# Optimising a Tax-Free Investment Strategy using Data Science

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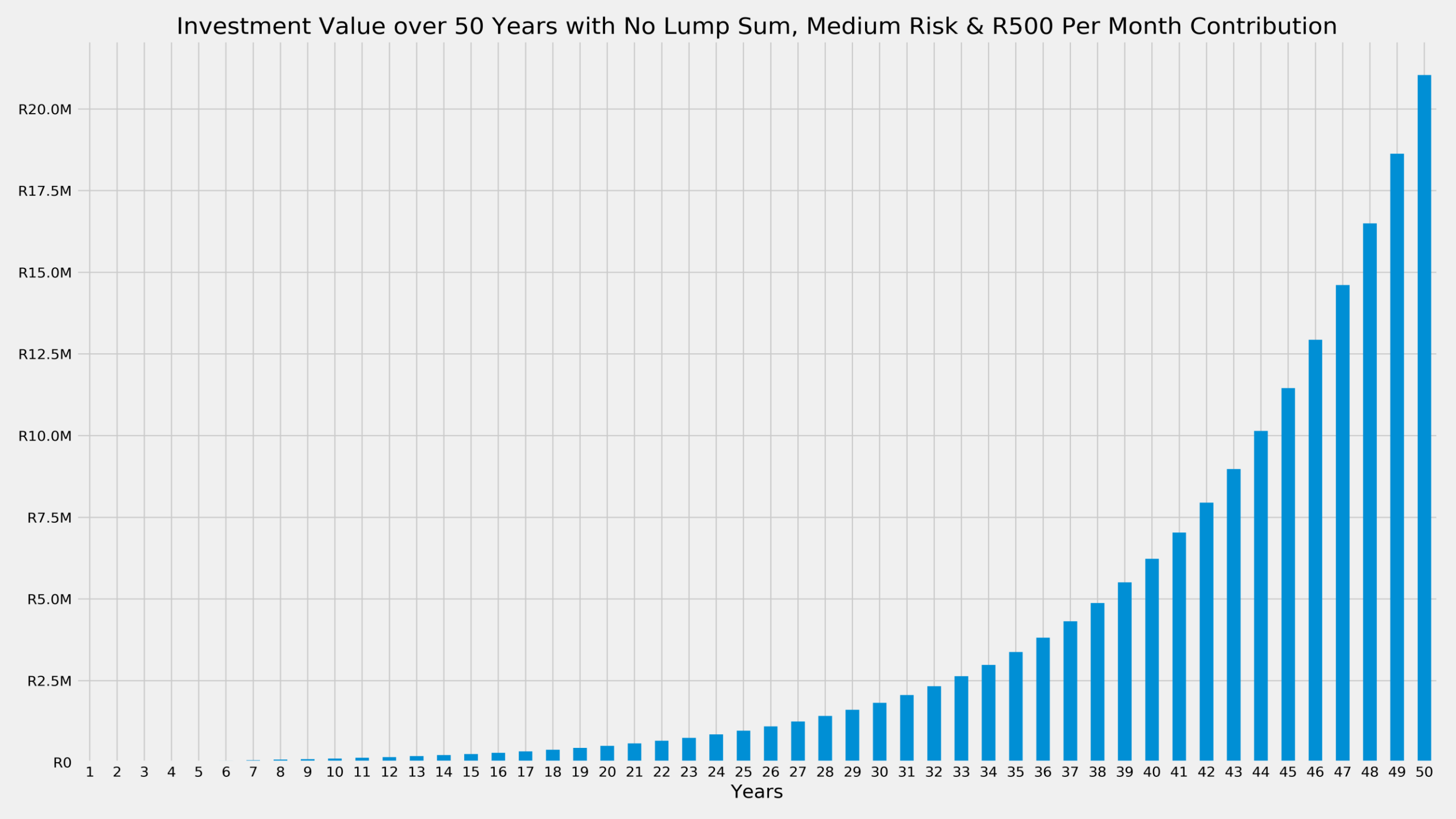
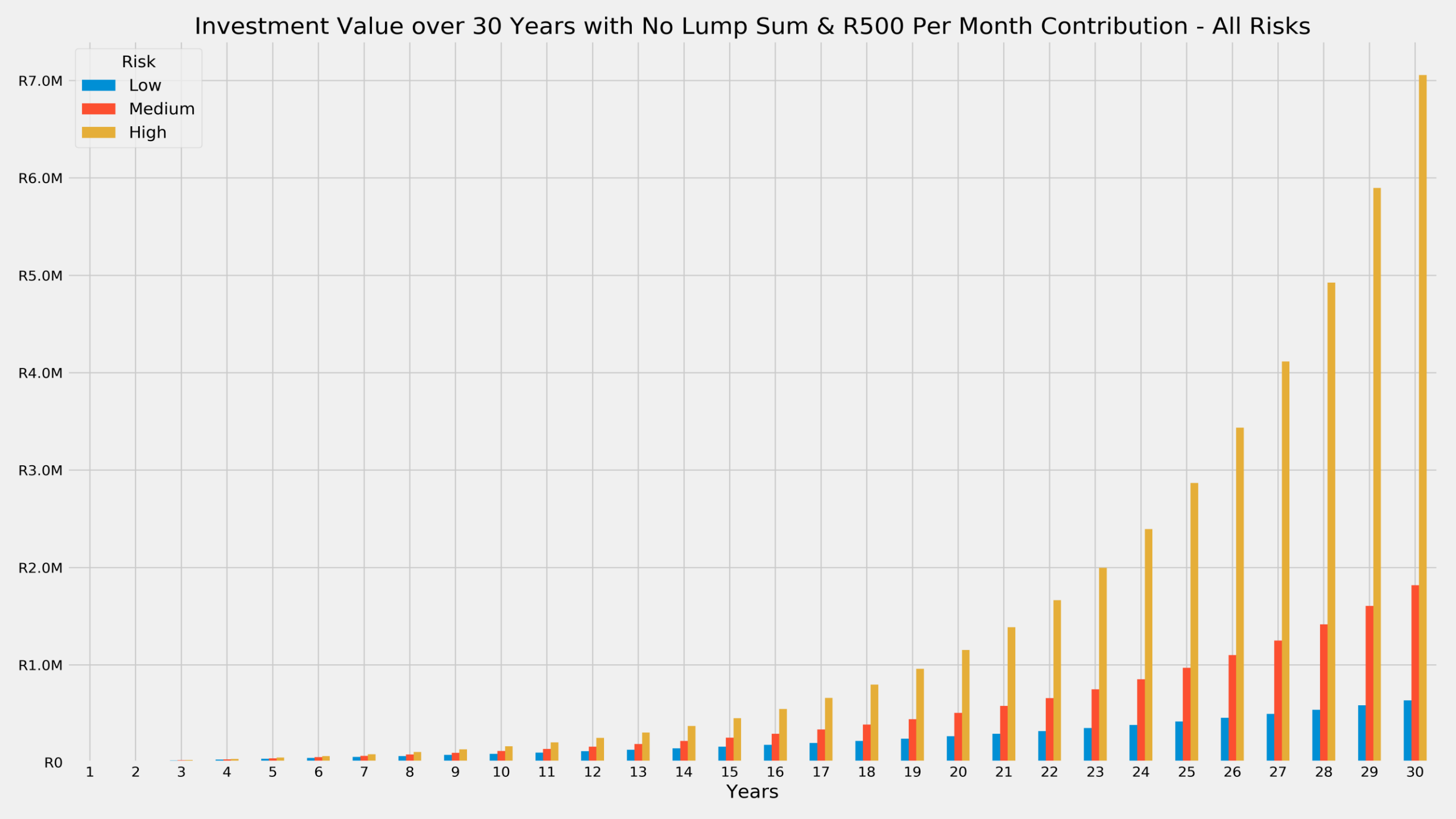
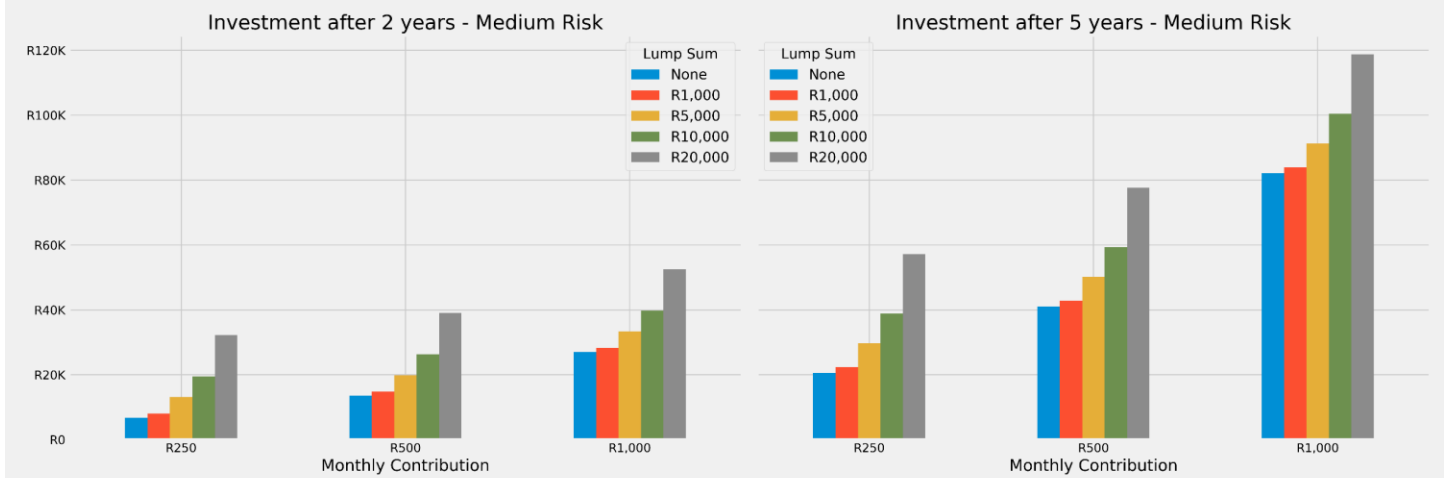
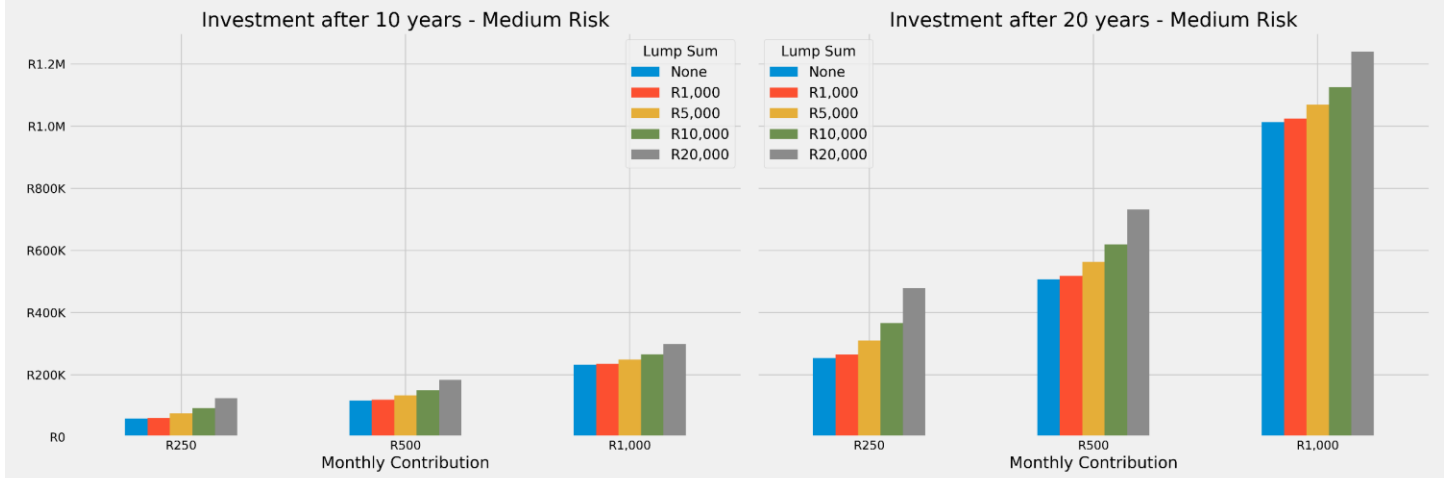

