

Formula 45 Yacht (2015-)

Brief Summary

The 45 Yacht is the largest boat in the Formula lineup, and as the flagship of the fleet, she offers everything that the company has built itself on. She’s powered by Volvo Penta’s IPS drives providing joystick maneuverability, so even novices will have no trouble expertly docking her. Luxury appointments are seen throughout this premium level cruiser. She easily transitions between black tie cocktail parties and extended cruising getaways. And of course, she comes equipped with bragging rights as the epitome of what Formula Boats has to offer.

Price

Base Price\$1143560.00

Prices, features, designs, and equipment are subject to change. Please see your local dealer or visit the builder's website for the latest information available on this boat model.

Key Features

- 2 vinyl Drifast foam deck sun pads with adjustable chaise backrests
- Burl wood-finish instrument panels and brushed metallic accents
- Raymarine GPS navigational system with E120 chartplotter
- Clarion weather-resistant dash-mounted marine stereo with 10-disc changer in salon
- U-shaped lounge seating aft with fiberglass-lined storage
- Twin command seating with dual-position helm and companion seats
- Aft sun lounge package with two dual-height Corian tables and filler cushions
- U-shaped Ultraleather sofa seating convertible to double berth
- L-shaped galley with high-gloss Deep Cherry finish cabinetry

Test Results

RPM	MPH	Knots	GPH	MPG	NMPG	STAT. MILE	NM	dBa
600	4.6	4	0.9	5.1	4.4	1610	1400	70
1000	7.1	6.2	1.8	4.1	3.5	1278	1111.3	71

RPM	MPH	Knots	GPH	MPG	NMPG	STAT. MILE	NM	dBa
1250	8.5	7.3	2.6	3.3	2.9	1044	907.7	74
1500	9.6	8.3	5.9	1.6	1.4	510	443.4	72
1750	10.7	9.3	9.1	1.2	1	371	322.3	72
2000	11.3	9.8	13.5	0.8	0.7	263	228.3	76
2250	12.6	10.9	17.5	0.7	0.6	226	196.4	77
2500	17.9	15.6	22	0.8	0.7	256	222.9	81
2750	22	19.1	27.5	0.8	0.7	252	219.1	81
3000	26.8	23.3	32.5	0.8	0.7	259	225.5	81
3250	31.2	27.1	37	0.8	0.7	266	231	80
3500	35.3	30.7	44	0.8	0.7	252	219.4	84

[View the test results in metric units](#)
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Specifications

Length Overall	48' 2" / 14.68 m
BEAM	13' 11" 4.24 m
Dry Weight	32,500 lbs. 14,742 kg
Tested Weight	34,350 lbs. 34,351 kg

Draft	41" 1.04 m
Draft Up	
Draft Down	
Air Draft	
Deadrise/Transom	18-deg.
Max Headroom	6' 11" 2.11 m
Bridge Clearance	16' 1" 4.9 m (max)
Weight Capacity	
Person Capacity	
Fuel Capacity	350 gal. 1,325 L
Water Capacity	100 gal. 379 L
Length on Trailer	
Height on Trailer	
Trailer Weight	
Total Weight	34,350 lbs. 34,351 kg
Aft Deck	
Salon Inside Width	

Salon Fore & Aft	
Salon Height	
Salon Volume	
Galley Volume	
Master SR Width	
Master SR fore & Aft	
Master SR Overhead	
Master SR Volume	
Eng. Room Volume	

Acceleration Times & Conditions

Time to Plane	6.5 sec.
0 to 20	
Ratio	N/A
Props	N/A
Load	3 persons, 1/4 fuel, 9/10 water, 50 lbs. of gear
Climate	84 deg., 78 humid.; wind: 0-0 mph; seas: calm

Formula 45 Yacht still shot

Formula 45 Yacht still shot

The Formula 45 Yacht has a LOA of 48'2" (14.68 m), a beam of 13'11" (4.24 m), and a draft of 41" (104 cm). Can anyone spot the most distinguishing feature for this latest model year?

