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What all goes into my different wealth buckets asked [@kbjayashankar](#)

First, #financialindependence / Retire Early bucket that has current qtr expenses + war chest (bear market investments) + 3 years of living expenses (bear market use) + long term nest egg investments

Second, Financial Fortifications (thanks to [@RamaniSumit](#) for the term)

First 4 are a must-have for me and Bootstrap is a small amount (enough to experiment with 4-6 business ideas to test feasibility) that I expect I won't ever use.

But better to have it and not need it.

I'm currently working towards Financial Abundance.

LTC Plan - because India doesn't have Long Term Care Insurance for one's own longevity risk

Elder Care - maybe needed for parents & in-laws if they reach 80s/90s

Retirement Home - to buy a home in a retirement community