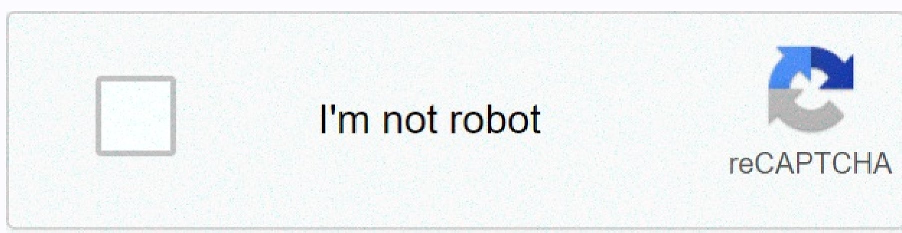

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Annuity due amortization table

Since Tom McNulty Microsoft Excel has functions that make creating a bond depreciation table easy to do. The key is to place the spreadsheet in a clear, logical way and use the formulas correctly. Set the inputs for the depreciation table. In cell A1, type Nominal value. In cell B2, enter 1,000,000 to represent a bond with a face value of $1,000,000. In cell A2, type Annual interest. Then, in cell B2, type .07 to represent an annual interest rate of 7 percent. Type Dots in cell A3, and then type 10 in cell B3 to represent 10 years. Enter Period in cell A4, and then enter the numbers 1 through 10 in cells A5 through cell A14. Create the depreciation table labels by entering the words Initial balance in cell B4, the word Master in cell C4, the word Interest in cell D4, and the words Final Balance in cell E4. Enter the formula =B1 in cell B5. Type =E5 in cell B6, and then copy the cell down through cell B14. Type =PPMT(B2,A5,B3,B1) in cell C5, and then copy it through cell C14. Type =IPMT(B2,A5,B3B1) in cell D5, and then copy it through cell D14. Type =B5+C5 in cell E5, and then copy it through cell E14. The depreciation table is full and the value in cell E14 must be 0. Depreciation is a term used by accountants and financial officers to apply time concepts to account-based financial statements. You can more often here this term when working with interest payments or loan calculations. Depreciation has a long history and use in many areas of financing. For this reason there are many types and intervals that apply to the term. There are also misunderstandings. Here's a brief overview of what depreciation is and how it works in the financial world. Depreciation is defined as an act or process of depreciation. This is an accounting principle similar to depreciation when it gradually reduces the value of an asset or liability over time through payments. For a living fixed asset, this process extends to the useful life of the species. For liabilities, depreciation covers a specified period of time during which the money is repaid. In this way a part of the known income is distributed during the repayment of the loan. The one serious misconception about depreciation is the confusion between depreciation and depreciation. Depreciation is mainly used for tangible assets, such as vehicles, machinery or immovable property. Depreciation is mainly used in relation to intangible assets such as copyright, patents or product development costs. In terms of liability, depreciation differs from depreciation in that depreciation deals with future income distributed over time. Depreciation refers to loss of income over time. The word depreciation decreases through history from the Middle Middle word amortisen meaning to kill or alienate; from the Anglo-French word damper which is a modified version of amoortir also means to kill; and from the Latin admortire that combines both the ad words plus mort which means death mors. It also has links to the word mortgage through this line. There are different uses or types of depreciation depending on the use of the accounting method. There is depreciation of businesses which is the distribution of these amounts over different periods of time, such as in loans or other borrowed financing. Depreciation analysis is the method of analysis of execution costs over a set of transactions With tax legislation, depreciation refers to the amount of interest paid over time in relation to tax rates and payments. The term also has a use within zoning regulations as it describes the time that a property owner should be relocated due to a pre-existing use in accordance with zoning guidelines. The term Negative Depreciation applies to loan amounts that increase when the full amount of interest is not paid in a given period of time. The period of depreciation that is in effect can vary a lot. This period can range from just over a year to 40 years, depending on the asset used and the type of loan. Examples of this would be the cost of establishing patent rights that usually last 17 years; or a home loan that can last up to 40 years; or a car loan that usually lasts only five years. While this effect applies to most tangible assets, some items such as land and brands have an unlimited shelf life and can actually increase in value over time, thus making themselves not subject to depreciation. Annuities are a popular approach to securing a retirement income, and millions of Americans invest in them. Annuities are designed to provide a steady stream of income during your retirement years, although they have some notable drawbacks and can be notoriously complex. Here's what annuities can do for your retirement, as well as what to watch out for. What's an annuity? An annuity is a contract that provides someone with an income stream, usually in retirement, in exchange for money paid into the annuity. Annuities are offered more often by insurance companies, which manufacture the annuity and guarantee that it is paid as plan. You can purchase an annuity by depositing a lump sum or by paying into the annuity contract at the end of the The annuity will pay for any period specified in the contract, maybe this is a fixed period such as 20 years or maybe it is for the rest of the customer's life. Thus, annuity can offer the certainty of income and the possibility of never depleting that income. Types of annuitiesIt can be grouped in general into three different types: Fixed – A fixed annuity guarantees you a minimum rate of return and will pay for a fixed duration. Variable - A variable annuity allows you to put your money into various investments, often mutual funds. What the annuity returns and pays to you depends on how the investments perform as well as the expense indicators on whatever funds you invest in. Indexed - An adjusted annuity offers a rate of return that tracks an index like the Standard & Poor's 500 index, which holds hundreds of America's largest companies. In addition to these three types, annuities can also be sorted by when they pay: Deferred annuities pay at a certain time in the future, perhaps at a certain age in retirement. Direct payment annuities start to pay as soon as you deposit a lump sum. An annuity has two broad periods in its life - the accumulation phase and the annuitization, or payment, phase. In the accumulation phase you put the money into the annuity, either as a lump sum or over time. In the annuity phase, you get payments from the annuity. Money deposited in an annuity is locked for a period of time called the delivery period. If you decide what you want from the annuity, you will pay a hefty fee called a delivery charge. The characteristics of an annuityAnnuities can be structured in many different ways, depending on a customer's needs. Some may guarantee that you will receive a certain dollar amount of payments from the account