Mission Statement

The mission of the Formula 45 Yacht is to serve as the flagship of the company's lineup, and therefore as a representative example of the best of everything that the company has to offer in a single boat. She excels in her ability to cruise comfortably while at the same time serve as a premium-level entertainment platform and overnight retreat on the water.

Formula 45 Yacht two cabin layout

The Formula 45 Yacht features a two cabin, two head layout. The master head is split with the water closet to one side and the shower to the other. The guests get the sink and vanity separated from the wet head.

Construction Notes

No one ever said that Formula boats weren't built tough. Everyone that comes off the Decatur, Indiana assembly line is as strong as we've ever seen. The hull features a molded structural grid matrix that is pressed into place and chemically bonded to the hull with methacrylate. The hull and deck are also bonded in the same manner, creating a joint that is as solid as if they were molded together in the first place. In fact, it's so strong that Formula stands behind the product with a 10-year structural warranty. It should be remembered that Formula hulls are the result of nearly 50 years of experience, much of it involved in offshore racing which is the most abusive activity imaginable for a boat of this type.

Enclosed Coupe

With the 2015 model, Formula offers an optional feature enclosed helm deck and cabin (\$26,520). With it, a whole new feel has been created that elevates the experience from the open express cruiser realm to something more akin to a small motoryacht. Previous versions of this model features drop down isinglass style curtains aft that were ordered by a vast majority of customers, so the next step of creating this dedicated enclosure was inevitable.

Reduced Sound Levels. Our tests showed a measured sound level of 70 dBA at no wake speeds and 80 to 81 dBA at cruise speeds, thanks to the enclosed cabin. This made conversations a simple matter, requiring no shouting above engines turning at over 3000 rpm and no effect from exhaust noise. And while on the topic of exhaust, let's not forget that we've also eliminated the "station wagon" effect of drawing exhaust gases back into the boat during operations in following seas with the IPS drives and exhaust through the lower units.

While there's a lot of glass now surrounding the cockpit, there are several ways of dealing with greenhouse effect. First and foremost: air conditioning. An option for 30,000 BTU cockpit air conditioning can be added (\$11,075), and our experience testing during a hot Florida day shows that this is certainly an effective solution.

Natural Breeze Conditioning. Additionally, there's the dual opening side vent windows. Both of these are hinged from the backside and as such, will scoop air into the helm deck as the boat moves forward even at low speeds. A door with a window that can be lowered for even more air closes off the windshield walkthrough. And then there's the electrically-actuated sunroof that provides an opening 6' x 3.5' (1.8 m x 1.1 m). Any of these, combined with simply opening the aft enclosure door will effectively provide cabin cooling.

Formula 45 Yacht side vents

These side vents do an amazing job of scooping air into the enclosed deck.

In our opinion, the enclosed pilothouse is the single most noticeable improvement and has given the 45 Yacht a shot of adrenaline in the functionality department. Best of all, those who liked the open coup layout can still have it as standard.

Major Features

Full-Height Windshield. Even without the optional glass enclosure, Formula avoided the need for having isinglass type curtains filling in the area between the windshield and hardtop by having the windshield integrate directly into the hardtop. This gives the boat a bit of a higher profile and means that the windshield is not on a low angle, but the practical benefits are obvious.

Formula 45 Yacht profile shot

The "Coupe" design integrates the windshield right up to the hardtop with no need for isinglass style fillers. At the opposite end of the cabin top, the coach roof has been extended over half of the boat's cockpit.

Extended Roof Overhang. Another important change that Formula has made to the 2015 45 Yacht is the extended coach roof overhang. It extends over about half of the cockpit. An optional extended sun shade (more below) can be hidden inside it for complete cockpit shade. Also, the fiberglass roof extends far enough aft to permit isinglass to surround the cockpit so that this space can be used on chilly evenings or in the rain.

