



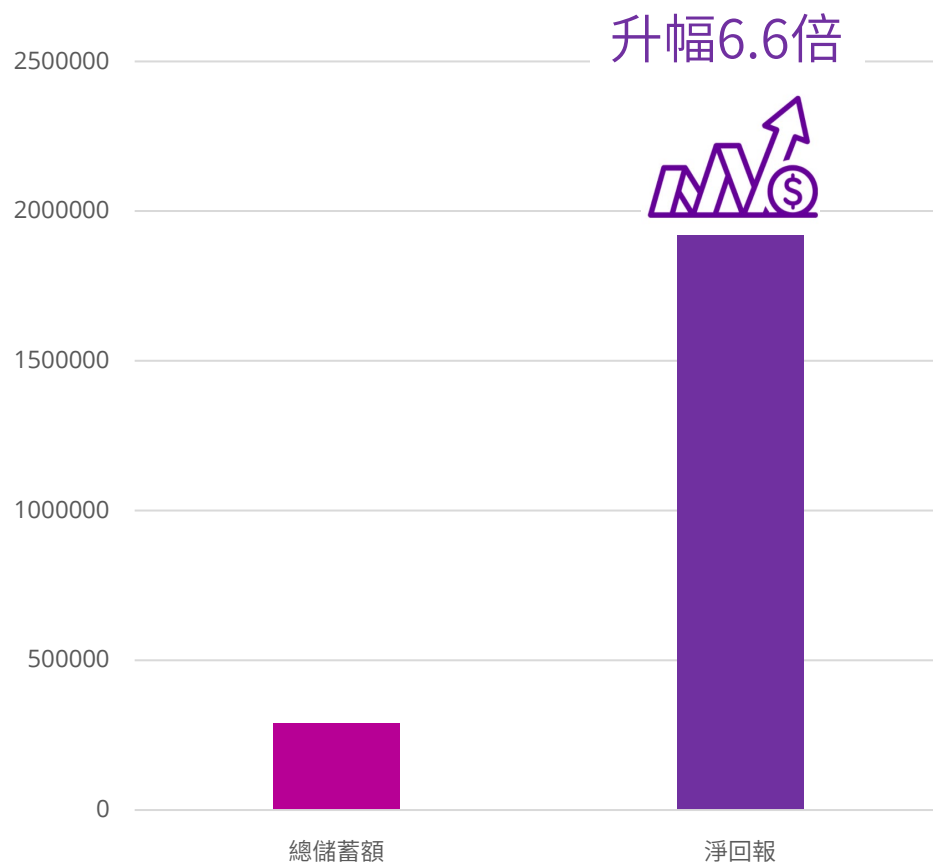
投資者 A

假設年回報率為9%，在複息效應下
本金為HK\$288,000

26年後

增值至

HK\$1,918,013



金錢的時間價值 (I)

每月供款: 4000

利息: 9%

年齡: 24



投資者 A



投資者 B

年齡	每年 儲蓄	累積 結餘	每年 儲蓄	累積 結餘
45	\$48,000	\$52,320		
46	\$48,000	\$109,349		
47	\$48,000	\$171,510		
48	\$48,000	\$239,266		
49	\$48,000	\$313,120		
50	\$48,000	\$393,621		
51		\$429,047	\$48,000	\$52,320
52		\$467,661	\$48,000	\$109,349
53		\$509,750	\$48,000	\$171,510
54		\$555,628	\$48,000	\$239,266
55		\$605,634	\$48,000	\$313,120
56		\$660,142	\$48,000	\$393,621
57		\$719,554	\$48,000	\$481,367
58		\$784,314	\$48,000	\$577,010
59		\$854,903	\$48,000	\$681,261
60		\$931,844	\$48,000	\$794,894
61		\$1,015,710	\$48,000	\$918,755
62		\$1,107,124	\$48,000	\$1,053,762
63		\$1,206,765	\$48,000	\$1,200,921
64		\$1,315,373	\$48,000	\$1,361,324
65		\$1,433,757	\$48,000	\$1,536,163
66		\$1,562,795	\$48,000	\$1,726,738
67		\$1,703,447	\$48,000	\$1,934,464
68		\$1,856,757	\$48,000	\$2,160,886
69		\$2,023,865	\$48,000	\$2,407,686
70		\$2,206,013	\$48,000	\$2,676,697

