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2 AN INTRODUCTION TO FINANCIAL MATHEMATICS Example 1 Use Appendix 3 to find the future value of \$1, and hence calculate how much \$10 000 invested at 12 per cent per annum compounded annually will amount to in ten years.

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However, from a mathematical point of view, futures and forwards can be con- sidered to be identical and therefore we will only concentrate on the rst in our considerations throughout this chapter.

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