WARPSimLab Asset Allocation Comparison Report

warpsimlab.org

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Projection Period: 2026-2056 (30 Years)

Report Basis: Real Dollars (Inflation Adjusted)

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This report is intended solely for educational purposes.
It is not financial, investment, tax, legal, retirement, or other professional advice.
All results are generated from user-provided data and historical market conditions.

Allocation Highlights

28.1% Equity

33.3% Bonds / 38.6% Cash

Ending Portfolio

$0

Scenarios That Depleted Portfolio

76.9%

48.1% - Current Equity

24.0% Bonds / 27.9% Cash

Ending Portfolio

$0

Scenarios That Depleted Portfolio

59.5%

68.1% Equity

14.8% Bonds / 17.1% Cash

Ending Portfolio

$0

Scenarios That Depleted Portfolio

43.0%

Portfolio Results by Allocation

This table compares portfolio depletion and ending portfolio values across the modeled asset allocations. The Current row represents the household's current modeled allocation.

Equity Allocation	Bonds	Cash	Scenarios That Depleted Portfolio	Ending Portfolio
0%	46.3%	53.7%	87.6%	$0
20%	37.0%	43.0%	82.6%	$0
40%	27.8%	32.2%	69.4%	$0
48.1% - Current	**24.0%**	**27.9%**	**59.5%**	**$0**
60%	18.5%	21.5%	47.9%	$0
80%	9.3%	10.7%	36.4%	$90,960
100%	0%	0%	31.4%	$342,855

Portfolio Risk by Allocation

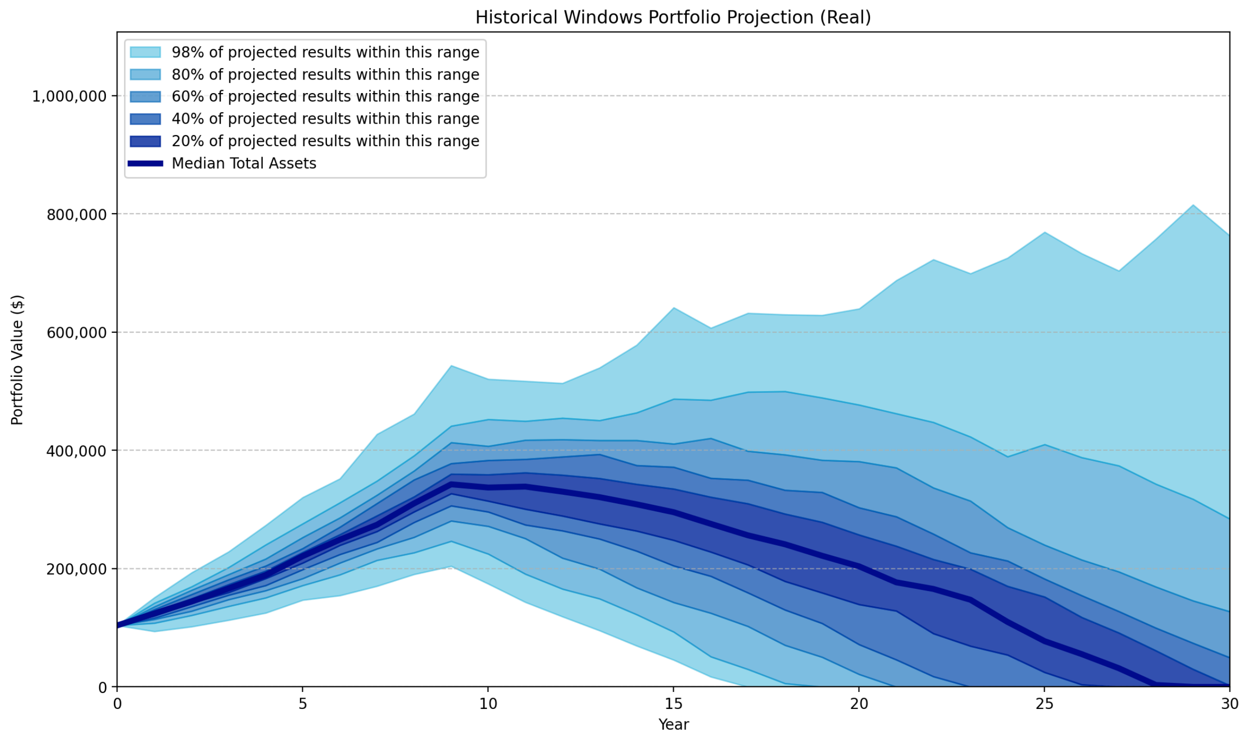
These results show how different asset allocations affect the range of possible ending portfolio values. Lower-percentile results represent less favorable market conditions, while higher-percentile results represent more favorable conditions. The table shows how portfolio outcomes change across a range of market conditions.

