

Taxa anual transformada em taxa mensal

		Anual	Mensal									
Rentabilidade anual		10,00%	0,7810%									
		Saldo	Taxa Juros	Juros	Saldo + Juros	Juros acumulados por 6 meses para calcular o come-cotas	Alíquota do IR	Imposto pago (come-cotas)	Saldo líquido com come-cotas descontado	Saldo sem come-cotas	Núm. Meses	
04/2011	R\$	100.000,00	0,7810%	R\$ 787,41	R\$ 100.787,41	R\$ 787,41		R\$ -	R\$ 100.787,41	R\$ 100.787,41	1	
07/2011	R\$	100.787,41	0,7810%	R\$ 800,77	R\$ 101.588,18	R\$ 1.601,18		R\$ -	R\$ 101.601,18	R\$ 101.601,18	2	
08/2011	R\$	101.601,18	0,7810%	R\$ 815,98	R\$ 102.417,17	R\$ 2.411,17		R\$ -	R\$ 102.431,17	R\$ 102.431,17	3	
09/2011	R\$	102.431,17	0,7810%	R\$ 832,94	R\$ 103.264,11	R\$ 3.238,11		R\$ -	R\$ 103.238,11	R\$ 103.238,11	4	
10/2011	R\$	103.238,11	0,7810%	R\$ 851,33	R\$ 104.089,47	R\$ 4.091,17		R\$ -	R\$ 104.201,17	R\$ 104.201,17	5	
11/2011	R\$	104.089,47	0,7810%	R\$ 870,79	R\$ 104.960,26	R\$ 4.880,88	15%	R\$ 732,13	R\$ 104.148,75	R\$ 104.880,88	6	
12/2011	R\$	104.960,26	0,7810%	R\$ 890,50	R\$ 105.850,76	R\$ 5.690,50		R\$ -	R\$ 105.879,23	R\$ 106.787,23	7	
01/2012	R\$	105.850,76	0,7810%	R\$ 897,17	R\$ 106.747,93	R\$ 1.697,62		R\$ -	R\$ 106.767,90	R\$ 106.767,90	8	
02/2012	R\$	106.747,93	0,7810%	R\$ 840,79	R\$ 106.608,69	R\$ 2.511,41		R\$ -	R\$ 106.608,69	R\$ 107.409,59	9	
03/2012	R\$	106.608,69	0,7810%	R\$ 850,12	R\$ 107.458,81	R\$ 3.361,83		R\$ -	R\$ 107.458,81	R\$ 108.268,65	10	
04/2012	R\$	107.458,81	0,7810%	R\$ 867,31	R\$ 108.326,12	R\$ 4.238,34		R\$ -	R\$ 108.326,12	R\$ 109.129,78	11	
05/2012	R\$	108.326,12	0,7810%	R\$ 884,34	R\$ 109.210,46	R\$ 5.093,38	15%	R\$ 763,51	R\$ 108.446,63	R\$ 110.000,00	12	
06/2012	R\$	109.210,46	0,7810%	R\$ 864,85	R\$ 109.354,31	R\$ 864,85		R\$ -	R\$ 109.354,31	R\$ 110.871,16	13	
07/2012	R\$	109.354,31	0,7810%	R\$ 871,85	R\$ 110.226,16	R\$ 1.739,80		R\$ -	R\$ 110.226,16	R\$ 111.791,35	14	
08/2012	R\$	110.226,16	0,7810%	R\$ 878,80	R\$ 111.104,96	R\$ 2.615,80		R\$ -	R\$ 111.104,96	R\$ 112.652,51	15	
09/2012	R\$	111.104,96	0,7810%	R\$ 885,81	R\$ 111.990,77	R\$ -		R\$ -	R\$ 111.990,77	R\$ 113.560,81	16	
10/2012	R\$	111.990,77	0,7810%	R\$ 892,87	R\$ 112.883,64	R\$ -		R\$ -	R\$ 112.883,64	R\$ 114.498,78	17	
11/2012	R\$	112.883,64	0,7810%	R\$ 899,89	R\$ 113.783,53	R\$ -		R\$ 794,54	R\$ 112.989,75	R\$ -	Saldo se não existisse come-cotas	
12/2012	R\$	112.989,75	0,7810%	R\$ 900,84	R\$ 113.890,59	R\$ -		R\$ -	R\$ 113.890,59	R\$ -		
01/2013	R\$	113.890,59	0,7810%	R\$ 908,02	R\$ 114.798,61	R\$ 1.898,02		R\$ -	R\$ 114.798,61	R\$ -		
02/2013	R\$	114.798,61	0,7810%	R\$ 915,26	R\$ -	R\$ -		R\$ -	R\$ -	R\$ 114.798,61		
03/2013	R\$	115.699,88	0,7810%	R\$ 922,56	R\$ -	R\$ -		R\$ -	R\$ -	R\$ 115.699,88		
04/2013	R\$	116.608,44	0,7810%	R\$ 929,82	R\$ 117.538,26	R\$ 8.978,59		R\$ -	R\$ 117.538,26	R\$ 116.608,44	21	
05/2013	R\$	117.538,26	0,7810%	R\$ 937,85	R\$ 118.476,11	R\$ 5.518,82	15%	R\$ 827,89	R\$ 117.648,22	R\$ 121.000,00	24	
06/2013	R\$	117.648,22	0,7810%	R\$ 938,21	R\$ -	R\$ 938,21		R\$ -	R\$ 118.584,83	R\$ 121.964,87	25	
07/2013	R\$	118.584,83	0,7810%	R\$ -	R\$ -	R\$ 1.880,90		R\$ -	R\$ -	R\$ -	26	
08/2013	R\$	118.584,83	0,7810%	R\$ -	R\$ -	R\$ -		R\$ -	R\$ -	R\$ -	27	
09/2013	R\$	120.499,73	0,7810%	R\$ 968,50	R\$ 121.468,23	R\$ -		R\$ -	R\$ 121.468,23	R\$ 121.901,90	28	
10/2013	R\$	121.468,23	0,7810%	R\$ 976,33	R\$ 122.444,56	R\$ -		R\$ -	R\$ 122.444,56	R\$ 123.903,87	29	
11/2013	R\$	122.444,56	0,7810%	R\$ -	R\$ -	R\$ -		R\$ -	R\$ -	R\$ -	30	
12/2013	R\$	123.903,87	0,7810%	R\$ -	R\$ -	R\$ -		R\$ -	R\$ -	R\$ -	31	
01/2014	R\$	124.499,84	0,7810%	R\$ 982,78	R\$ 125.482,62	R\$ -		R\$ -	R\$ -	R\$ -	32	
02/2014	R\$	125.482,62	0,7810%	R\$ -	R\$ -	R\$ -		R\$ -	R\$ -	R\$ -	33	
03/2014	R\$	126.499,84	0,7810%	R\$ 1.000,70	R\$ 126.499,84	R\$ -		R\$ -	R\$ 126.499,84	R\$ 127.902,92	34	
04/2014	R\$	127.902,92	0,7810%	R\$ 1.008,88	R\$ 127.902,92	R\$ -		R\$ -	R\$ 127.902,92	R\$ 129.947,94	35	
05/2014	R\$	129.947,94	0,7810%	R\$ 1.016,71	R\$ 128.964,65	R\$ 1.960,81	15%	R\$ 897,54	R\$ 127.402,67	R\$ 128.129,50	36	