Investment Value over 50 Years with No Lump Sum, Medium Risk & R500 Per Month Contribution
R20.0M
R17.5M
R15.0M
R12.5M
R10.0M
R7.5M
R5.0M
R2.5M
R0
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50
Years

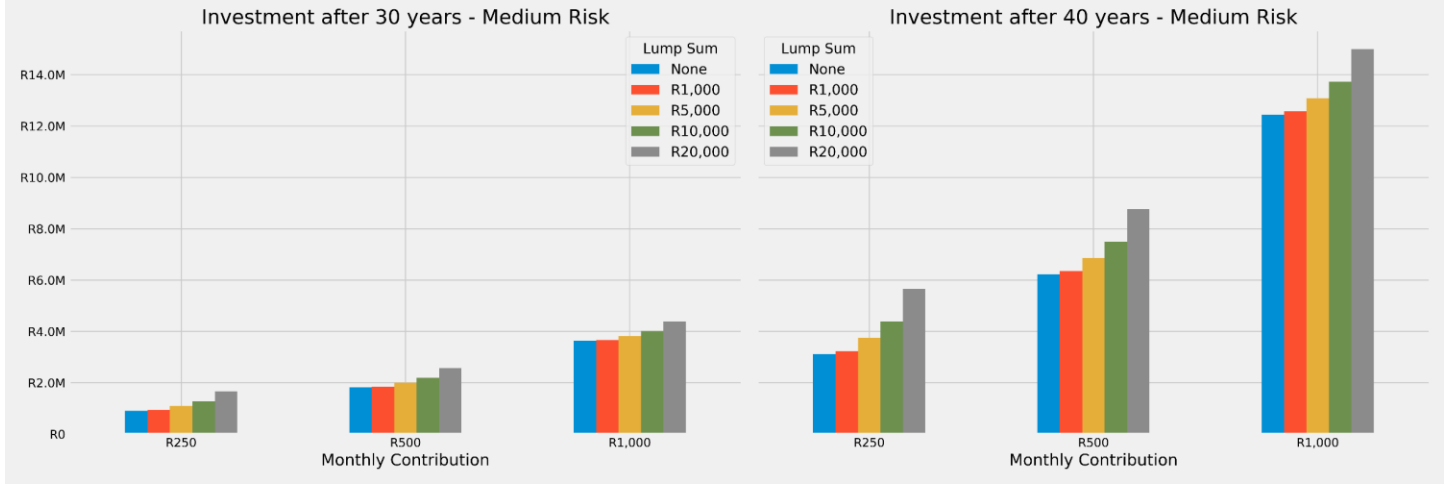

Investment Value over 30 Years with No Lump Sum & R500 Per Month Contribution - All Risks
Risk
Low
Medium
High
R7.0M
R6.0M
R5.0M
R4.0M
R3.0M
R2.0M
R1.0M
R0
1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
Years


Investment after 2 years - Medium Risk
Lump Sum
None
R1,000
R5,000
R10,000
R20,000
R120K
R100K
R80K
R60K
R40K
R20K
R0
R250
R500
R1,000
Monthly Contribution


Investment after 5 years - Medium Risk
Lump Sum
None
R1,000
R5,000
R10,000
R20,000
R250
R500
R1,000
Monthly Contribution

