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1- A stream that consists of a series of annuity payments plus an additional final lump sum (e.g., bonds) 2- All other uneven streams (e.g., stocks and capital investments)

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Fundamentals of Financial Management Chapter 5. Time line: An important tool used in time value analysis; it is a graphical representation used to show the timing of cash flows. Future value (FV): The amount to which a cash flow or series of cash flows will grow over a given period of time when compounded at a given interest rate.

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