Answers Included W

Appendix B

- Future value is the amount that must be invested today at a specific interest rate to receive a
 particular amount at some future date.
 - true
 - false
- 2) The present value of an ordinary annuity is the amount that must be invested today at a specific interest rate to in order to receive a particular amount at the end of a specified number of future periods.
 - ⊕ true
 - ⊕ false
- 3) The future value of an investment gradually increases toward its present value amount.
 - ⊕ true
 - false
- 4) Compound interest assumes that the interest earned on a particular investment is reinvested.
 - ⊕ true
 - false
- 5) Discounting a future value amount will determine its present value amount.
 - ⊕ true
 - false
- The lower the discount rate of an investment, the lower the present value of the investment.
 - ⊕ true
 - false
- Annuities provide a series of cash flows to investors at regular intervals for a specified period of time.
 - ⊕ true
 - false

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