

Future Value of a Sum

Values of a \$1,000 Investment Fund Invested for Specified Numbers of Years at Various Rates of Return

Percent annual net rate of return (compounded)	Number of years the \$1000 is invested							
	5	8	10	12	15	20	25	30
3	\$1,159	\$ 1,267	\$1,344	\$1,426	\$1,558	\$1,806	\$ 2,094	\$2,427
4	1,217	1,369	1,480	1,601	1,801	2,191	2,666	3,243
5	1,276	1,478	1,629	1,796	2,079	2,653	3,386	4,322
6	1,338	1,594	1,791	2,012	2,397	3,207	4,292	5,744
8	1,469	1,851	2,159	2,518	3,172	4,661	6,848	10,064
10	1,611	2,144	2,594	3,138	4,177	6,727	10,835	17,449
15	2,011	3,059	4,046	5,350	8,137	16,367	32,919	66,212

To calculate the future value of a sum other than \$1,000, multiply or divide the resulting amount accordingly.

Example: \$20,000 invested for 12 years at 5% would be \$35,920. ($\$1,796 \times 20$)
 \$500 invested for 5 years at 3% would be \$579.50. ($\$1,159 \div 2$)

Future Value of an Annuity

Values of a Periodic Investment of \$100 per Year at the End of Specified Numbers of Years at Various Rates of Return

Percent annual net rate of return (compounded)	Number of years at \$100 per year							
	5	8	10	12	15	20	25	30
3	\$531	\$ 889	\$1,146	\$1,419	\$1,860	\$2,687	\$ 3,646	\$4,758
4	542	921	1,201	1,503	2,002	2,978	4,165	5,608
5	553	955	1,258	1,592	2,158	3,307	4,773	6,644
6	564	990	1,318	1,687	2,328	3,679	5,486	7,906
8	587	1,064	1,449	1,898	2,715	4,576	7,311	11,328
10	611	1,144	1,594	2,138	3,177	5,728	9,835	16,449
15	674	1,373	2,030	2,900	4,758	10,244	21,279	43,474

To calculate the future value of an annuity other than \$100, multiply or divide the resulting amount accordingly.

Example: \$1,000 per year for 12 years at 5% would be \$15,920. ($\$1,592 \times 10$)
 \$50 invested for 5 years at 3% would be \$265.50. ($\$531 \div 2$)