

Expert Q&A

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Question

(5)

- 6) You plan to retire in exactly 30 years. Your goal is to create a fund that will allow you to receive Tk. 30,000 at the end of each month for the 20 years between retirement and death. You know that you will be able to earn 10% per year during the 30-year retirement period.
- How large a fund will you need when you retire in 30 years to provide the 20-year, Tk. 30,000 retirement annuity?
 - What will be your monthly deposit to accumulate the retirement fund at 12% annual interest rate for 30 years if you deposit at the beginning of each month?

Answer Please

Expert Answer



A. The fund you will need when you retire in 30 years to provide the 20-year, Tk.30,000 retirement annuity is amounting to Tk. 3,108,738.56.

B. The monthly deposit to be made at the beginning of each month for 30 years to accumulate the retirement fund is Tk.2,028.42

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