Juros acumulados por 6 meses para o cálculo do come-cotas

Soma do saldo e dos juros recebidos

Juros recebidos no mês

Taxa de juros mensal

Investimento inicial de R\$ 100 mil

Mês do investimento

Alíquota do imposto (come-cotas) cobrada somente nos meses 5 e 11 sobre os juros recebidos nos últimos 6 meses.

Saldo final com come-cotas descontado a cada 6 meses.

Saldo já com IR descontado

Valor do imposto referente a 15% dos R\$ 4.880,88 de juros recebidos.

Saldo final com 15% de IR descontado no último mês.

Planilha Simula O Fundo De Investimento E Come Cotas

José Odálio dos Santos Santos



Planilha Simula O Fundo De Investimento E Come Cotas:

Gestão de fundos de investimento Bolivar Godinho de Oliveira Filho, 2019-09-18 Nos capítulos iniciais são apresentados breve histórico, normas de composição da carteira, marcação a mercado e cálculo do valor da cota com exemplos práticos. Os capítulos seguintes descrevem as características dos fundos existentes no Brasil e a tributação com exemplo prático do cálculo do come-cotas que específico de fundos de investimento. Os tipos de riscos e as metodologias para medi-los são abordados em detalhes e a teoria de portfólios fundamenta as decisões dos gestores na composição da carteira. Nos capítulos finais o investidor aprende como efetuar a avaliação da performance dos fundos por meio de diferentes medidas de desempenho de retorno ajustadas pelo risco e como uma empresa de asset management estruturada. No final de cada capítulo são disponibilizados testes para aferir o conhecimento adquirido.

