

WARPSimLab Executive Summary 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 assumptions and simulated market conditions.

Simulation Highlights

Portfolio Start Value \$104,000	Portfolio End Value \$0	Simulated Shortfall Rate 59.50%
Total Income Generated \$2,463,245	Total Expenses \$2,270,000	Years Simulated 30

Portfolio Summary

This section summarizes the portfolio at three major points in the simulation: the start, retirement, and the end of the projection period.

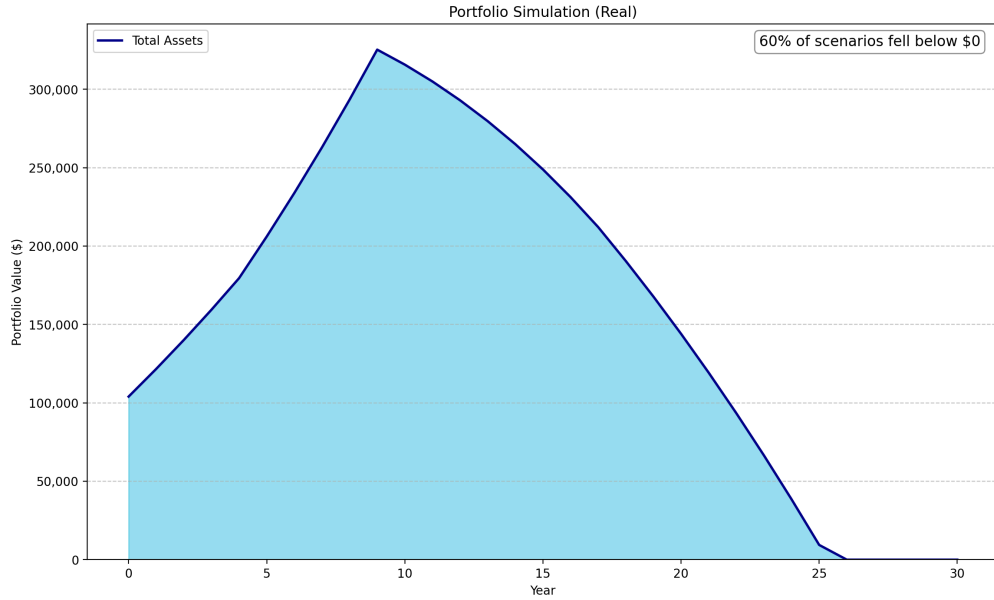
Start of Simulation	Retirement	End of Simulation
Portfolio Value in 2026	Portfolio Value in 2036	Portfolio Value in 2056
Pre-Tax Assets \$100,000	Pre-Tax Assets \$194,529	Pre-Tax Assets \$0
Post-Tax Assets \$4,000	Post-Tax Assets \$121,189	Post-Tax Assets \$0
Total Portfolio \$104,000	Total Portfolio \$315,718	Total Portfolio \$0
Real Estate \$100,000	Real Estate \$124,766	Real Estate \$194,217
Total Assets \$204,000	Total Assets \$440,484	Total Assets \$194,217

Portfolio Visuals

This section presents selected portfolio visuals generated from the simulation results.

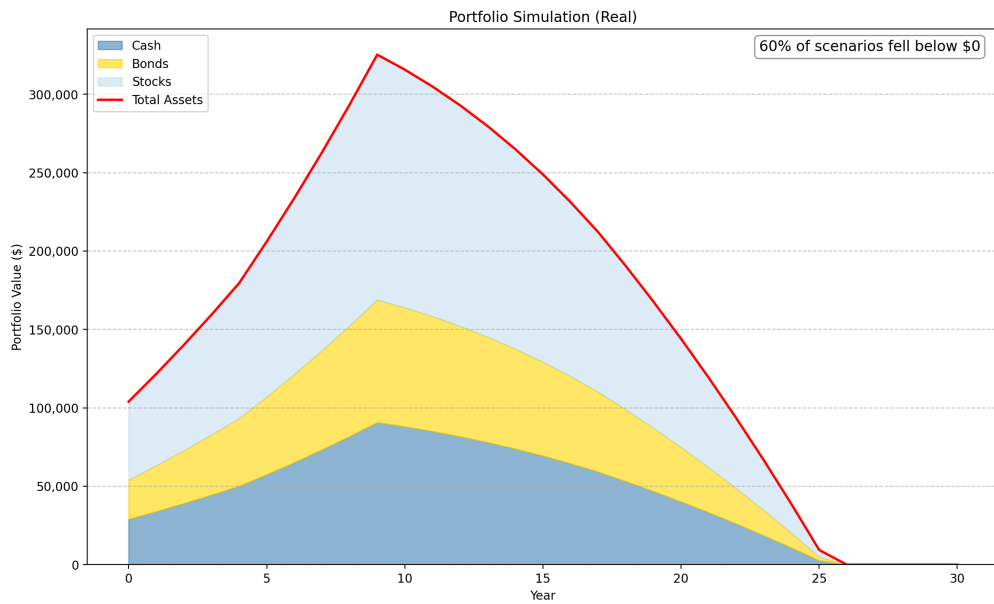
Portfolio Projection

This chart shows the simulated portfolio path under the selected assumptions.



