

# Compound Interest Table

Future Value of \$1 at the end of n periods:  $FVIF_{i,n} = (1+i)^n$   
 where n = number of periods, i = rate of return

Period	Rate of Return											
	4%	5%	6%	7%	8%	9%	10%	12%	14%	16%	18%	20%
1	1.04	1.05	1.06	1.07	1.08	1.09	1.10	1.12	1.14	1.16	1.18	1.20
2	1.08	1.10	1.12	1.14	1.17	1.19	1.21	1.25	1.30	1.35	1.39	1.44
3	1.12	1.16	1.19	1.23	1.26	1.30	1.33	1.40	1.48	1.56	1.64	1.73
4	1.17	1.22	1.26	1.31	1.36	1.41	1.46	1.57	1.69	1.81	1.94	2.07
5	1.22	1.28	1.34	1.40	1.47	1.54	1.61	1.76	1.93	2.10	2.29	2.49
6	1.27	1.34	1.42	1.50	1.59	1.68	1.77	1.97	2.19	2.44	2.70	2.99
7	1.32	1.41	1.50	1.61	1.71	1.83	1.95	2.21	2.50	2.83	3.19	3.58
8	1.37	1.48	1.59	1.72	1.85	1.99	2.14	2.48	2.85	3.28	3.76	4.30
9	1.42	1.55	1.69	1.84	2.00	2.17	2.36	2.77	3.25	3.80	4.44	5.16
10	1.48	1.63	1.79	1.97	2.16	2.37	2.59	3.11	3.71	4.41	5.23	6.19
11	1.54	1.71	1.90	2.10	2.33	2.58	2.85	3.48	4.23	5.12	6.18	7.43
12	1.60	1.80	2.01	2.25	2.52	2.81	3.14	3.90	4.82	5.94	7.29	8.92
13	1.67	1.89	2.13	2.41	2.72	3.07	3.45	4.36	5.49	6.89	8.60	10.70
14	1.73	1.98	2.26	2.58	2.94	3.34	3.80	4.89	6.26	7.99	10.15	12.84
15	1.80	2.08	2.40	2.76	3.17	3.64	4.18	5.47	7.14	9.27	11.97	15.41
20	2.19	2.65	3.21	3.87	4.66	5.60	6.73	9.65	13.74	19.46	27.39	38.34
25	2.67	3.39	4.29	5.43	6.85	8.62	10.83	17.00	26.46	40.87	62.67	95.40
30	3.24	4.32	5.74	7.61	10.06	13.27	17.45	29.96	50.95	85.85	143.4	237.4
35	3.95	5.52	7.69	10.68	14.79	20.41	28.10	52.80	98.10	180.3	328.0	590.7
40	4.80	7.04	10.29	14.97	21.72	31.41	45.26	93.05	188.9	378.7	750.4	1,470

To find the future value of an investment, first find the expected annual rate of return along the top row of the table. Then find the number of years you expect to hold the investment along the first column of the table. Where the return column and the time row cross, you'll find your compound interest multiplier. Next, multiply that figure by your initial investment. By example, the multiplier for 20 years at 7% is 3.87. If you invest \$10,000 and earn a 7% compounded annual return over that 20 year holding period you will have \$38,700.