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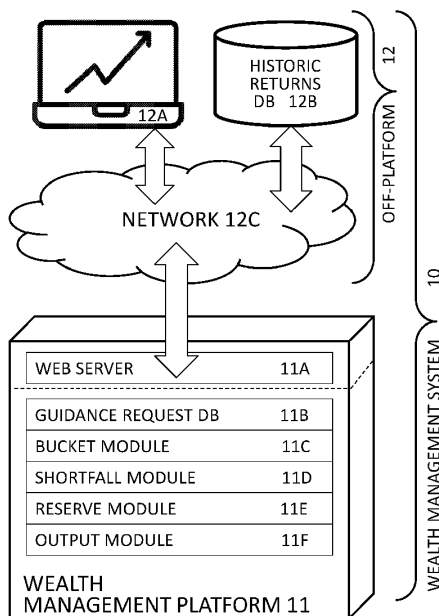


FIG. 1

(57) Abstract: The invention is a platform (11) for and a method (20) of wealth management employing the use of buckets augmented by reserve supplements. The invention first identifies which buckets are most susceptible to future bucket shortfalls and then second calculates the reserve supplements necessary to compensate for the future bucket shortfalls of each of the buckets most susceptible to future bucket shortfalls. The invention takes into account the historical returns of the buckets, the duration of the buckets, median returns, lower bound returns, and confidence level.

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