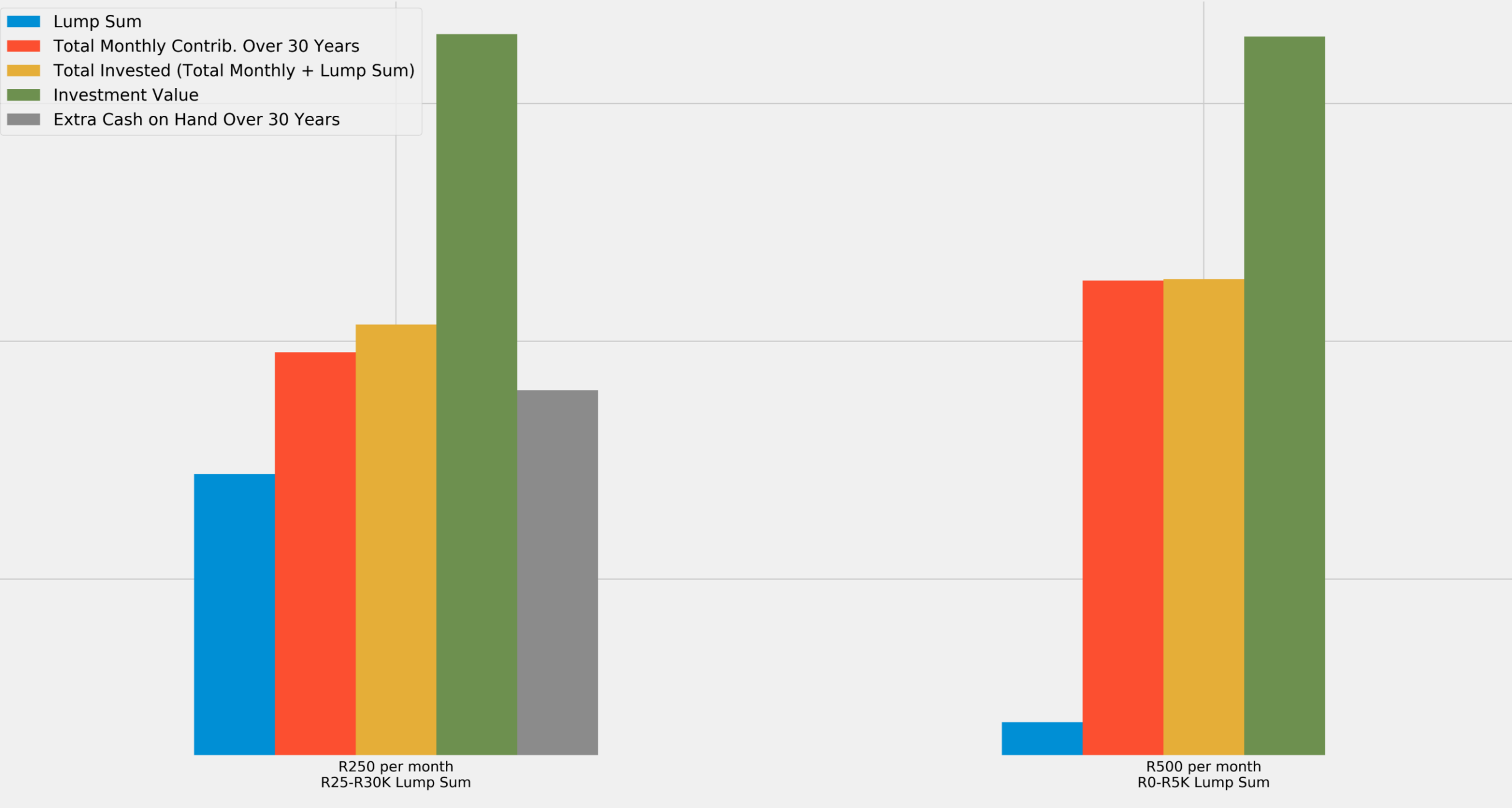

Investment after 10 years - Medium Risk
Lump Sum
None
R1,000
R5,000
R10,000
R20,000
R1.2M
R1.0M
R800K
R600K
R400K
R200K
R0
R250
R500
R1,000
Monthly Contribution

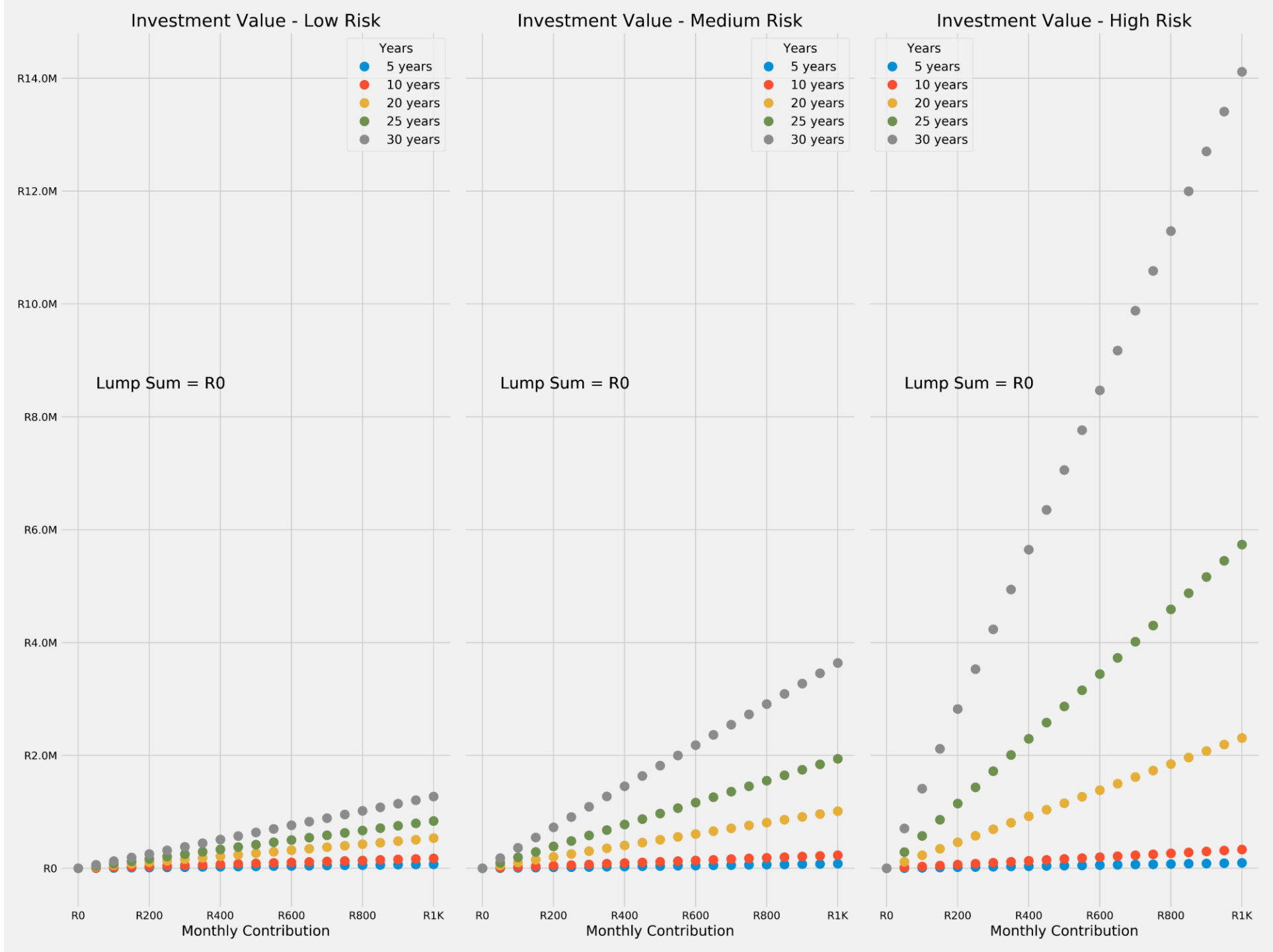

Investment after 20 years - Medium Risk
Lump Sum
None
R1,000
R5,000
R10,000
R20,000
R250
R500
R1,000
Monthly Contribution