總儲蓄額

\$288,000

淨回報

每年複式回報 9%

\$1,918,013



\$1,008,000


\$1,961,920



遲5年本金額卻相差 3倍

金錢的時間價值 (II)

 投資者 A			 投資者 B	
年齡	每年 儲蓄	累積 結餘	每年 儲蓄	累積 結餘
45	\$120,000	\$130,800	\$60,000	\$65,400
46	\$120,000	\$273,372	\$60,000	\$136,686
47	\$120,000	\$428,775	\$60,000	\$214,388
48	\$120,000	\$598,165	\$60,000	\$299,083
49	\$120,000	\$782,800	\$60,000	\$391,400
50	\$120,000	\$984,052	\$60,000	\$492,026
51		\$1,072,617	\$60,000	\$601,708
52		\$1,169,152	\$60,000	\$721,262
53		\$1,274,376	\$60,000	\$851,576
54		\$1,389,070	\$60,000	\$993,618
55		\$1,514,086	\$60,000	\$1,148,443
56		\$1,650,354	\$60,000	\$1,317,203
57		\$1,798,886		\$1,435,751
58		\$1,960,786		\$1,564,969
59		\$2,137,256		\$1,705,816
60		\$2,329,609		\$1,859,340
61		\$2,539,274		\$2,026,680
62		\$2,767,809		\$2,209,081
63		\$3,016,912		\$2,407,899
64		\$3,288,434		\$2,624,610
65		\$3,584,393		\$2,860,825
66		\$3,906,988		\$3,118,299
67		\$4,258,617		\$3,398,946
68		\$4,641,893		\$3,704,851
69		\$5,059,663		\$4,038,287
70		\$5,515,033		\$4,401,733
總儲蓄額	\$720,000		\$720,000	
淨回報		\$4,795,033		\$3,681,733
每年複式回報9%				

 本金金額相同下
回報增長差別 30.24%

Interest rate illustration

Monthly Investment HK\$3000

Years ended	Accumulated Contribution	Rate of return	
		2.75%	5.00%
1	\$36,000	\$36,990	\$37,800
2	\$72,000	\$74,997	\$77,490
3	\$108,000	\$114,050	\$119,165
4	\$144,000	\$154,176	\$162,923
5	\$180,000	\$195,406	\$208,869
6	\$216,000	\$237,770	\$257,112
7	\$252,000	\$281,298	\$307,768
8	\$288,000	\$326,024	\$360,956
9	\$324,000	\$371,980	\$416,804
10	\$360,000	\$419,199	\$475,444
11	\$396,000	\$467,717	\$537,017
12	\$432,000	\$517,569	\$601,667
13	\$468,000	\$568,792	\$669,551
14	\$504,000	\$621,424	\$740,828
15	\$540,000	\$675,503	\$815,670
16	\$576,000	\$731,070	\$894,253
17	\$612,000	\$788,164	\$976,766
18	\$648,000	\$846,829	\$1,063,404
19	\$684,000	\$907,106	\$1,154,374
20	\$720,000	\$969,042	\$1,249,893
21	\$756,000	\$1,032,680	\$1,350,188
22	\$792,000	\$1,098,069	\$1,455,497
23	\$828,000	\$1,165,256	\$1,566,072
24	\$864,000	\$1,234,291	\$1,682,176
25	\$900,000	\$1,305,224	\$1,804,084
26	\$936,000	\$1,378,107	\$1,932,089
27	\$972,000	\$1,452,995	\$2,066,493
28	\$1,008,000	\$1,529,942	\$2,207,618
29	\$1,044,000	\$1,609,006	\$2,355,799
30	\$1,080,000	\$1,690,244	\$2,511,388

