fido Australian Securities & Investments Commission

Compound interest toolkit

1. The compound interest calculators in this toolkit can answer questions about investments, savings accounts, loans and single or regular investments.
   You can also convert your interest and earnings rates to yearly, daily, weekly or monthly rates.
2. All dollar amounts are in dollars of the day, **not adjusted** for inflation.
3. Interest payments are assumed to be credited at the end of each year, and **fully re-invested**.
   Fees and taxes may also apply to your investments.
4. Write to Niv Robin - NivRobin@EngineeringInvestments.com if you have any questions.

1. How much will it be worth?

Single investment		**Regular investment** (same amount at the start of each year)	
Investment	100.000 $	Annual investment	40.000 $
Annual interest	60,00 %	Annual interest	60,00 %
Years invested	5	Years invested	5
Value after 5 years	1.048.576 $	**Value after 5 years**	1.011.814 $

2. How much do you need to start?

Single investment		**Regular investment** (same amount at the start of each year)	
Your target	1.000.000 $	Your target	1.000.000 $
Annual interest	60,00 %	Annual interest	60,00 %
Years invested	5	Years invested	5
Amount to start	95.367 $	**Amount needed each year**	39.533 $

3. How long will it take?

Single investment		**Regular investment** (same amount at the start of each year)	
Investment	100.000 $	Annual Investment	40.000 $
Annual interest	60,00 %	Annual interest	60,00 %
Your target	1.000.000 $	Your target	1.000.000 $
Years to achieve target	4,9	**Years to achieve target**	5,0

4. What interest or earnings rate do you need?

Single investment		**Regular investment** (same amount at the start of each year)	
Investment	100.000 $	Investment	40.000 $
Years invested	5	Years invested	5
Your target	1.000.000 $	Your target	1.000.000 $
Interest rate needed	58,49 %	**Interest rate needed**	59,51 %

5. Show the annual, daily, weekly, or monthly rate

Interest rate	0,25 %	Annual interest rate	85,00 %
Period to convert ***from***	Daily	Period to convert ***to***	Daily
Annual rate	148,93 %	**Daily rate**	0,17 %

Exponents

Daily	365,250	Days in a year
Monthly	12,000	Months in a year
Weekly	52,179	Weeks in a year