Equity Allocation	Less Favorable Market		Median	More Favorable Market	
	10th Percentile	25th Percentile		75th Percentile	90th Percentile
0%	$0	$0	$0	$0	$40,993
20%	$0	$0	$0	$0	$142,104
40%	$0	$0	$0	$42,928	$245,683
48.1% - Current	**$0**	**$0**	**$0**	**$88,210**	**$283,951**
60%	$0	$0	$13,434	$168,722	$353,689
80%	$0	$0	$165,230	$380,260	$565,359
100%	$0	$0	$329,717	$612,813	$863,716

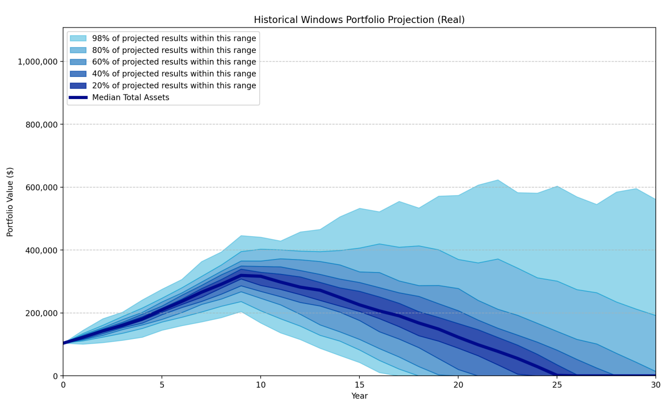
Historical-Window Risk Visualization

These charts compare how the modeled portfolio would have behaved across the same rolling historical market windows under three asset allocations centered on the household's current allocation.

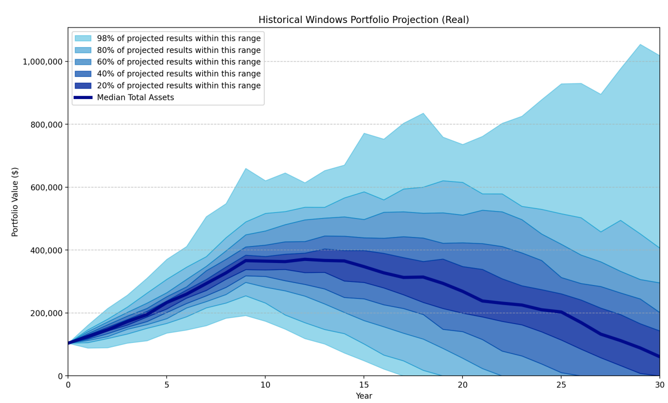
Current Allocation - 48.1% Equity



Current -20 Points Equity - 28.1% Equity



Current +20 Points Equity - 68.1% Equity



Comparison Method

Each allocation case uses the same household assumptions and deterministic market-return assumptions. Portfolio risk is evaluated using the same rolling historical return windows for each allocation case. Only the modeled Stock/Bond/Cash allocation is changed.

For comparison equity levels, the remaining non-equity allocation is divided between bonds and cash using the current household bond-to-cash ratio.

Investable assets include pre-tax, post-tax, Roth, and HSA assets. Real estate is not included in the allocation being compared.

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