

Then  $\frac{(1+i)^5(1+2i)^{15}}{(1+i)^5(1+2i)^5} = (1 + 2i)^{10} = \frac{13.62}{3.09} = 4.4078 \rightarrow 2i = .16, i = .08$ .

Accumulated value at the end of 7 years is  $(1 + i)^5(1 + 2i)^2 = (1.08)^5(1.16)^2 = 1.98$ .  $\square$

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