IPS is Standard. Formerly an option, IPS pod drives are now standard on the 45 Yacht and with good reason. The hull is so well matched to the drive system that the fuel-efficiency of the yacht changes very little from 2000 rpms on up to her top speed. So now we have a boat that allows us to operate with less of a

concern about how many nautical miles per gallon the boat is achieving and instead focus strictly on riding comfort or speed. Traveling to a distant destination? Go ahead and advance the throttles. Going for a moonlight cocktail cruise with a boatload of guests? Slow down the boat and the mood will follow. From 2500 rpm to 3500 rpm (from 17 mph to 35 mph) fuel consumption is almost the same, varying only 14 statute miles in a full tank of fuel, with a 10% reserve.

Premium Hull Treatments. There are no decals on the topsides of the 45 Yacht. All graphics are applied with specially-formulated paint over Ashland Maxguard gelcoat that is then covered with a clear coat. After that it's compounded and buffed continually to achieve its mirror-like level of finish. The 45 Yacht's high-gloss hull finish has been one of this builder's secrets for success for many years. To attain it is costly in man (and woman) hours, but there is nothing quite like it on the water in class.

Blue Mood Lighting Below. Perhaps one of the coolest things that Formula has incorporated into its new model for 2015 is the blue mood lighting below. The builder first used this concept in its FX Series of boats in the smaller sizes with great effect. Below in the 45 Yacht, Formula has unleashed all sorts of blue mood lighting to create a sexy, romantic , elegant, or exotic setting -- depending on one's imagination (or fantasy). See pictures below.

Through-Windshield Bow Access. Only a few boats in class have bow access through the windshield, and the Formula 45 Yacht is one of them. Depending on conditions and who is going forward, this might be the egress of choice. Side decks are minimally wide to provide bow access and this route has its advantages, too.

Formula 45 Yacht running shot

With the hull buffed to perfection, the 45 Yacht virtually glistens in the sun. This is the one feature that is at the top of the "Formula spotters guide".

Changes to this Model Year

While the overall design of the 45 Yacht hasn't changed, there are certainly subtle differences that distinguish this year's model from previous ones. Let's go over some of them--

Hull Paint Changes

- Standard B and Flagship B have new designs. Standard A and Flagship A have no change
- Garnet Metallic (available warm or cool) replaces Tropical Red Metallic
- Moonlight Silver Metallic replaces Silver Diamond Pearl
- Pewter Metallic replaces Charcoal Metallic (used in accent striping)

- Deep Red Replaces Bright Red (used in accent striping)
- Espresso, Mocha, Cappuccino, Phantom Black, Graphite and Black Cherry (All Metallics) and Dark Red (not metallic) added as accent stripes
- Flagship Designer Imron Graphics removed
- Midnight Blue Metallic with Deep Red added. Black Onyx Metallic with Deep Red added
- Flagship Vision added as an option
- Portlight frames change to black with Flagship Vision painted graphic

Upholstery Changes

- Garnet replaces Tropical Red
- Bright Red changes to Deep Red in name only (same material)
- Base Vinyl, Main Accent, Accent Piping, and Sun Pad Piping called out separately

Canvas Changes

- Tropical Red changes to Garnet in name only (same material)

Other Cockpit Changes

- Gelcoat on wet bar tops and cockpit tables to match dash color
- New dash panel colors: High gloss dark wood-grain and high gloss charcoal wood-grain (both straight-grain) replace existing burl offerings
- Liquid Black available with new Raymarine gS165 Chartplotters

Hardware Changes

- Two cockpit USB charging ports standard
- Bluetooth for stereo standard
- Hardtop redesign to accommodate for new SureShade option