during some period. Many offer a death benefit, which can pay to your death, such as life insurance. A popular option is to have a longer delivery period, giving you more time to cancel. Some annuities can offer survivor benefits, where a spouse can continue to receive annuity benefits over a certain period of time, and most annuities can be structured with other riders offering some insurance-like benefit. Generally the more features your annuity has, the pricier it is. So while the company issuing the contract has many different ways to create the annuity based on what you need, you will pay extra for all the benefits. Tax AdvantagesAnys offer tax deferred growth for your investment until you withdraw the money. So if you pay on the annuity with money after tax, you will be taxed upon withdrawal only for the profits of the account, not every fund you take out. This feature can be valuable for those looking for a tax-favored way to invest. Unlike other accounts deferred by taxes, such as a traditional 401(k), annuities have no annual maximum contribution, allowing savers to accumulate as much cash as possible. This is a particular benefit for higher income savers, who might otherwise want to contribute more to their retirement, but have reached the limit of their ability to do so in a tax manner. You can also buy an annuity within a Roth IRA or Roth 401 (k), making these payments fully tax-free, although many experts frown on the location of one account that has a tax advantage within another, such as a Roth IRA. The downside of Money's income can solve the challenge of finding a guaranteed flow of income into retirement, and can offer some other benefits, such as a death benefit. However, it comes with several drawbacks, and many financial advisers are suspicious of annuities for the following reasons.1. ComplexityAd contracts are extremely complex, often run on dozens of pages. In these fine print, you will find all the many annuity requirements set out, such as when you can be paid, how much it will cost you to cancel the contract, how much you are guaranteed to be paid, what rate of return the annuity is based on, and all the other details that govern the agreement. In addition to this complexity, revenue contracts can vary significantly from one to the other. Annuities have some broad similarities, but the details are where annuities really stand apart. The benefits of each annuity contract may vary - allowing insurance companies to offer a certain type of coverage you're looking for, as well as hide some of the less flattering details of the contract. It should be without saying, you should read the contract very carefully to see exactly what your rights and responsibilities are. But even spending hours on the contract may not be enough.2. Huge sales commissions One of the biggest drawbacks of an annuity is the large sales commissions accrued with the product. The commission is money that comes straight from the top of your payment and won't go into the pot of money that's funding your income years later. Unfortunately, it's not uncommon to spot a commission at 6 or 7 percent, although it can go up to 10 percent. If you put $100,000 into an annuity, a seller can get $6,000 or more before the money starts for you, although the industry can disguise how you are charged. In general, complex annuities with more features have higher commissions than simple annuities. An annuity with a long delivery charge period means higher commissions, too. With this kind of incentive, it's no wonder that insurance agents are willing to sign up customers to a complex product. It is also one reason why you need an independent financial advisor only for fees that take care of your interest, not their personal financial interest.3 It can be difficult to cancelAma the complexity of the contract, you can figure out how to cancel your annuity, a process that can come with significant fees - which delivery fees - or other lost revenue. While there may be ways to shake out of the contract, don't expect it to be easy or pain-free.4 Illiquid money You don't put your money into an annuity, it's generally tied up for a long time. You will receive the flow of your income and you may be able to withdraw some of the main, but for the most Your money is locked in the annuity and you have relatively little access to it. This can be problematic if you need money for an emergency and your income or other savings is not enough.5 Variable annuities are dangerous Because they can rely fully on markets for any profit, variable annuities can potentially be quite dangerous, leaving you with few gains and perhaps even losses after years of saving. You will want to invest any money for the long term so that you can drive through dips in the market, and avoid fees that can come with an early redemption of annuity, if you decide to go that way. Variable annuities can also be full of fees – a mortality and expense risk charge, the expense indicators of the funds you invest in; administrative fees and any additional fees for special features that you have added to the account (for example, a death bonus or a guaranteed minimum payment.) And if you withdraw your money early, before age 59 1/2, you can get hit with a 10 percent bonus penalty in addition to the taxes you will owe on any investment gains, like penalties for early withdrawal for traditional IRA and 401 (k) accounts. Alternatives to annuitiesIn many kinds of annuities exist because consumers have a variety of needs. But a good financial adviser can recreate many of the benefits of an annuity without so many of the drawbacks. For example, while an annuity may promise you a return of 4 per cent of your money, a consultant may be able to build a portfolio that earns you 5 per cent today and offers a growing dividend flow in the years to come. Such a portfolio can also offer you flexibility, too. On the other hand, many retirees, such as the insurance of a monthly income, and a consultant can set up your portfolio to pay you cash on a regular basis just like an annuity. You may even be able to create a life insurance contract that mimics the death benefit that is typical of many outings. Perhaps best of all, you can get these benefits without the same cost you would pay in sales commissions and still maintain a much more flexible portfolio. A consultant who takes care of your interest can find low-cost mutual funds that generate strong returns over time. Bottom lineAnnuities can solve a certain kind of problem for a particular type of person - fixed retirement income for people with little experience in financial matters - but it's not cure-all that you're often pitched like. A good financial advisor can construct a plan that avoids many of the disadvantages of an annuity by offering many of the positives, including a potentially higher return. Featured image from Ridefranz of Getty Images.Learn more: more: more:

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