

# Compound Interest Table

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

Period	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%
<b>1</b>	1.01	1.02	1.03	1.04	1.05	1.06	1.07	1.08	1.09	1.10
<b>2</b>	1.02	1.04	1.06	1.08	1.10	1.12	1.14	1.17	1.19	1.21
<b>3</b>	1.03	1.06	1.09	1.12	1.16	1.19	1.23	1.26	1.30	1.33
<b>4</b>	1.04	1.08	1.13	1.17	1.22	1.26	1.31	1.36	1.41	1.46
<b>5</b>	1.05	1.10	1.16	1.22	1.28	1.34	1.40	1.47	1.54	1.61
<b>6</b>	1.06	1.13	1.19	1.27	1.34	1.42	1.50	1.59	1.68	1.77
<b>7</b>	1.07	1.15	1.23	1.32	1.41	1.50	1.61	1.71	1.83	1.95
<b>8</b>	1.08	1.17	1.27	1.37	1.48	1.59	1.72	1.85	1.99	2.14
<b>9</b>	1.09	1.20	1.30	1.42	1.55	1.69	1.84	2.00	2.17	2.36
<b>10</b>	1.10	1.22	1.34	1.48	1.63	1.79	1.97	2.16	2.37	2.59
<b>11</b>	1.12	1.24	1.38	1.54	1.71	1.90	2.10	2.33	2.58	2.85
<b>12</b>	1.13	1.27	1.43	1.60	1.80	2.01	2.25	2.52	2.81	3.14
<b>13</b>	1.14	1.29	1.47	1.67	1.89	2.13	2.41	2.72	3.07	3.45
<b>14</b>	1.15	1.32	1.51	1.73	1.98	2.26	2.58	2.94	3.34	3.80
<b>15</b>	1.16	1.35	1.56	1.80	2.08	2.40	2.76	3.17	3.64	4.18
<b>20</b>	1.22	1.49	1.81	2.19	2.65	3.21	3.87	4.66	5.60	6.73
<b>25</b>	1.28	1.64	2.09	2.67	3.39	4.29	5.43	6.85	8.62	10.83
<b>30</b>	1.35	1.81	2.43	3.24	4.32	5.74	7.61	10.06	13.27	17.45
<b>35</b>	1.42	2.00	2.81	3.95	5.52	7.69	10.68	14.79	20.41	28.10
<b>40</b>	1.49	2.21	3.26	4.80	7.04	10.29	14.97	21.72	31.41	45.26

To find the future value of an investment, first find the multiplier that corresponds to your selected time and rate of return. 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.