Standard and Option Changes

- JL Audio LED lighted cockpit speakers standard
- Raymarine twin gS165 Flush-mount GPS chartplotters with autopilot, iPad with wireless integration and HD radar optional
- Raymarine twin gS165 Flush-mount GPS chartplotters with T303 thermal camera, autopilot, iPad and HD radar optional
- Forward cockpit glass enclosure optional (replaces standard drop curtain)

- Cockpit electric grill not available with forward cockpit glass enclosure
- Gas grill/transom mount optional
- Aft cockpit enclosure optional (no longer needs Bimini Extension due to new hardtop shape)
- Concealed SureShade electric power retractable sun shade optional

Performance

With the twin Volvo Penta 435-hp IPS600s powering our test boat, we reached a top speed of 30.7 knots at 3500 rpm. At that speed we were burning 44 gph giving us a range of just over 219 nautical miles. As is usually the case with IPS powered boats, the efficiency is not far separated from the top speed and here we found her to be most efficient at 3250 rpm and 27.1 knots. That speed produced a fuel burn of 37 gph and a 231 nm range.

Handling

We had a calm day for our tests and therefore can't comment on how she handles heavy seas, but we did the usual wake crossing thing and saw that she simply sliced right through the wakes rather than ride up and over them. She also throws water low enough to present a dry ride and that's important. She remained comfortable throughout and responded well to the helm. She leans 14-degrees into the turns and we also found that to be a comfortable experience onboard.

As for the maneuverability, this 48'2" (14.68 m) yacht handles like a sportboat with excellent responsiveness to the helm, a gentle roll into the turns and docile acceleration. Her 32,500-lb. (14,742 kgs.) displacement and sharp entry make sure she plows through chop with authority without a tremor.

Of course, There's the Docking Factor. When transitioning to a boat of this caliber, there's always the understandable apprehension of whether an owner can handle her at the dock. With joystick functionality, this is no longer a concern and it is standard.

Formula 45 Yacht docking

Docking the 45 Yacht in even the tightest confines is child's play with the IPS drives and joystick.

Formula 45 Yacht running bow shot

Turns were more consistent with a sportboat and she responds quickly to the helm inputs.

Formula 45 Yacht running shot

Wave penetration leaves little spray and hardly any feeling in the cockpit. She just slices cleanly through.

Helm

It's hard not to appreciate the functionality of the helm. Suffice it to say that nearly everything has a remote control and we'll leave it at that. Twin flush-mount 15" (38 cm) displays take up the center of the panel and with the ship's Wi-Fi connectivity all the displays can be repeated in most of the boat's many TV screens. The doublewide helm seat offers plenty of room behind the helm to stand and face aft with a hand on the joystick when maneuvering into the dock.

Formula 45 Yacht twin displays

Twin 15" (38 cm) displays are just below the two analog fuel gauges.

Formula 45 Yacht joystick

The control group consists of the IPS joystick, the remote controls for the main displays, the automatic trim panel, and the digital engine controls.

Formula 45 Yacht evc display

The EVC display gives selectable readouts of everything Volvo Penta.

Formula 45 Yacht autopilot

Our test boat was also equipped with an autopilot and multi-function display.

Formula 45 Yacht infrared camera

Yep, we even had the forward looking infrared camera. It was amazing to see the difference between looking at a boat in the camera and then through the windshield where we only saw the boat's lights.

Engine access is through one of two hatches. Firstly, there's a day hatch in the center of the cockpit deck. Beneath it is a stepladder leading directly between the two engines. If that proved too restricting, then in the corner of the seats, under the cushion, is a switch that electrically actuates the deck to allow full access to the engine compartment.

Formula 45 Yacht day hatch

A day hatch in the cockpit deck allows for access to the engine room.

Formula 45 Yacht electric lift

An electric lift deck allows for more unrestricted access to the engine room.

Formula 45 Yacht pod drive engines

Our test boat was equipped with a pair of Volvo Penta IPS600 pod drive engines. Note the clearance between them which makes getting around easy.

