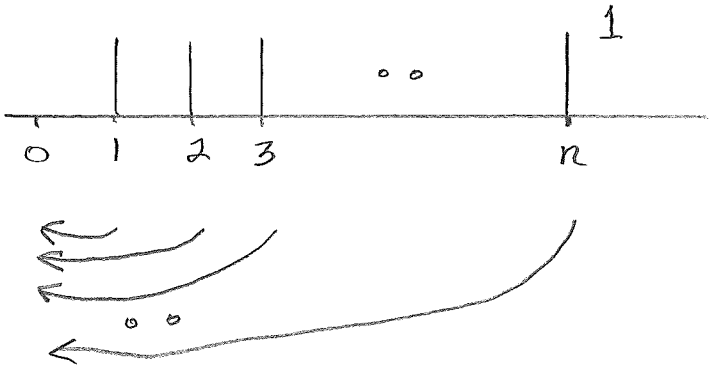
Review:

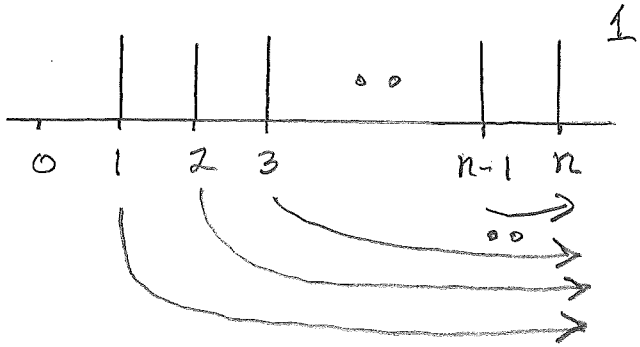


Annuity Immediate

Present Value

$$a_{\overline{n}|} = \frac{1 - v^n}{i}$$

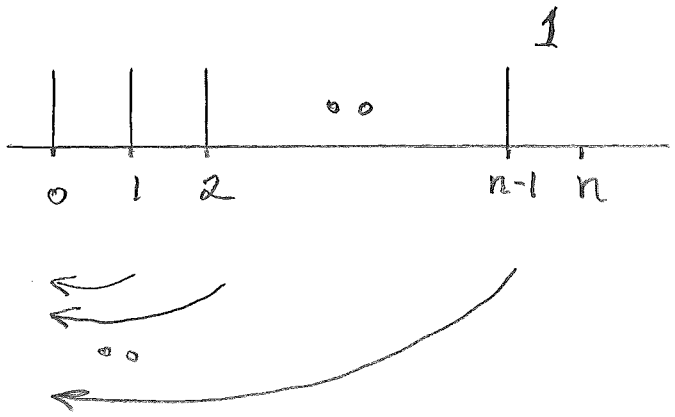
$$v = \frac{1}{1+i}$$



Accumulated Value

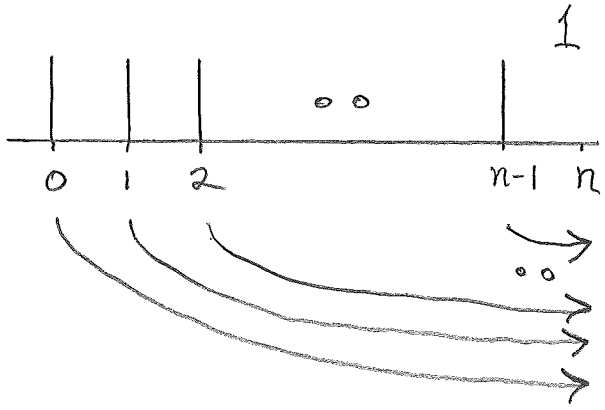
$$s_{\overline{n}|} = \frac{(1+i)^n - 1}{i}$$

Annuity Due



Present Value

$$\ddot{a}_{\overline{n}|} = \frac{1 - v^n}{d}$$



Accumulated Value

$$\ddot{s}_{\overline{n}|} = \frac{(1+i)^n - 1}{d}$$