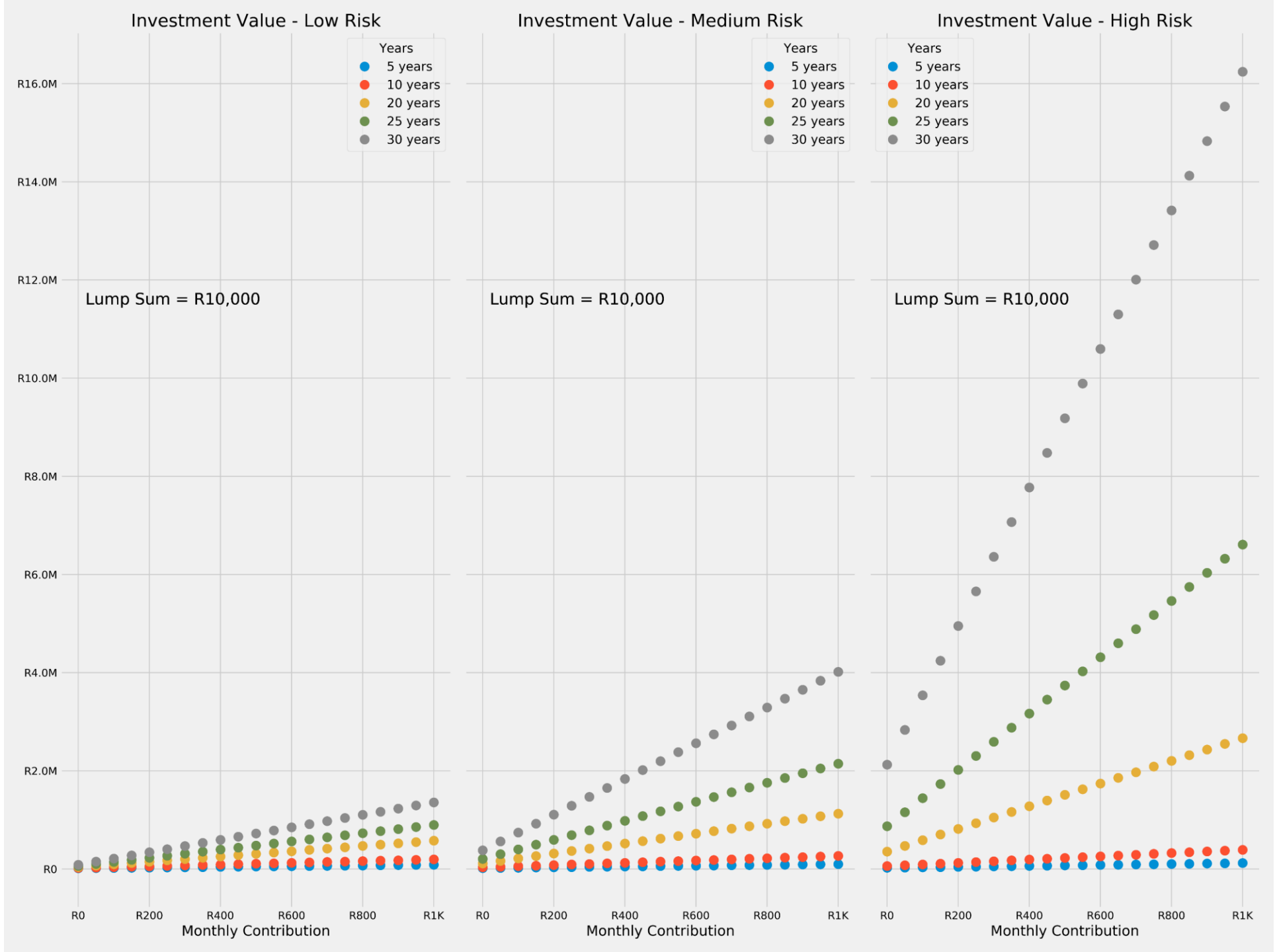

Investment after 30 years - Medium Risk
Lump Sum
None
R1,000
R5,000
R10,000
R20,000
R14.0M
R12.0M
R10.0M
R8.0M
R6.0M
R4.0M
R2.0M
R0
R250
R500
R1,000
Monthly Contribution

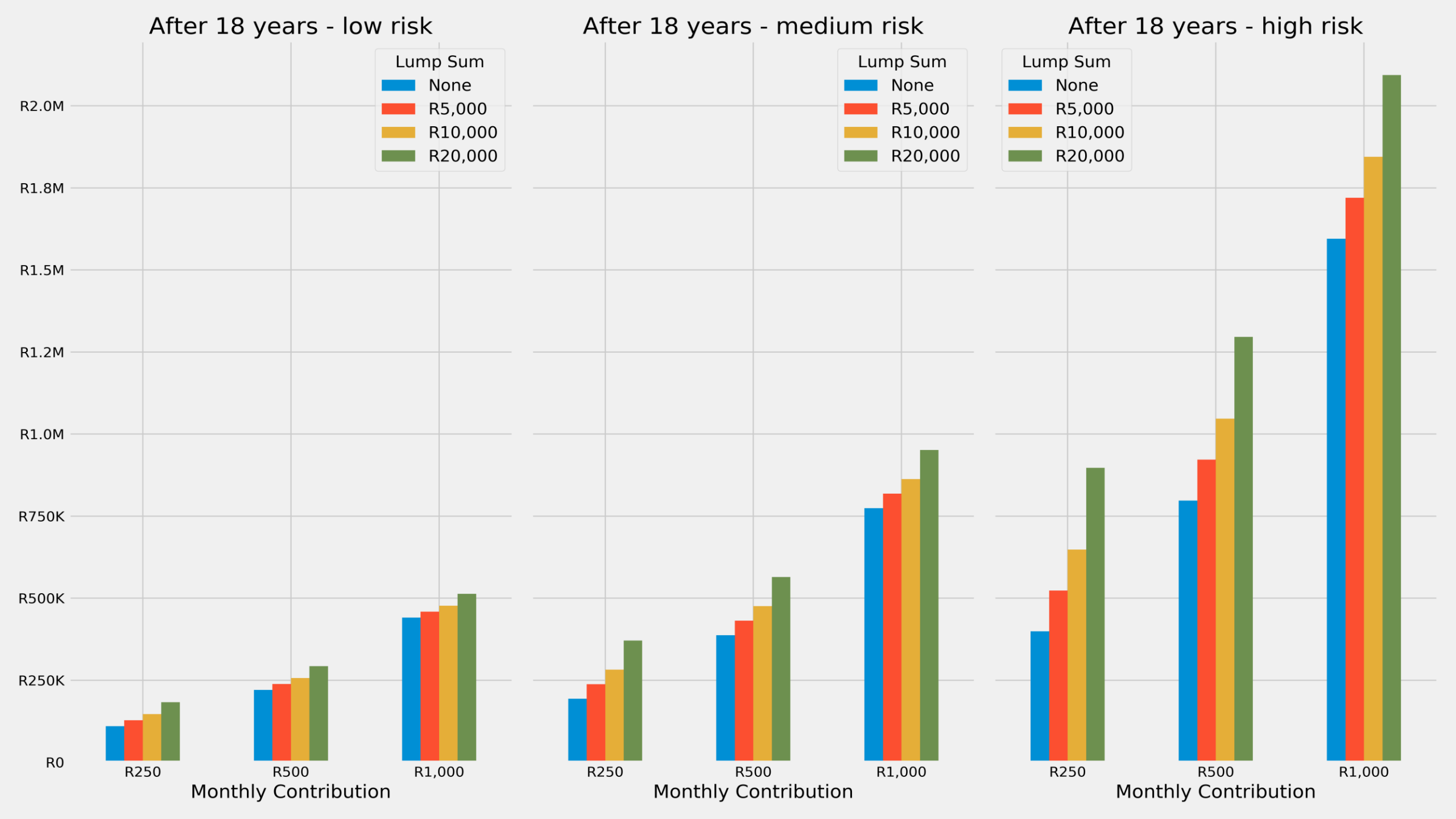

Investment after 40 years - Medium Risk
Lump Sum
None
R1,000
R5,000
R10,000
R20,000
R250
R500
R1,000
Monthly Contribution

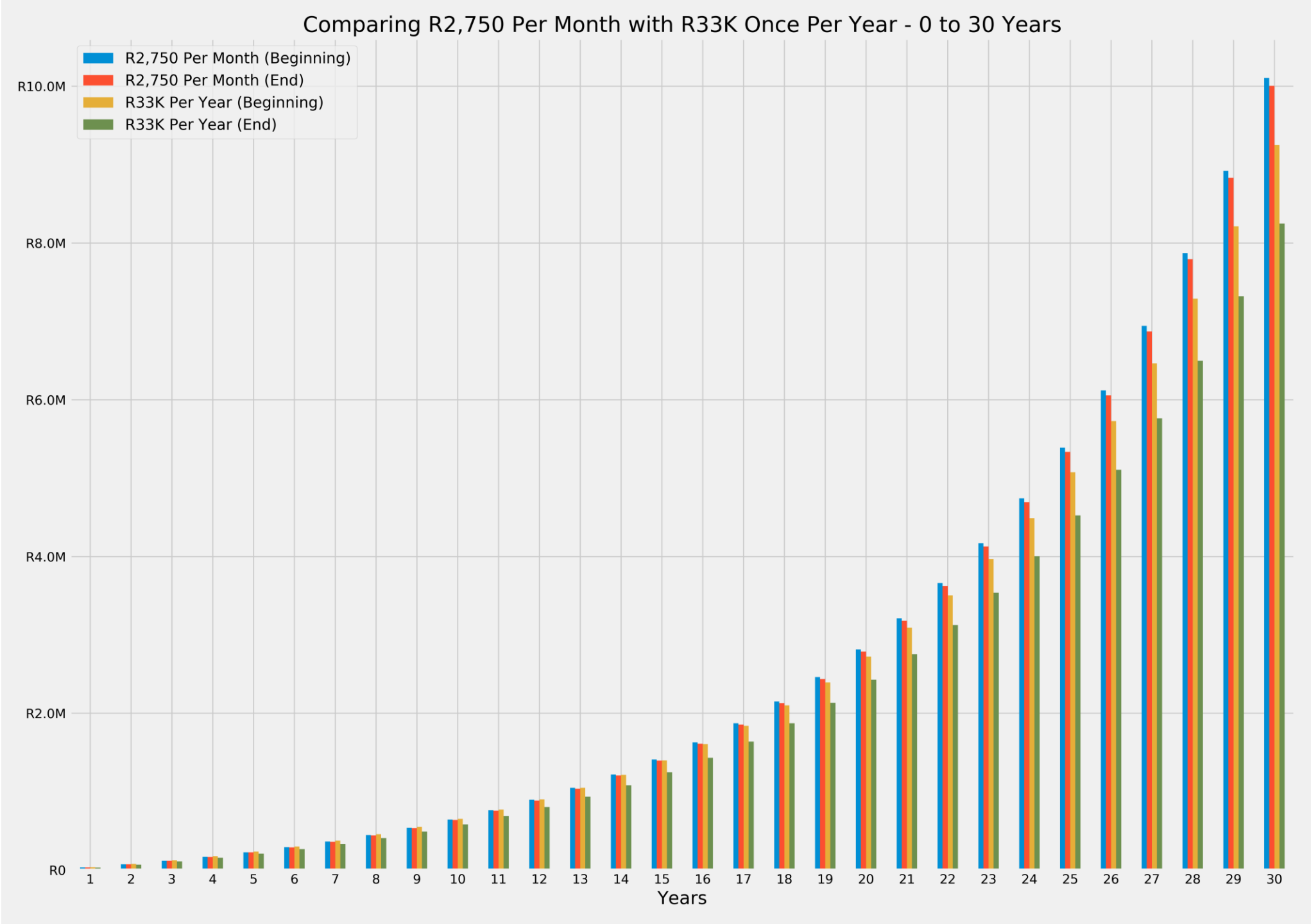
# Comparing No Lump Sum & R500 Per Month with R25K-R30K Lump Sum & R250 Per Month