Features Inspection

Helm Deck

Upon entering the helm deck the first impression is of spaciousness. A lot of that has to do with the sheer amount of glass giving an uninterrupted view of the outside, but the reality is that there really is a lot of open space here. At the doorway, the headroom is 7'7" (2.31 m) and just a step up to the seating area still offers headroom of 6'8" (2.0 m). This is remarkable in a boat of this size and type.

A sizable lounge to port offers aft facing, forward facing or four across facing the two at the helm. An optional 24" (61 cm) TV (\$2,425) is across the cabin and behind the helm. A small cubby runs the length of the settee that not only makes a convenient spot to put stuff but also includes a 12V charger and 110V outlet.

Formula 45 Yacht four across seating

Four across seating is to the portside of the helm deck and regardless of the position chosen there's always a clear sightline to the horizon from the seated position.

Behind the helm is a color coordinated molded wet bar/beverage center with integrated sink, flush Corian countertop, a standard 150V ice maker/refrigerator combo unit, an in-counter trash container, ice chest, a stainless grab rail and a fire extinguisher. Now if the glass enclosure is not chosen as an option (\$26,520), then there's an option for having an electric grill in the cockpit (\$3,995). If the glass enclosure is chosen, then the cockpit grill isn't available, but, the transom mounted grill is (\$1,410).

Formula 45 Yacht wet bar

The wet bar adds to the entertainment aspect of the 45 Yacht with ample amenities. The empty space can accommodate an electric grill if the glass enclosure is not chosen.

Aft Cockpit

This is another gathering venue and one of two exposed to the elements. The glass bulkhead is notched so that it still retains the geometry of the cockpit with its trunk storage just ahead of the seating. A U-shaped seat wraps around a pedestal table – or two tables that fit together to provide more tabletop space, depending on what is needed. Both tabletops and pedestals can be stored in the handy trunk. With short pedestals and filler cushions a sunpad can be created.

Formula 45 Yacht glass enclosure

With the geometry of the glass enclosure maintaining the form of the cockpit, Formula was able to keep the trunk storage ahead of the U-shaped seating.

Formula 45 Yacht sunning

With the table tops forming a foundation for an insert cushion, a world-class sunning playpen has been created. Note the new extended overhang above.

Now there are a couple of caveats with this cockpit area. If the glass enclosure is chosen, then there's only one way into the wraparound seating. There's just not enough room to slide between the glass wall and the table. Also, the tables need to be removed to access the day hatch to the engine room.

Formula 45 Yacht table

With both tables in place there's limited access to the forward seats between the table and the glass bulkhead. By removing the inboard, asymmetrical table, this problem is solved. (A fold-down leaf might be another solution when full seating is needed.)

Made for Shade. Another important change that Formula made to this latest model year is to redesign the overhead hardtop to accommodate a retractable shade (\$10,200) and it makes a huge difference between enjoying a day on the water and enduring one.

Formula 45 Yacht extendable shade

It's easy to see how the overhead was reconfigured to accommodate the optional extendable shade.

Formula 45 Yacht aft facing seating

Aft facing seating serves as an excellent place to relax when the 45 Yacht isn't underway.

Formula 45 Yacht sun pad

It also converts to a sun pad in a snap, creating the vessel's second sun pad in the stern. In fact, both sun pads aft can be installed at once, providing a total sun pad area that will be hard to beat in this size range.

Bow

Forward is another gathering area in the form of dual sun pads that convert to chaise lounges with multiple positions for the backrests. They measure 6'8" x 34" (2.0 m x .86 m). The foredeck is protected by rails 24" (61 cm) high.

Formula 45 Yacht chaise lounges

Dual chaise lounges at the bow allow for relaxing with a commanding view of the waters ahead. With the two sun pads aft and the bow sunning area the Formula 45 Yacht rivals any boat in class built for the Mediterranean.

