

INVESTMENT PACKAGES

AN INVESTMENT OF 5,000

YEAR	AMOUNT INVESTED	1 st QUARTER	2 ND QUARTER	3 rd QUARTER	4 th QUARTER	TOTAL PER YEAR
YEAR 1	5,000	375	403	433	466	6,677
YEAR 2	6,677	501	538	582	622	8,920
YEAR 3	8,920	669	719	763	830	11,901
YEAR 4	11,901	893	960	1,032	1,109	15,895
YEAR 5	15,895	1,192	1,282	1,378	1,481	21,228

SAMPLE CALCULATION (WITH A RATE OF 7.5%)

1st YEAR

$$5,000 * 0.075 = 375$$

$$(5,000 + 375) * 0.075 = 403$$

$$(5,375 + 403) * 0.075 = 433 \quad (5,778 + 433)$$

$$* 0.075 = 466$$

AN INVESTMENT OF 20,000

YEAR	AMOUNT INVESTED	1 st QUARTER	2 nd QUARTER	3 rd QUARTER	4 th QUARTER	TOTAL PER YEAR
YEAR 1	20,000	1,500	1613	1733	1863	26709
YEAR 2	26709	2003	2153	2315	2455	35635
YEAR 3	35635	2673	2873	3089	3320	47590
YEAR 4	47590	3569	3837	4125	4434	63555
YEAR 5	63555	4767	5124	5508	5922	84876

SAMPLE CALCULATION (WITH A RATE OF 7.5%)

1ST YEAR

$$20,000 * 0.075 = 1500$$

$$(20,000 + 1500) * 0.075 = 1613$$

$$(21500 + 1613) * 0.075 = 1733$$

$$(23113 + 1733) * 0.075 = 1863$$

AN INVESTMENT OF 50,000

YEAR	AMOUNT INVESTED	1 st QUARTER	2 nd QUARTER	3 rd QUARTER	4 th QUARTER	TOTAL PER YEAR
YEAR 1	50000	3750	4031	4334	4597	66712
YEAR 2	66712	5003	5379	5782	6216	89092
YEAR 3	89092	6682	7183	7722	8301	118980
YEAR 4	118980	8924	9593	10313	11086	158896
YEAR 5	158896	11917	12811	13772	14805	212201

SAMPLE CALCULATION (WITH A RATE OF 7.5%)

1ST YEAR

$$50000 * 0.075 = 3750$$

$$(50000 + 3750) * 0.075 = 4031$$

$$(53750 + 4031) * 0.075 = 4334$$

$$(57789 + 4334) * 0.075 = 4597$$

AN INVESTMENT OF 100,000

YEAR	AMOUNT INVESTED	1 st QUARTER	2 nd QUARTER	3 rd QUARTER	4 th QUARTER	TOTAL PER YEAR
YEAR 1	100000	7500	8062	8667	9317	113546
YEAR 2	113546	10015	10767	11574	12442	178344
YEAR 3	178344	13375	14378	15457	16616	238170
YEAR 4	238170	17862	19202	20642	22190	318066
YEAR 5	318066	23854	25644	27567	29634	424765

SAMPLE CALCULATION (WITH A RATE OF 7.5%)

$$100000 * 0.075 = 7500$$

$$(100000 + 7500) * 0.075 = 8062$$

$$(107500 + 8062) * 0.075 = 8667$$

$$(115562 + 8667) * 0.075 = 9317$$

AN INVESMENT OF 250,000

YEAR	AMOUNT INVESTED	1 st QUARTER	2 nd QUARTER	3 rd QUARTER	4 th QUARTER	TOTAL PER YEAR
YEAR 1	250,000	18,750	20,150	21,668	23,293	333,867
YEAR 2	333,867	25,040	26,918	28,937	31,107	445,869
YEAR 3	445,869	33,440	35,948	38,644	41,543	595,444
YEAR 4	595,444	44,658	48,008	51,608	55,479	795,197
YEAR 5	795,197	59,640	64,113	68,921	74,090	1,061,961

SAMPLE CALCULATION (WITH A RATE OF 7.5%)

$$250,000 * 0.075 = 18,750$$

$$(250,000 + 18,750) * 0.075 = 20,150$$

$$(268,750 + 20,150) * 0.075 = 21,668 \quad (288,900 + 21,668)$$

$$* 0.075 = 23,293$$

AN INVESTMENT OF 500,000

YEAR	AMOUNT INVESTED	1 st QUARTER	2 nd QUARTER	3 rd QUARTER	4 th QUARTER	TOTAL PER YEAR
YEAR 1	500,000	37,500	40,313	43,336	46,586	667,735
YEAR 2	667,735	50,080	53,836	57,874	62,214	891,739
YEAR 3	891,739	66,880	71,896	77,289	83,085	1,190,889
YEAR 4	1,190,889	89,317	96,015	103,217	110,958	1,590,396
YEAR 5	1,590,396	117,689	128,106	137,714	148,043	2,121,948

SAMPLE CALCULATION (WITH A RATE OF 7.5%)

1ST YEAR

$$500,000 * 0.075 = 37,500$$

$$(500,000 + 37,500) * 0.075 = 40,313$$

$$(537,500 + 40,313) * 0.075 = 43,336 \text{ (577,813 + 43,336)}$$

$$* 0.075 = 46,586$$

AN INVESTMENT OF 750,000

YEAR	AMOUNT INVESTED	1 st QUARTER	2 nd QUARTER	3 rd QUARTER	4 th QUARTER	TOTAL PER YEAR
YEAR 1	750,000	56,250	60,469	65,004	69,839	1,001,022
YEAR 2	1,001,022	75,077	80,707	86,760	93,267	1,336,833
YEAR 3	1,336,833	100,263	107,782	115,866	124,556	1,785,300
YEAR 4	1,785,300	133,897	143,940	154,735	166,340	2,384,212
YEAR 5	2,384,212	178,816	192,227	206,644	222,142	3,184,041

SAMPLE CALCULATION (WITH A RATE OF 7.5%)

$$750,000 * 0.075 = 56,250$$

$$(750,000 + 56,250) * 0.075 = 60,469$$

$$(806,250 + 60,469) * 0.075 = 65,004$$

$$(866,719 + 65,004) * 0.075 = 69,839$$

AN INVESTMENT OF 1,000,000

YEAR	AMOUNT INVESTED	1 st QUARTER	2 nd QUARTER	3 rd QUARTER	4 th QUARTER	TOTAL PER YEAR
YEAR 1	1,000,000	75,000	80,626	86,672	93,172	1,335,470
YEAR 2	1,335,470	100,160	107,672	115,748	124,429	1,783,479
YEAR 3	1,783,479	133,761	143,793	154,577	166,171	2,381,781

YEAR 4	2,381,781	178,633	192,031	206433	221,916	3,180,795
YEAR 5	3,180,795	238,560	256,452	275,685	296,362	4,247,854

SAMPLE CALCULATION (WITH A RATE OF 7.5%)

$$1,000,000 * 0.075 = 75,000$$

$$(1,000,000 + 75,000) * 0.075 = 80,626$$

$$(1,075,000 + 80,626) * 0.075 = 86,672$$

$$(1,155,626 + 86,672) * 0.075 = 93,172$$