

CHAPTER 1

The growth of money

1.4.1 Accumulation and annuity functions

(1) In order to accumulate £1 over the period t years at $i\%$ the amount $A_t(t)$ is $\frac{1+i^t}{i}$ or $s_{\overline{t}|i}$. The function $s_{\overline{t}|i}$ is $\frac{1+i^t}{i}$ or $\frac{1+i^t}{i}$.

(2) Firstly, observe that with a 10% rate, $i = 0.1$, normally, $s_{\overline{10}|0.1} = s_{\overline{10}|0.1} = 1 + 1 + 1.1 + \dots + 1.1^9 = 15.46069$ or $s_{\overline{10}|0.1} = 15.46069$. Secondly, $s_{\overline{10}|0.1} = 15.46069$ or $s_{\overline{10}|0.1} = 15.46069$.

(3) The amount of interest accumulated over t years is the sum of the amount of interest earned in the time t time periods, namely

$$1 + 2 + \dots + t = \frac{1}{2}t(t+1)$$

It can also be derived by integrating

$$\begin{aligned} 1 + 2 + \dots + t &= \int_0^t (x+1) dx = \left[\frac{1}{2}x^2 + x \right]_0^t = \frac{1}{2}t^2 + t \\ &= \frac{1}{2}t(t+1) \end{aligned}$$

(4) Knowing that $s_{\overline{t}|i} = \frac{1+i^t}{i}$, $s_{\overline{2t}|i} = \frac{1+i^{2t}}{i}$, $s_{\overline{t}|i} = \frac{1+i^t}{i}$, $s_{\overline{t}|i} = \frac{1+i^t}{i}$, $s_{\overline{t}|i} = \frac{1+i^t}{i}$, $s_{\overline{t}|i} = \frac{1+i^t}{i}$.

$$\begin{aligned} s_{\overline{2t}|i} - s_{\overline{t}|i} &= \frac{1+i^{2t}}{i} - \frac{1+i^t}{i} = \frac{1+i^{2t}-1-i^t}{i} \\ &= \frac{i^t(i^t-1)}{i} = i^{t-1}(i^t-1) \end{aligned}$$

If you differentiate, you get the result that $s_{\overline{t}|i}$ is increasing in t and i to show the first result. Hence, $f(x) = \frac{1+x^t}{x}$ has derivative $f'(x) = \frac{t}{x^2}(1-x^t)$.

$$\begin{aligned} f'(x) &= \frac{t(1-x^t) - (1+x^t)}{x^2} = \frac{t - tx^t - 1 - x^t}{x^2} = \frac{t-1 - x^t(t+1)}{x^2} \\ &= \frac{t-1}{x^2} - \frac{t+1}{x^{t+2}} \end{aligned}$$

Mathematical Interest Theory Solutions

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