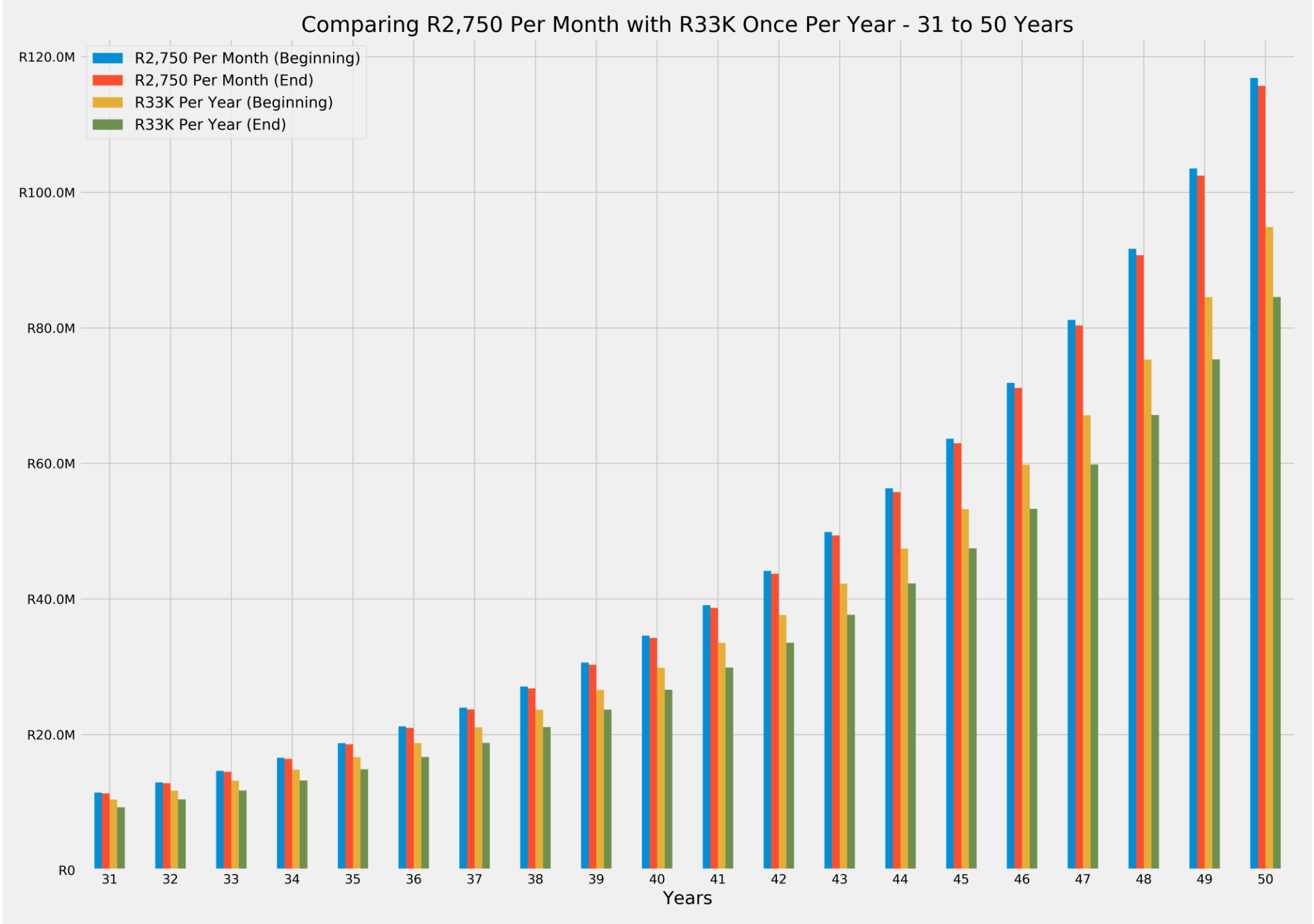


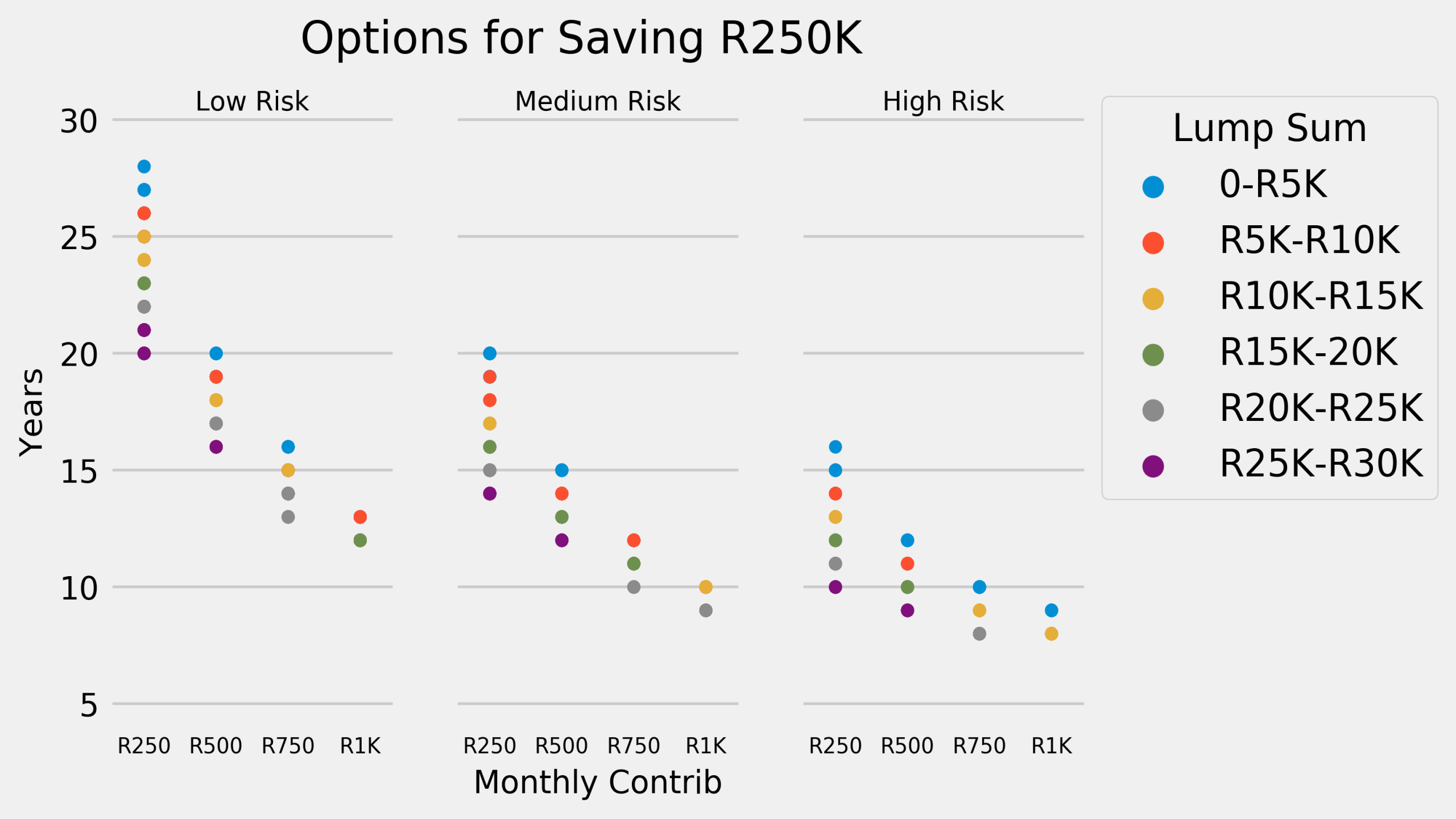

Investment Value - Low Risk
Investment Value - Medium Risk
Investment Value - High Risk
Years
5 years
10 years
20 years
25 years
30 years
R14.0M
R12.0M
R10.0M
R8.0M
R6.0M
R4.0M
R2.0M
R0
Lump Sum = R0
R0
R200
R400
R600
R800
R1K
Monthly Contribution