Aprenda a Investir por Conta Própria Elisson de Andrade, 2024-09-04 Enquanto as redes sociais se mostram repletas de promessas duvidosas de enriquecimento fácil e rápido encontrar materiais que ofereçam uma estratégia técnica e robusta de como gerenciar o patrimônio financeiro pessoal se assemelha procura de uma agulha num palheiro. O medo do desconhecido paralisa muitas pessoas com grande potencial para investir dinheiro impedindo-as de dar o primeiro passo e mantendo-as em modalidades claramente inferiores como a caderneta de poupança neste cenário que Elisson de Andrade, doutor em Economia pela USP, desbrava com o leitor o caminho dos investimentos em prol da construção de patrimônio financeiro. Aprenda a Investir por Conta Própria se destaca por ser uma ferramenta concreta para você aprender a investir com total autonomia desde aplicações em renda fixa como Tesouro Direto até ações e fundos imobiliários. O autor apresenta sua metodologia que passa por três passos essenciais: conhecer, escolher e gerenciar seus investimentos. Esse método permite esclarecer todo o processo de construção de uma carteira de investimentos diversificada e balanceada que esteja alinhada aos objetivos e ao perfil de risco do investidor. Depois de ler este livro o leitor será capaz de administrar e rebalancear sua carteira de investimentos com o objetivo de proteger seu futuro financeiro pessoal e familiar.

Manual de Tributação dos Investimentos dos Mercados Financeiro e de Capitais Alexandre Sansone Pacheco, 2023-10-10 Este Manual, um guia de acesso e material de consulta, legisla a tributação dos Mercados Financeiro e de Capitais brasileiros voltado para estudantes e profissionais das carreiras jurídicas contábeis e financeiras interessados em tomar primeiro contato com o tema e ainda valer-se do livro para orientar pesquisas de conceitos na matéria. Tratamos da tributação de Aplicações em Títulos e Valores Mobiliários de Renda Fixa e de Renda Variável o que inclui Operações em Bolsa de Valores de Mercadorias e Futuros e Assemelhadas e Operações de Liquidação Futura Fora de Bolsa. Em fundos de investimento tratamos da tributação de Fundos de Investimento regidos por Norma Geral e Fundos de Investimento regidos por Norma Própria. Para Investidores Estrangeiros abordamos a tributação de Aplicações Sujeitas ao Regime Geral cujos rendimentos e ganhos são tributados do mesmo modo que as aplicações de investidores residentes ou domiciliados no País e Aplicações Sujeitas a Regime Especial que são tributadas de modo menos gravoso por estarem de acordo com normas e condi-

es estipuladas pelo Conselho Monetário Nacional. Além de Tabelas e Anexos elaborados para resumir a matéria do livro apresentamos um Glossário de termos extraídos da regulação da legislação e da tributação dos Mercados Financeiro e de Capitais tratamos de projetos de lei em andamento que podem alterar a tributação desses investimentos no Brasil e ainda abordamos aspectos da tributação de criptoativos

Fundos de Investimento Imobiliário - 2ª Edição Roni Antônio

Mendes, 2024-03-21 Voc sabia que o investimento em imóveis um dos preferidos dos brasileiros Voc também gostaria de investir em imóveis mas tem pouco dinheiro Saiba que você mesmo com poucos recursos investir no mercado de imóveis por meio dos Fundos de Investimento Imobiliário FIIs Investir em FIIs representa uma alternativa para aumentar o seu patrimônio no longo prazo e diversificar sua carteira de investimentos Além disso eles são ótimos ativos geradores de renda que podem ser usados para complementar a aposentadoria Lendo este livro você aprender os aspectos gerais dos FIIs o que são as vantagens que oferecem os riscos que possuem os diversos tipos de FIIs que existem no mercado e como proceder para investir bem e com segurança Voc também aprender os princípios para avaliá-los inclusive empregando um método poderoso utilizado por investidores do mundo inteiro o método do Fluxo de Caixa Descontado FCD Nesta edição várias atualizações como o estudo dos ciclos imobiliários a apresentação da metodologia de precificação baseada no spread entre o DY e a taxa de Tesouro IPCA um aprofundamento da análise de fundos de fundos e fundos de papel e a atualização da análise de exemplos reais de FIIs Os resultados são apresentados de maneira clara e didática para que você aprenda a conduzir os próprios estudos e tire as próprias conclusões Também são apresentados conceitos gerais de como montar e gerenciar uma carteira de investimentos

Aprenda a investir em FIIs com segurança Leia este livro

Análise de Investimentos Econômicos e Financeiros

Ricardo Maroni Neto, 2022-12-05 Esta obra aborda a questão do valor do dinheiro no tempo voltado para as decisões sobre investimentos apresentando técnicas e modelos que permitem a análise e a decisão importante frisar que investimento neste texto assume duas frentes econômica e financeira ambos tratados na obra São 11 capítulos organizados para discorrer sobre cinco temas definidos de investimentos elementos básicos da análise de investimentos valor do dinheiro no tempo avaliação de projetos de investimentos e análise de investimentos financeiros O livro recomendado para os componentes curriculares de Análise de Investimentos Administração Financeira Engenharia Econômica e outros que envolvam decisões financeiras em investimentos dos cursos de graduação em Administração Economia Ciências Contábeis Tecnologia em Processos Gerenciais e Gestão Financeira e dos cursos de pós-graduação que contemplem finanças empresariais

