- **Accrual by installment** *(e.g.: unpaid or late salary, rent, alimony, amount due, special court awards…)*

  - ✓ Calculates, from an initial amount of 0,00, the capital and interest accumulated following periodic capital installments (thus, accumulation of capital as opposed to reduction – opposite of above calculation)
  - ✓ Interest compounded at each period or simple interest
  - ✓ Various installment periods or irregular installments
  - ✓ Indexation of these installments according to various indexation tables (or table to be created by user) (example, indexed salary to cost of living)
  - ✓ Installment tables may be totally edited and modified

- **Indexation of an amount according to a variable rate indexation table** *(e.g.: value of an amount awarded many years ago in today dollars, based on inflation).*

- **Nominal interest rate to effective** (real) interest rate converter and vice versa.

- **Effective rate of return.**

- **Date calculations.**

Special needs? **Margill is in constant evolution. Please do inform us of your needs.**

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Margill Uses in Law

- **Types of law : civil and commercial litigation, liability, labor, commercial, insurance, banking, real estate, M&A, investment, tax, municipal, family, collection…**

- **Precise and accurate evaluation of judgment hypotheses – lump sum or periodic payments (present value calculations)**

- **Interest on Court awards – unique or variable interest rates**
  - ✓ Create variable legal (judicial) interest rate tables as needed.
  - ✓ Calculate interest on court awards in one unique calculation if payments are made before judgment.

  - ✓ Calculate interest on court awards in one unique calculation if payments are made after judgment.

- **Interest on unpaid salaries, rent, alimony or other type of installment.** *Salaries (or other) may also be indexed based on various indexation tables (fixed indexation or variable – e.g. consumer price index rates)*

- **Interest on late payments (payment schedule not respected)**

- **Calculation of interest on a loan, mortgage or court award to be reimbursed by periodic payments (amortization schedule)** *Schedule may be completely customized*

- **Interest on late tax payments**

The Calculations

- **Present value**
  (e.g.: court award hypotheses – lump sum or installments)

  - ✓ Calculate the present value of future installments.
  - ✓ The installments may be fixed or variable amounts.
  - ✓ An indexation table (positive or negative growth) also allows to create a table of future installments for which the present value may be determined.
  - ✓ Installments may be added, eliminated or modified and the present value will be recalculated automatically.

The following 4 calculations may use variable interest rates or a fixed interest rate

- **Simple interest** *(e.g.: interest on court awards)*
  - ✓ Calculates the interest on capital between two dates.

- **Compound interest** *(e.g.: interest on court awards, late taxes)*
  - ✓ Calculates the interest on capital between two dates.
  - ✓ Various compounding periods.

- **Recurring payments (amortization)** *(e.g.: special court awards, loans, mortgages, late payments…)*
  - ✓ Calculates, starting from an initial capital, the payments and interest needed to get a balance = 0,00 or other amount.
  - ✓ Determines the unknown variable among the data specified: initial capital, payment amount or number of payments.
  - ✓ Various compounding periods or simple interest.
  - ✓ Calculates unknown interest rate of a simple or complex loan.
  - ✓ Payment schedule may be totally edited and modified to include lump sums, irregular payments, change in interest rate, etc.
  - ✓ These tables may be saved and edited subsequently to reflect the payments over the life of the "loan".

➡