

Predlhutni sporeni

T 8  
 puvodni anuita 100  
 rust anuity 10  
 UO=PO= 1  
 r 0.1 ==> d= 0.090909

UO	puv.anuita	rust-d						
8	100							
7	100	10						
6	100	10	10					
5	100	10	10	10				
4	100	10	10	10	10			
3	100	10	10	10	10	10		
2	100	10	10	10	10	10	10	10
1	100	10	10	10	10	10	10	10

214.35888								
194.87171	19.48717							
177.1561	17.71561	17.71561						
161.051	16.1051	16.1051	16.1051					
146.41	14.641	14.641	14.641	14.641				
133.1	13.31	13.31	13.31	13.31	13.31			
121	12.1	12.1	12.1	12.1	12.1	12.1		12.1
110	11	11	11	11	11	11		11
1257.9477	104.3589	84.87171	67.1561	51.051	36.41			23.1

Soucet AR+GR:

$$S = (\text{puv.anuita} + \text{rust}/d) * (1+r)^n - \text{rust}/d * ((1+r)^n - 1)$$

2641.69  
-1005.79  
1635.895

214.358881  
214.358881 ...;)  
212.58732  
209.3663  
204.974  
199.65  
193.6  
10 187

suma 1635.895382

suma puv.a 1257.947691

11

11 1635.895382

1635.895

Pro zajemce se naskyta moznost odvozeni obecneho zapisu pro soucet anuit u duchodu při konstantnir  
Toto je mozne také urcit prostrednictvim predlhutniho uroceni.  
Pro aktivni studenty pak uvaha  $OU < PO$   
A pro nadsene studenty (pan Beranek a spol.)  $UO < PO$

1 rustu...

OU=PO