Finanças Pessoais & Vida

Financeira Feliz José Odílio dos Santos Santos, 2024-06-03 Para que as pessoas sejam bem sucedidas indispensável que saibam utilizar o dinheiro de forma produtiva para obter o tão sonhada sustentabilidade financeira quando pararem de trabalhar Visando contribuir nessa importante tarefa este livro aborda de maneira objetiva a importância da educação financeira na vida cotidiana das famílias e pessoas Além disso tem a preocupação de informar o leitor como fazer o planejamento financeiro de crianças adolescentes e adultos Selecionar aplicações financeiras compatíveis com o seu perfil de

risco Escolher d vidas banc rias compat veis com a sua capacidade de pagamento Evitar o financiamento rotativo do cheque especial e do cart o de cr dito Utilizar a matem tica financeira para atingir a independ ncia financeira Analisar o desempenho de investimento em a es de empresas listadas na bolsa Avaliar a sa de financeira da fonte geradora da sua renda mensal Proteger seu patrim nio contra adversidades contratando seguro de vida e de bens Usufruir dos rendimentos na aposentadoria de forma saud vel e longaeva APLICA O Livro indicado para utiliza o na Disciplina de Planejamento das Finan as Pessoais ministrada no Ensino Escolar Fundamental e M dio e Superior Cursos de Administra o Ci ncias Cont beis e Economia Leitura tamb m recomendada para Cursos de Forma o Profissional e Consultoria Empresarial *Finanças pessoais* Marcia Dessen,2014-10-28 Marcia Dessen vai direto ao ponto quando o assunto dinheiro Seu olhar experiente e agu ado ensina a vencer o tabu p gina a p gina dia a dia O segredo explica entender o verdadeiro valor de nossos recursos e fazer a escolha certa Com um texto simples pr tico e objetivo aliado experi ncia de mais de duas d cadas em institui es financeiras a autora delinea neste livro resultado de mais de quatro anos de publica es semanais de sucesso na Folha de S o Paulo cada etapa da vida financeira demonstrando como planejar investir reverter dificuldades financeiras e pensar no futuro sem sacrificar tranquilidade seguran a e bem estar Seja qual for a sua rela o com o dinheiro este livro ter algo a acrescentar

Conjuntura econômica ,2000

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Table of Contents Planilha Simula O Fundo De Investimento E Come Cotas

1. Understanding the eBook Planilha Simula O Fundo De Investimento E Come Cotas
 - The Rise of Digital Reading Planilha Simula O Fundo De Investimento E Come Cotas
 - Advantages of eBooks Over Traditional Books
2. Identifying Planilha Simula O Fundo De Investimento E Come Cotas
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Planilha Simula O Fundo De Investimento E Come Cotas
 - User-Friendly Interface
4. Exploring eBook Recommendations from Planilha Simula O Fundo De Investimento E Come Cotas
 - Personalized Recommendations
 - Planilha Simula O Fundo De Investimento E Come Cotas User Reviews and Ratings

- Planilha Simula O Fundo De Investimento E Come Cotas and Bestseller Lists
- 5. Accessing Planilha Simula O Fundo De Investimento E Come Cotas Free and Paid eBooks
 - Planilha Simula O Fundo De Investimento E Come Cotas Public Domain eBooks
 - Planilha Simula O Fundo De Investimento E Come Cotas eBook Subscription Services
 - Planilha Simula O Fundo De Investimento E Come Cotas Budget-Friendly Options
- 6. Navigating Planilha Simula O Fundo De Investimento E Come Cotas eBook Formats
 - ePub, PDF, MOBI, and More
 - Planilha Simula O Fundo De Investimento E Come Cotas Compatibility with Devices
 - Planilha Simula O Fundo De Investimento E Come Cotas Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Planilha Simula O Fundo De Investimento E Come Cotas
 - Highlighting and Note-Taking Planilha Simula O Fundo De Investimento E Come Cotas
 - Interactive Elements Planilha Simula O Fundo De Investimento E Come Cotas
- 8. Staying Engaged with Planilha Simula O Fundo De Investimento E Come Cotas
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Planilha Simula O Fundo De Investimento E Come Cotas
- 9. Balancing eBooks and Physical Books Planilha Simula O Fundo De Investimento E Come Cotas
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Planilha Simula O Fundo De Investimento E Come Cotas
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Planilha Simula O Fundo De Investimento E Come Cotas
 - Setting Reading Goals Planilha Simula O Fundo De Investimento E Come Cotas
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Planilha Simula O Fundo De Investimento E Come Cotas
 - Fact-Checking eBook Content of Planilha Simula O Fundo De Investimento E Come Cotas
 - Distinguishing Credible Sources

13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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