There are Two Ways to Access the Bow. One is via the centerline windshield door accessed from molded steps to the side of the helm. The door is held closed with two latches that we'd like to see interconnected, as the lower one is nearly impossible to reach. There is a strategically located ss handrail to aid passage. The second method to reach the bow is via side decks 10.5" (26.7 cm) wide with no shortage of grab handles.

Formula 45 Yacht access door

A centerline access door leads to the bow.

Formula 45 Yacht windlass

A concealed windlass is included as standard equipment and runs through a roller in the stem for a clean bow deck. We think the ss anchor also looks cool resting in the stem. A secondary benefit is that it keeps mud off the deck.

Lower decks

We enter the lower decks through a curved sliding and locking cabin door. Solid wood cabin entry steps have non-skid strips. An L-shaped galley is across from a U-shaped settee and both are augmented with high overheads at 6'11" (2.1 m) off the deck.

High Style Below. Our test boat was fitted with the Ralph Lauren fabric package (\$11,200) using saddle Ultraleather lounge upholstery with contrasting Brownstone Ultrasuede lumbar support. The cabinet finish and Corian countertop colors complimented the upholstery schemes. Overhead skylights as well as opening side portlights allow natural light to fill the area and provide ventilation.

Decking is offered in a choice of either Light Cherry or Baltic Birch. The area is kept climate controlled with an 18,000 BTU air conditioning system as standard.

Galley

The galley comes finished in a choice of high-gloss Bourbon Cherry, as with our test boat, and Ash or Wenge are offered as alternatives. Corian countertops are used throughout. A 6.8 cu. ft. refrigerator is above a 2.5 cu. ft. freezer, both with stainless facing. A double basin stainless sink is in front of an opening portlight and the swivel faucet has a contemporary styling. A two-burner electric stovetop is under a hinged cover and a micro-switch cuts off power to the stove when in the closed position. Below, a microwave/convection oven rounds out the cooking abilities of the galley.

Formula 45 Yacht galley

Blue highlighting casts an elegant look across the galley with its light counter and dark wood cabinetry.

Formula 45 Yacht stove

A two-burner stove is recessed into the Corian counter. A trash receptacle is alongside making short work of sweeping things in from the counter.

Formula 45 Yacht cabinet

A blue LED lit cabinet with tempered stemware and tumblers showcases the galley. It's a corner mounted piece just below the counter and augments the blue LED lighting behind the sink.

Formula 45 Yacht joinery

Dovetail joinery is used throughout to assemble all the drawers.

With all the covers in place, there's 107" (272 cm) of available counter space for food prep.

Salon

The salon is to port and the settee wraps around a pedestal table that lowers to form a berth. The Ralph Lauren interior comes with matching pillows. Two Ultraleather pedestal stools expand the dining area into one that will accommodate more people than is possible with the settee alone.

Formula 45 Yacht designer package

The Ralph Lauren designer package includes this Ultraleather settee with Ultrasuede lumbar accent. At the forward bulkhead, Formula mounted a 46" flatscreen TV connected to a Bose Lifestyle Surround Sound home theater system with 5 double cubed speakers, a powered subwoofer module, a Blu-Ray DVD player and Wi-Fi connectivity.

Formula 45 Yacht mounted TV

The TV is mounted to the forward bulkhead and connected to a home theater system.

Forward Stateroom

The owner's stateroom is forward and is accessed by a pocket door with a full-length mirror on the inside. There is a centerline-mounted berth with a memory foam mattress that includes storage beneath in four dovetailed hardwood drawers. Individual reading lights are above the bed and Formula includes quilted beading, pillow shams, bed linens and two custom woven towel sets.

Formula 45 Yacht island berth

An island berth is mounted to the centerline and utilizes a memory foam mattress. Bookshelves are to either side and ventilation comes from both sides and overhead. The blue mood lighting theme is continued here.

