

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\$ 104.089,44	R\$ 4.091,17		R\$ -	R\$ 104.091,17	R\$ 104.091,17	5	
11/2011	R\$	104.091,17	0,7810%	R\$ 870,79	R\$ 104.961,93	R\$ 4.961,93	15%	R\$ 743,11	R\$ 104.148,75	R\$ 104.961,93	6	
12/2011	R\$	104.961,93	0,7810%	R\$ 891,30	R\$ 105.879,23	R\$ 5.891,30		R\$ -	R\$ 105.879,23	R\$ 105.879,23	7	
01/2012	R\$	105.879,23	0,7810%	R\$ 912,12	R\$ 106.834,37	R\$ 6.847,62		R\$ -	R\$ 106.847,62	R\$ 106.847,62	8	
02/2012	R\$	106.847,62	0,7810%	R\$ 940,79	R\$ 106.888,41	R\$ 7.833,41		R\$ -	R\$ 106.888,41	R\$ 107.409,95	9	
03/2012	R\$	106.888,41	0,7810%	R\$ 952,12	R\$ 107.840,53	R\$ 8.841,93		R\$ -	R\$ 107.840,53	R\$ 108.266,45	10	
04/2012	R\$	107.840,53	0,7810%	R\$ 957,31	R\$ 108.797,84	R\$ 9.799,24		R\$ -	R\$ 108.797,84	R\$ 109.128,78	11	
05/2012	R\$	108.797,84	0,7810%	R\$ 964,14	R\$ 109.761,98	R\$ 1.065,14	15%	R\$ 159,71	R\$ 108.602,13	R\$ 110.000,00	12	
06/2012	R\$	109.761,98	0,7810%	R\$ 964,95	R\$ 109.766,93	R\$ 964,95		R\$ -	R\$ 109.766,93	R\$ 110.871,58	13	
07/2012	R\$	109.766,93	0,7810%	R\$ 971,89	R\$ 110.738,82	R\$ 1.779,89		R\$ -	R\$ 110.738,82	R\$ 111.761,95	14	
08/2012	R\$	110.738,82	0,7810%	R\$ 978,80	R\$ 111.717,62	R\$ 2.611,90		R\$ -	R\$ 111.717,62	R\$ 112.652,32	15	
09/2012	R\$	111.717,62	0,7810%	R\$ 985,81	R\$ 112.703,43	R\$ 3.614,81		R\$ -	R\$ 112.703,43	R\$ 113.542,69	16	
10/2012	R\$	112.703,43	0,7810%	R\$ 992,87	R\$ 113.696,30	R\$ 4.687,68		R\$ -	R\$ 113.696,30	R\$ 114.433,06	17	
11/2012	R\$	113.696,30	0,7810%	R\$ 999,99	R\$ 114.696,29	R\$ 5.687,67		R\$ 794,14	R\$ 112.899,15	R\$ 115.323,43	18	Saldo se não existisse come-cotas
12/2012	R\$	114.696,29	0,7810%	R\$ 900,84	R\$ 115.597,13	R\$ 6.590,80		R\$ -	R\$ 115.597,13	R\$ 116.213,80	19	
01/2013	R\$	115.597,13	0,7810%	R\$ 908,02	R\$ 116.505,15	R\$ 7.493,82		R\$ -	R\$ 116.505,15	R\$ 117.104,17	20	
02/2013	R\$	116.505,15	0,7810%	R\$ 915,26	R\$ 117.420,41	R\$ 8.396,84		R\$ -	R\$ 117.420,41	R\$ 117.994,54	21	
03/2013	R\$	117.420,41	0,7810%	R\$ 922,56	R\$ 118.342,97	R\$ 9.299,86		R\$ -	R\$ 118.342,97	R\$ 118.884,91	22	
04/2013	R\$	118.342,97	0,7810%	R\$ 929,92	R\$ 119.272,89	R\$ 1.000,00		R\$ -	R\$ 119.272,89	R\$ 119.775,28	23	
05/2013	R\$	119.272,89	0,7810%	R\$ 937,33	R\$ 120.210,22	R\$ 1.510,92	15%	R\$ 227,89	R\$ 117.692,40	R\$ 121.000,00	24	
06/2013	R\$	120.210,22	0,7810%	R\$ 944,80	R\$ 121.155,02	R\$ 2.019,80		R\$ -	R\$ 121.155,02	R\$ 121.954,87	25	
07/2013	R\$	121.155,02	0,7810%	R\$ 952,39	R\$ 122.107,41	R\$ 2.528,69		R\$ -	R\$ 122.107,41	R\$ 122.909,26	26	
08/2013	R\$	122.107,41	0,7810%	R\$ 960,09	R\$ 123.067,50	R\$ 3.037,59		R\$ -	R\$ 123.067,50	R\$ 123.863,65	27	