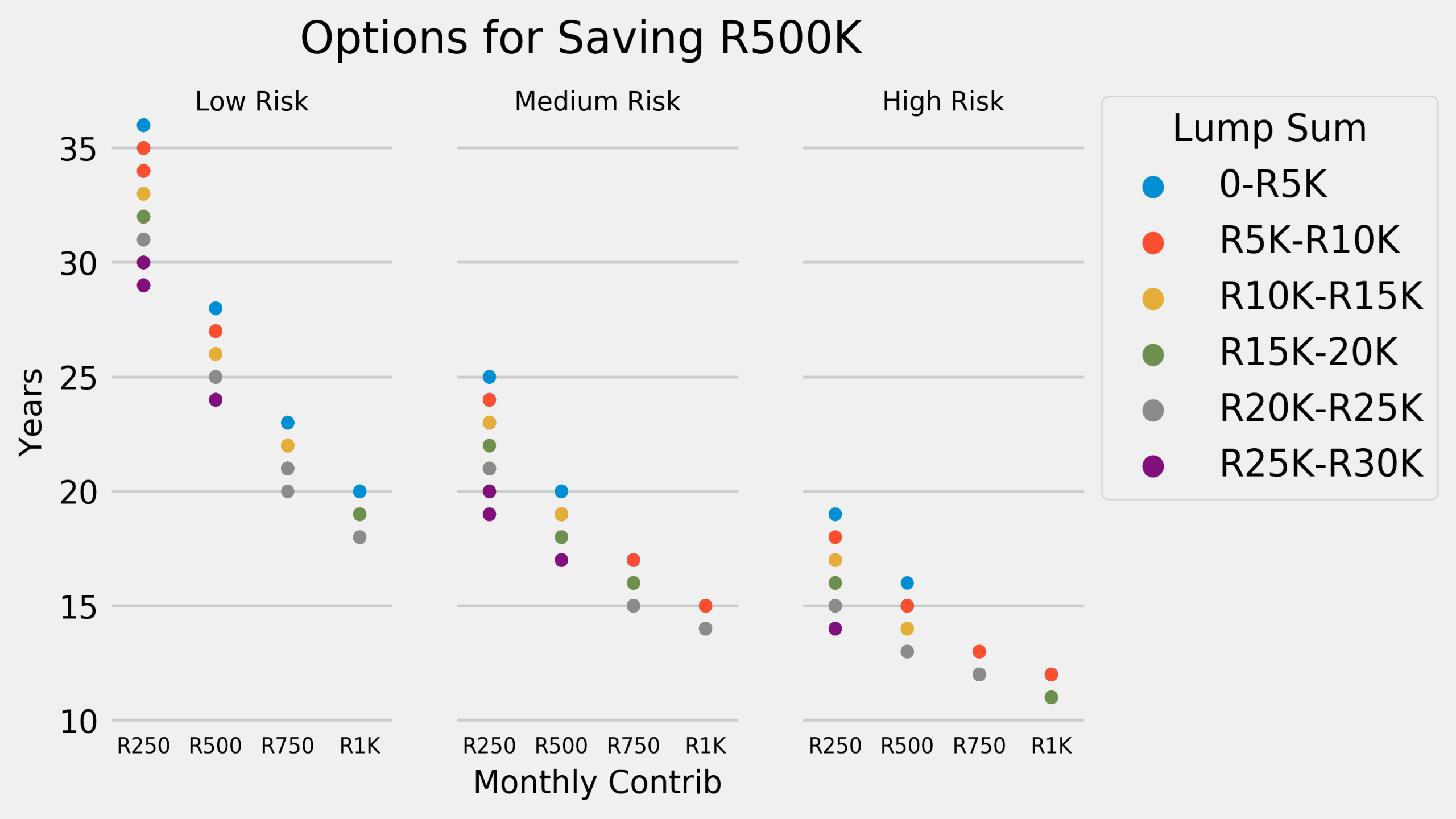

Investment Value - Low Risk
Investment Value - Medium Risk
Investment Value - High Risk
Years
5 years
10 years
20 years
25 years
30 years
R16.0M
R14.0M
R12.0M
R10.0M
R8.0M
R6.0M
R4.0M
R2.0M
R0
Lump Sum = R10,000
R0
R200
R400
R600
R800
R1K
Monthly Contribution

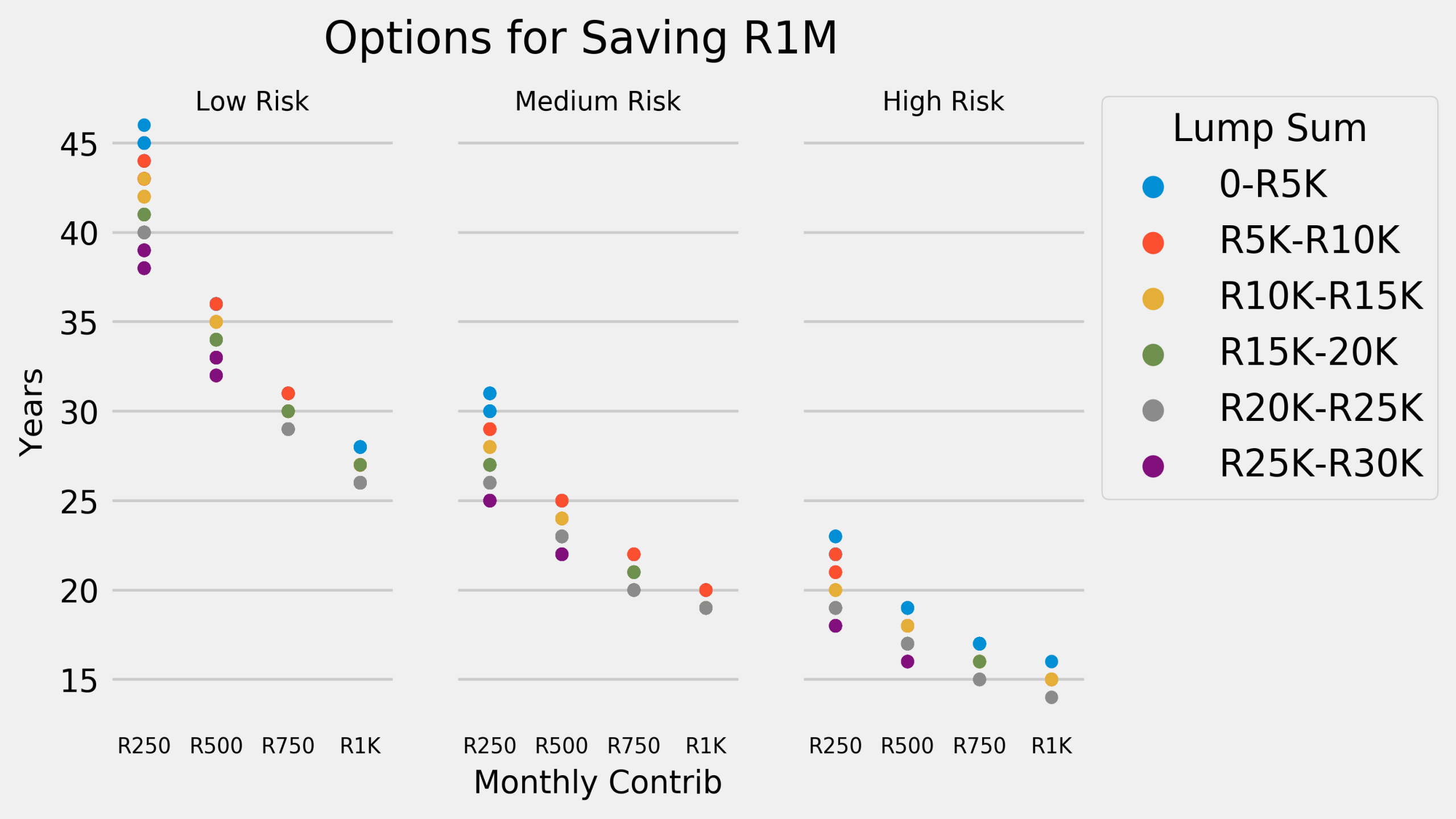

After 18 years - low risk
After 18 years - medium risk
After 18 years - high risk
Lump Sum
None
R5,000
R10,000
R20,000
R2.0M
R1.8M
R1.5M
R1.2M
R1.0M
R750K
R500K
R250K
R0
R250
R500
R1,000
Monthly Contribution