Two cedar lined hanging lockers have automatic lighting and one includes an electronic security safe. To the aft bulkhead is a 22" (56 cm) flatscreen with Wi-Fi connectivity, so as with the salon TV, information from the helm displays can be repeated here. This stateroom has both natural ventilation and a 10,000 BTU air conditioning system for climate control.

The ensuite head has a contoured vanity offered in high gloss Bourbon Cherry, Ash, or Wenge finish. A full vanity wall mirror and a padded seat hinges to reveal the head unit itself. Corian countertops give way to the custom sink with wall-mounted faucet. Standing room is provided with 6'2" (1.7 m) overhead clearance.

Formula 45 Yacht vanity

Here's a clever feature: a vanity is created with the ultraleather seat placed over the toilet. A drawer is under the counter just before the full sized mirror.

Formula 45 Yacht single basin sink

The single basin sink is fed from a wall-mounted faucet and water mixer handle to the right.

Head decking is Corian and the VacuFlush head is a porcelain style and includes a 78-gallon (295.3 L) holding tank with dockside pump-out.

The shower is to the opposite side of the cabin and this is always a creative way for two people to get ready for a night on the town at the same time. It includes a separate shower compartment with adjustable-height showerhead. There's a Corian seat, mirrored storage cabinet, towel bars, robe hooks exhaust fan and Corian decking.

Formula 45 Yacht portlight

An opening portlight provides ventilation. The seat includes cutouts for soaps and bottle holders – something we rarely see on any yacht.

Formula 45 Yacht removable shower

The removable shower wand has an adjustable height mount. Storage is behind the mirror.

Private Guest Stateroom

Moving aft, we come to the private guest stateroom that can accommodate either single guests or couples. Twin berths can be combined into one queen with a filler cushion. The usual accommodations for storage are under the berth. A mirrored cedar lined hanging locker incorporates the same automatic lighting that we saw in the master. A 24" (61 cm) flatscreen TV is mounted to the inboard cabinet door that swings open for viewing and accessing the storage behind.

Formula 45 Yacht twin berths

Twin berths convert to a queen with the addition of a filler cushion.

The head compartment in the guest stateroom is separated from the sink and vanity, again allowing for two people to use the facilities at the same time. The head compartment includes a shower and porcelain VacuFlush head. Our test boat was fitted with the Bourbon Cherry vanity with Corian countertop. A mirrored storage cabinet and stainless sink with wall mount faucet is also present.

Formula 45 Yacht separate sink

The sink is separated from the water closet wet head.

The ship's electrical panel is also mounted here and frankly it was the last place we looked for it. We'd rather see it in the salon where it can be more easily accessed by all, as opposed to having to interrupt guests just to flip a switch. Regardless, it incorporates separate panels for 120, 240 and 12V systems. It also includes remote starting battery access, a battery parallel switch, generator control and switching and a tank level for the freshwater.

Options to Consider

Of course one of the things that Formula prides itself on, other than premium level fit and finish, is the ability to offer choices. And of course when purchasing a yacht on the level of this one there are a myriad to choose from.

Starting with the exterior, standard graphics add design and styling lines to the white hull. It isn't until we start to add color to the hull itself that the price starts to climb. Adding color in this case adds \$11,480 to the \$1.143 million base boat and the colors are offered in 11 different choices.

We Can Forget About Power Options. Formula got it right the first time and there's no need for tweaking. Everyone gets the twin 435-hp Volvo Penta IPS600s with joystick functionality. Of course there are a myriad of options for each section of the boat and when we cycle through the list picking and choosing what we would want, of course money is no object, we come away with a well dialed-in yacht that bumped up from the base price of \$1,143,560 to \$1,396,215. However, Formula has incentives that will knock 20% off that price, bringing our tricked-out 45 Yacht down to \$1,117,010.

Observations

With the 20% discount, the Formula 45 Yacht comes in under one big bean. Add a fair number of options, and she is about \$1.1 million. This is a premium level boat with fit-and-finish above most others on the market. As we say, she speaks for herself.