09/2013	R\$	123.067,50	0,7810%	R\$ 967,80	R\$ 124.035,30	R\$ 3.546,48		R\$ -	R\$ 124.035,30	R\$ 124.818,04	28	
10/2013	R\$	124.035,30	0,7810%	R\$ 975,61	R\$ 125.010,91	R\$ 4.055,37		R\$ -	R\$ 125.010,91	R\$ 125.772,43	29	
11/2013	R\$	125.010,91	0,7810%	R\$ 983,53	R\$ 126.004,44	R\$ 4.564,26		R\$ -	R\$ 126.004,44	R\$ 126.726,82	30	
12/2013	R\$	126.004,44	0,7810%	R\$ 991,56	R\$ 127.016,00	R\$ 5.073,15		R\$ -	R\$ 127.016,00	R\$ 127.681,21	31	
01/2014	R\$	127.016,00	0,7810%	R\$ 999,70	R\$ 128.035,70	R\$ 5.582,04		R\$ -	R\$ 128.035,70	R\$ 128.635,60	32	
02/2014	R\$	128.035,70	0,7810%	R\$ 1.007,95	R\$ 129.073,65	R\$ 6.090,93		R\$ -	R\$ 129.073,65	R\$ 129.590,00	33	
03/2014	R\$	129.073,65	0,7810%	R\$ 1.016,30	R\$ 130.129,95	R\$ 6.599,82		R\$ -	R\$ 130.129,95	R\$ 130.544,39	34	
04/2014	R\$	130.129,95	0,7810%	R\$ 1.024,76	R\$ 131.204,71	R\$ 7.108,71		R\$ -	R\$ 131.204,71	R\$ 131.498,78	35	
05/2014	R\$	131.204,71	0,7810%	R\$ 1.033,32	R\$ 132.298,03	R\$ 7.617,60		R\$ -	R\$ 132.298,03	R\$ 132.453,17	36	
06/2014	R\$	132.298,03	0,7810%	R\$ 1.041,98	R\$ 133.389,01	R\$ 8.126,49		R\$ -	R\$ 133.389,01	R\$ 133.407,56	37	
07/2014	R\$	133.389,01	0,7810%	R\$ 1.050,74	R\$ 134.499,75	R\$ 8.635,38		R\$ -	R\$ 134.499,75	R\$ 134.361,95	38	
08/2014	R\$	134.499,75	0,7810%	R\$ 1.059,60	R\$ 135.619,35	R\$ 9.144,27		R\$ -	R\$ 135.619,35	R\$ 135.316,34	39	
09/2014	R\$	135.619,35	0,7810%	R\$ 1.068,56	R\$ 136.747,91	R\$ 9.653,16		R\$ -	R\$ 136.747,91	R\$ 136.270,73	40	
10/2014	R\$	136.747,91	0,7810%	R\$ 1.077,62	R\$ 137.885,53	R\$ 10.162,05		R\$ -	R\$ 137.885,53	R\$ 137.225,12	41	
11/2014	R\$	137.885,53	0,7810%	R\$ 1.086,78	R\$ 139.032,31	R\$ 10.670,94		R\$ -	R\$ 139.032,31	R\$ 138.179,51	42	
12/2014	R\$	139.032,31	0,7810%	R\$ 1.096,04	R\$ 140.188,35	R\$ 11.179,83		R\$ -	R\$ 140.188,35	R\$ 139.133,90	43	
01/2015	R\$	140.188,35	0,7810%	R\$ 1.105,40	R\$ 141.353,75	R\$ 11.688,72		R\$ -	R\$ 141.353,75	R\$ 140.088,29	44	
02/2015	R\$	141.353,75	0,7810%	R\$ 1.114,86	R\$ 142.528,61	R\$ 12.197,61		R\$ -	R\$ 142.528,61	R\$ 141.042,68	45	
03/2015	R\$	142.528,61	0,7810%	R\$ 1.124,41	R\$ 143.713,02	R\$ 12.706,50		R\$ -	R\$ 143.713,02	R\$ 142.000,00	46	
04/2015	R\$	143.713,02	0,7810%	R\$ 1.134,06	R\$ 144.907,08	R\$ 13.215,39		R\$ -	R\$ 144.907,08	R\$ 142.957,39	47	
05/2015	R\$	144.907,08	0,7810%	R\$ 1.143,80	R\$ 146.110,88	R\$ 13.724,28		R\$ -	R\$ 146.110,88	R\$ 143.914,70	48	
06/2015	R\$	146.110,88	0,7810%	R\$ 1.153,63	R\$ 147.324,51	R\$ 14.233,17		R\$ -	R\$ 147.324,51	R\$ 144.872,01	49	
07/2015	R\$	147.324,51	0,7810%	R\$ 1.163,56	R\$ 148.548,07	R\$ 14.742,06		R\$ -	R\$ 148.548,07	R\$ 145.829,32	50	