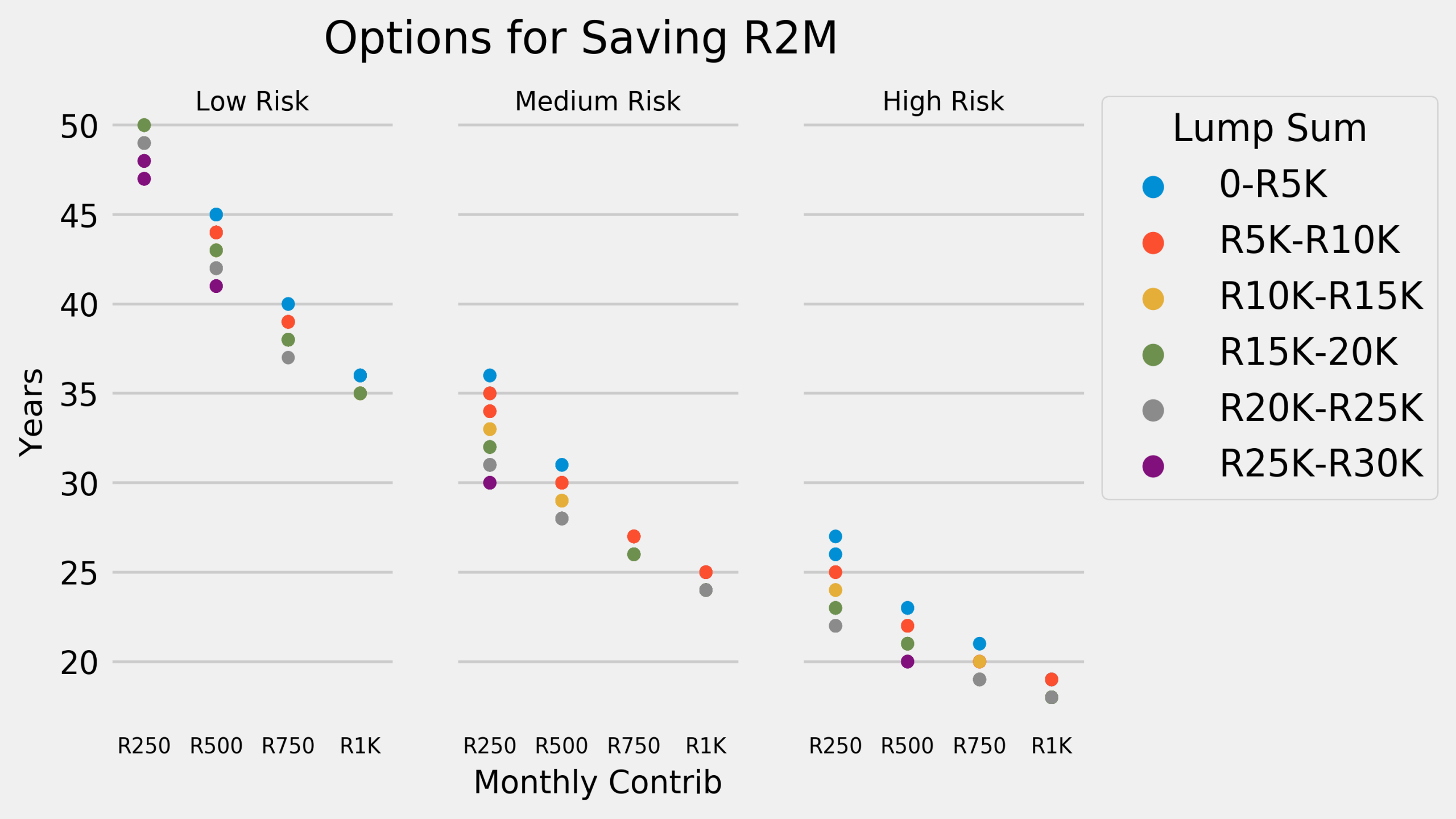

Comparing R2,750 Per Month with R33K Once Per Year - 0 to 30 Years
R2,750 Per Month (Beginning)
R2,750 Per Month (End)
R33K Per Year (Beginning)
R33K Per Year (End)
R10.0M
R8.0M
R6.0M
R4.0M
R2.0M
R0
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30
Years

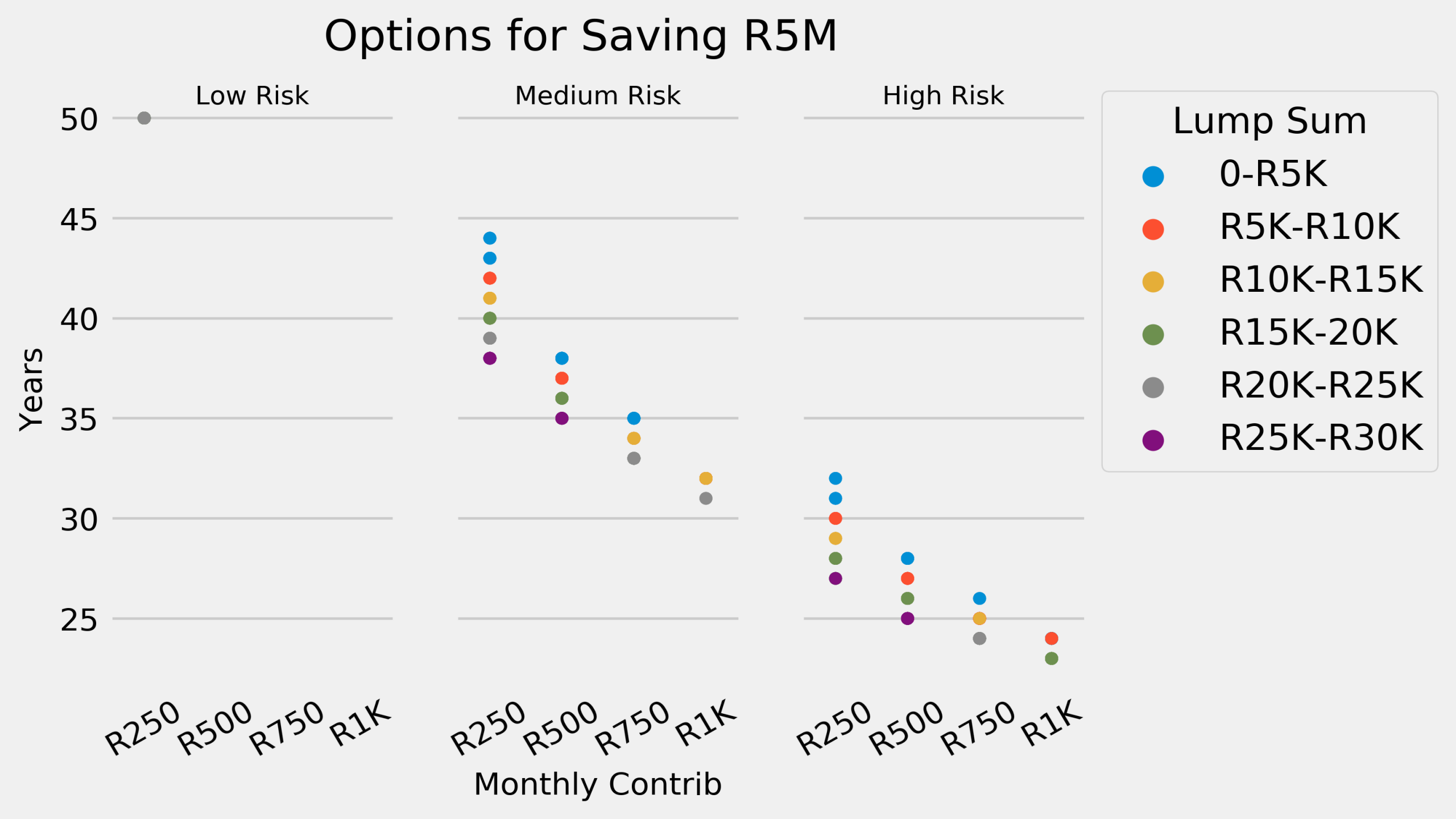

Comparing R2,750 Per Month with R33K Once Per Year - 31 to 50 Years
R2,750 Per Month (Beginning)
R2,750 Per Month (End)
R33K Per Year (Beginning)
R33K Per Year (End)
R120.0M
R100.0M
R80.0M
R60.0M
R40.0M
R20.0M
R0
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
Years