Year ended	Deposit / Investment	Rate of Return			
		6%	7%	7%	9%
1	\$45,000	\$47,700	\$48,150	\$48,150	\$49,050
2	\$0	\$50,562	\$51,521	\$51,521	\$53,465
3	\$0	\$53,596	\$55,127	\$55,127	\$58,276
4	\$0	\$56,811	\$58,986	\$58,986	\$63,521
5	\$0	\$60,220	\$63,115	\$63,115	\$69,238
6	\$0	\$63,833	\$67,533	\$67,533	\$75,470
7	\$0	\$67,663	\$72,260	\$72,260	\$82,262
8	\$0	\$71,723	\$77,318	\$77,318	\$89,665
9	\$0	\$76,027	\$82,731	\$82,731	\$97,735
10	\$0	\$80,588	\$88,522	\$88,522	\$106,531
11	\$0	\$85,423	\$94,718	\$94,718	\$116,119
12	\$0	\$90,549	\$101,349	\$101,349	\$126,570
13	\$0	\$95,982	\$108,443	\$108,443	\$137,961
14	\$0	\$101,741	\$116,034	\$116,034	\$150,378
15	\$0	\$107,845	\$124,156	\$124,156	\$163,912
16	\$0	\$114,316	\$132,847	\$132,847	\$178,664
17	\$0	\$121,175	\$142,147	\$142,147	\$194,744
18	\$0	\$128,445	\$152,097	\$152,097	\$212,270
19	\$0	\$136,152	\$162,744	\$162,744	\$231,375
20	\$0	\$144,321	\$174,136	\$174,136	\$252,198
21	\$0	\$152,980	\$186,325	\$186,325	\$274,896
22	\$0	\$162,159	\$199,368	\$199,368	\$299,637
23	\$0	\$171,889	\$213,324	\$213,324	\$326,604
24	\$0	\$182,202	\$228,257	\$228,257	\$355,999
25	\$0	\$193,134	\$244,234	\$244,234	\$388,039
26	\$0	\$204,722	\$261,331	\$261,331	\$422,962
27	\$0	\$217,006	\$279,624	\$279,624	\$461,029
28	\$0	\$230,026	\$299,198	\$299,198	\$502,521
29	\$0	\$243,827	\$320,142	\$320,142	\$547,748
30	\$0	\$258,457	\$342,551	\$342,551	\$597,046

Year ended	Deposit / Investment	Return rate for the year	Asset Value
1	\$500,000	-10%	\$450,000
2	0	30%	\$585,000
3	0	-10%	\$526,500
4	0	30%	\$684,450
5	0	-10%	\$616,005
6	0	30%	\$800,807
7	0	-10%	\$720,726
8	0	30%	\$936,944
9	0	-10%	\$843,249
10	0	30%	\$1,096,224
11	0	-10%	\$986,602
12	0	30%	\$1,282,582
13	0	-10%	\$1,154,324
14	0	30%	\$1,500,621
15	0	-10%	\$1,350,559
16	0	30%	\$1,755,727
17	0	-10%	\$1,580,154
18	0	30%	\$2,054,200
19	0	-10%	\$1,848,780
20	0	30%	\$2,403,414
21	0	-10%	\$2,163,073
22	0	30%	\$2,811,995
23	0	-10%	\$2,530,795
24	0	30%	\$3,290,034
25	0	-10%	\$2,961,030
26	0	30%	\$3,849,339
27	0	-10%	\$3,464,405
28	0	30%	\$4,503,727
29	0	-10%	\$4,053,354
30	0	30%	\$5,269,361
			↓
			8.167%
			ACR



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