08/2015	R\$	148.548,07	0,7810%	R\$ 1.173,59	R\$ 149.781,66	R\$ 15.250,95		R\$ -	R\$ 149.781,66	R\$ 146.786,63	51	
09/2015	R\$	149.781,66	0,7810%	R\$ 1.183,71	R\$ 151.025,37	R\$ 15.759,84		R\$ -	R\$ 151.025,37	R\$ 147.743,94	52	
10/2015	R\$	151.025,37	0,7810%	R\$ 1.193,93	R\$ 152.279,30	R\$ 16.268,73		R\$ -	R\$ 152.279,30	R\$ 148.701,25	53	
11/2015	R\$	152.279,30	0,7810%	R\$ 1.204,25	R\$ 153.543,55	R\$ 16.777,62		R\$ -	R\$ 153.543,55	R\$ 149.658,56	54	
12/2015	R\$	153.543,55	0,7810%	R\$ 1.214,67	R\$ 154.818,22	R\$ 17.286,51		R\$ -	R\$ 154.818,22	R\$ 150.615,87	55	
01/2016	R\$	154.818,22	0,7810%	R\$ 1.225,19	R\$ 156.103,41	R\$ 17.795,40		R\$ -	R\$ 156.103,41	R\$ 151.573,18	56	
02/2016	R\$	156.103,41	0,7810%	R\$ 1.235,80	R\$ 157.399,21	R\$ 18.304,29		R\$ -	R\$ 157.399,21	R\$ 152.530,49	57	
03/2016	R\$	157.399,21	0,7810%	R\$ 1.246,50	R\$ 158.705,71	R\$ 18.813,18		R\$ -	R\$ 158.705,71	R\$ 153.487,80	58	
04/2016	R\$	158.705,71	0,7810%	R\$ 1.257,29	R\$ 160.023,00	R\$ 19.322,07		R\$ -	R\$ 160.023,00	R\$ 154.445,11	59	
05/2016	R\$	160.023,00	0,7810%	R\$ 1.268,18	R\$ 161.351,18	R\$ 19.830,96		R\$ -	R\$ 161.351,18	R\$ 155.402,42	60	

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 se não existisse come-cotas

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

Bolivar Godinho de Oliveira Filho

A red circular graphic with a gradient, appearing as a partial circle or a stylized arrow pointing to the right, located to the right of the author's name.

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. Você sabia que o investimento em imóveis um dos preferidos dos brasileiros? Você também gostaria de investir em imóveis, mas tem pouco dinheiro? Saiba que você pode 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 aprenderá 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. Você também aprenderá 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, voltada para as decisões sobre investimentos, apresentando técnicas e modelos que permitem a análise e a decisão. É importante frisar que, neste texto, assume duas frentes: a econômica e a financeira, ambos tratados na obra. São 11 capítulos organizados para discorrer sobre cinco temas definidos: investimentos, elementos básicos da análise de investimentos, valor do dinheiro no tempo, avaliação de projetos de investimentos e análise de investimentos financeiros. O livro é 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, 2024-06-03. Para que as pessoas sejam bem-sucedidas, é 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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