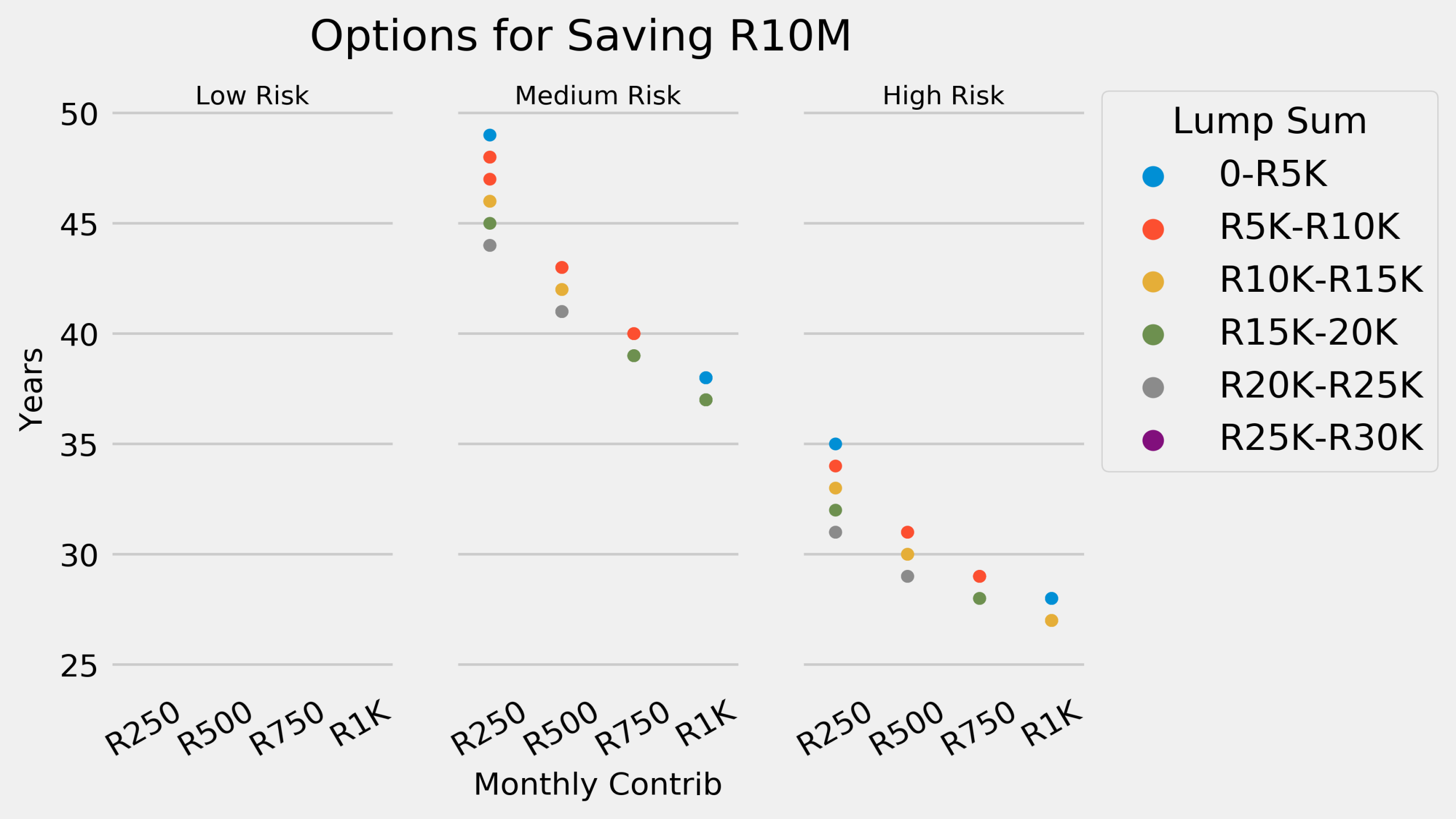

Options for Saving R250K
Low Risk
Medium Risk
High Risk
30
25
20
15
10
5
Years
R250
R500
R750
R1K
Monthly Contrib
Lump Sum
0-R5K
R5K-R10K
R10K-R15K
R15K-20K
R20K-R25K
R25K-R30K

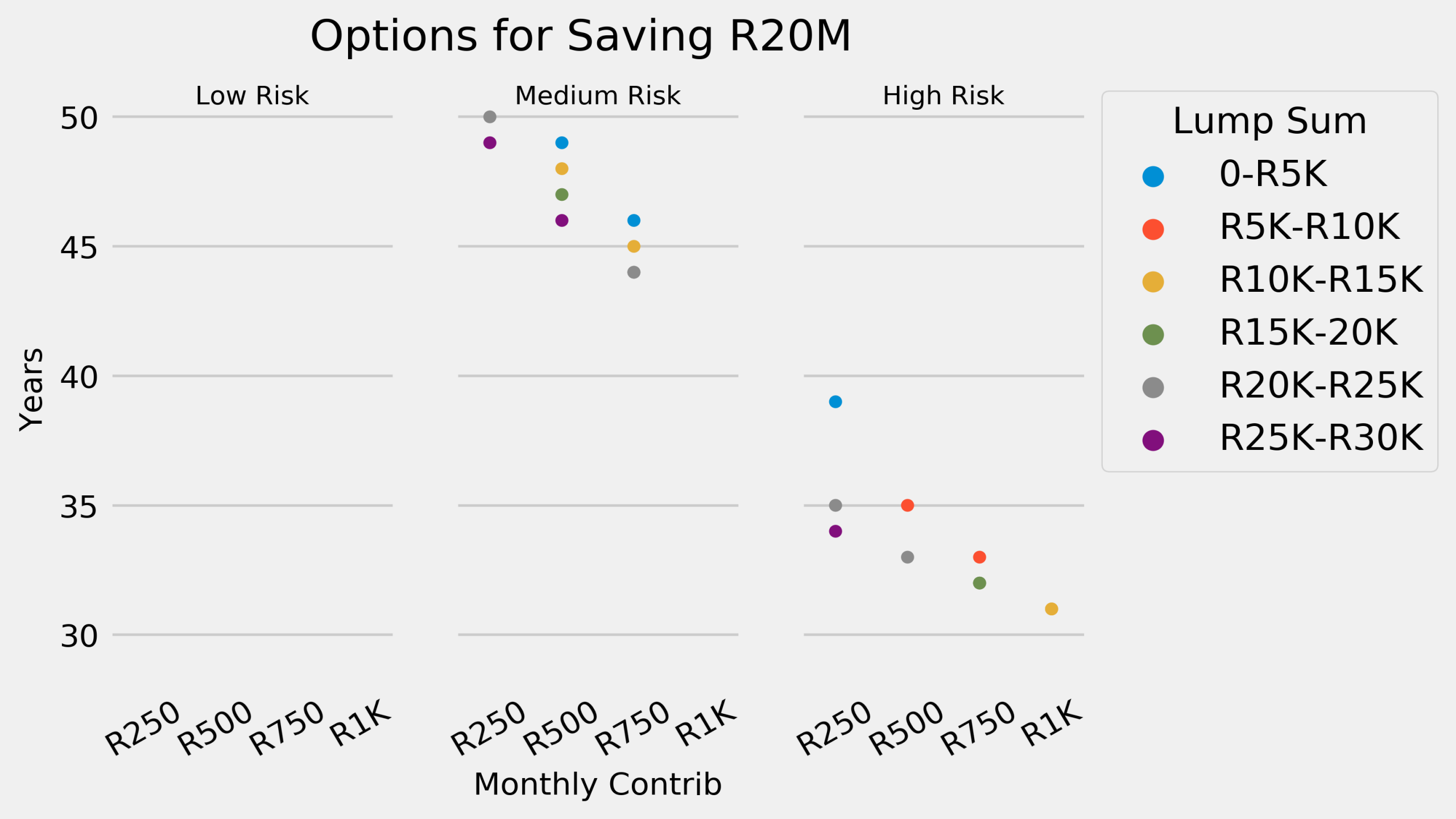

Options for Saving R500K
Low Risk
Medium Risk
High Risk
Years
35
30
25
20
15
10
R250
R500
R750
R1K
Monthly Contrib
Lump Sum
0-R5K
R5K-R10K
R10K-R15K
R15K-20K
R20K-R25K
R25K-R30K


Options for Saving R1M
Low Risk
Medium Risk
High Risk
Years
45
40
35
30
25
20
15
R250
R500
R750
R1K
Monthly Contrib
Lump Sum
0-R5K
R5K-R10K
R10K-R15K
R15K-20K
R20K-R25K
R25K-R30K


Options for Saving R2M
Low Risk
Medium Risk
High Risk
Years
50
45
40
35
30
25
20
R250
R500
R750
R1K
Monthly Contrib
Lump Sum
0-R5K
R5K-R10K
R10K-R15K
R15K-20K
R20K-R25K
R25K-R30K


Options for Saving R5M
Low Risk
Medium Risk
High Risk
50
45
40
35
30
25
Years
R250
R500
R750
R1K
Monthly Contrib
Lump Sum
0-R5K
R5K-R10K
R10K-R15K
R15K-20K
R20K-R25K
R25K-R30K


Options for Saving R10M
Low Risk
Medium Risk
High Risk
50
45
40
35
30
25
Years
R250
R500
R750
R1K
Monthly Contrib
Lump Sum
0-R5K
R5K-R10K
R10K-R15K
R15K-20K
R20K-R25K
R25K-R30K


Options for Saving R20M
Low Risk
Medium Risk
High Risk
50
45
40
35
30
Years
R250
R500
R750
R1K
Monthly Contrib
Lump Sum
0-R5K
R5K-R10K
R10K-R15K
R15K-20K
R20K-R25K
R25K-R30K