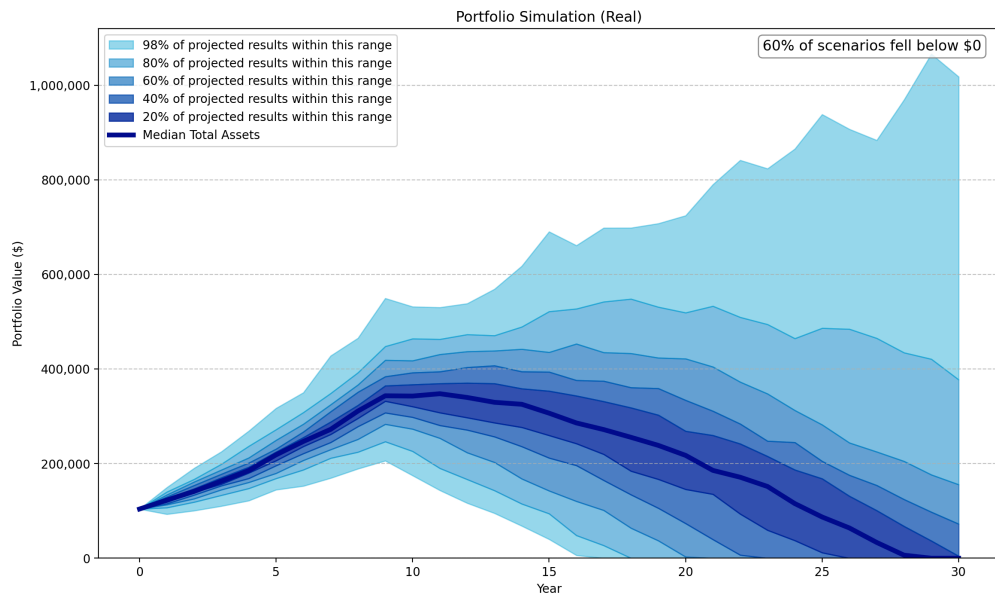
Portfolio Subcategories

This chart shows the simulated portfolio projection broken down by asset category.



Historical Windows Analysis

This chart shows portfolio outcomes using rolling historical return windows.



Income and Cash Flow Summary

This section shows how major income and cash-flow categories change at key points in the simulation. It is a milestone summary, not a year-by-year table.

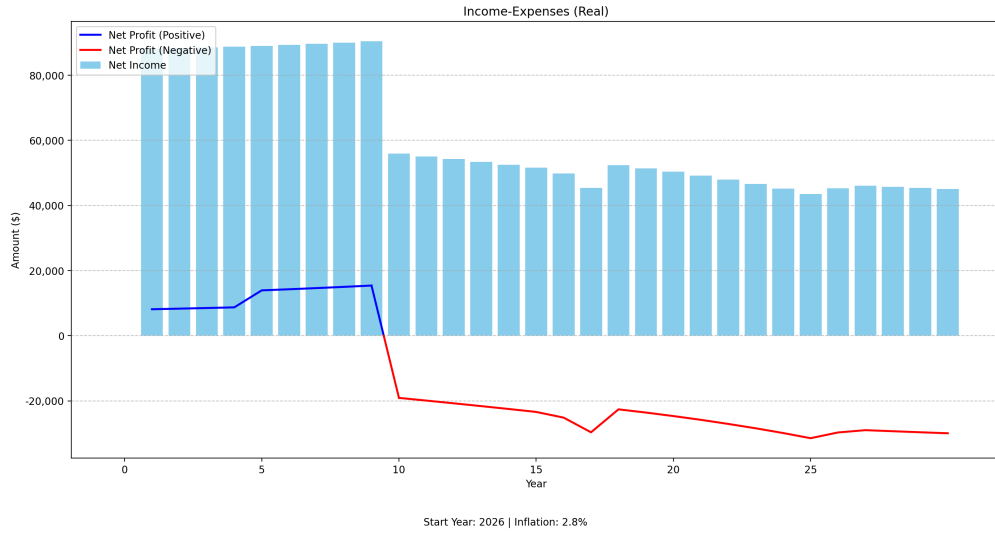
Cash Flow Category	Start Simulation (2027)	Year Before Retirement (2035)	Year After Retirement (2037)	End Simulation (2056)
Wages	\$112,000	\$112,000	\$0	\$0
RMD	\$0	\$0	\$0	\$0
Social Security	\$0	\$0	\$36,000	\$36,000
Pensions & Annuities	\$0	\$0	\$22,141	\$13,102
Gross Income	\$117,095	\$119,749	\$61,009	\$49,102
401k or IRA Contribution	\$5,000	\$5,000	\$0	\$0
Taxes	\$23,947	\$24,328	\$5,907	\$4,035
Tax Bracket	12%	12%	12%	10%
Net Income	\$88,148	\$90,421	\$55,102	\$45,067
Household Expenses	\$80,000	\$75,000	\$75,000	\$75,000
Net Cash Flow	\$8,148	\$15,421	-\$19,898	-\$29,933
Fund Expenses	\$611	\$1,635	\$1,532	\$0

Income Visuals

This section presents selected income visuals generated from the simulation results.

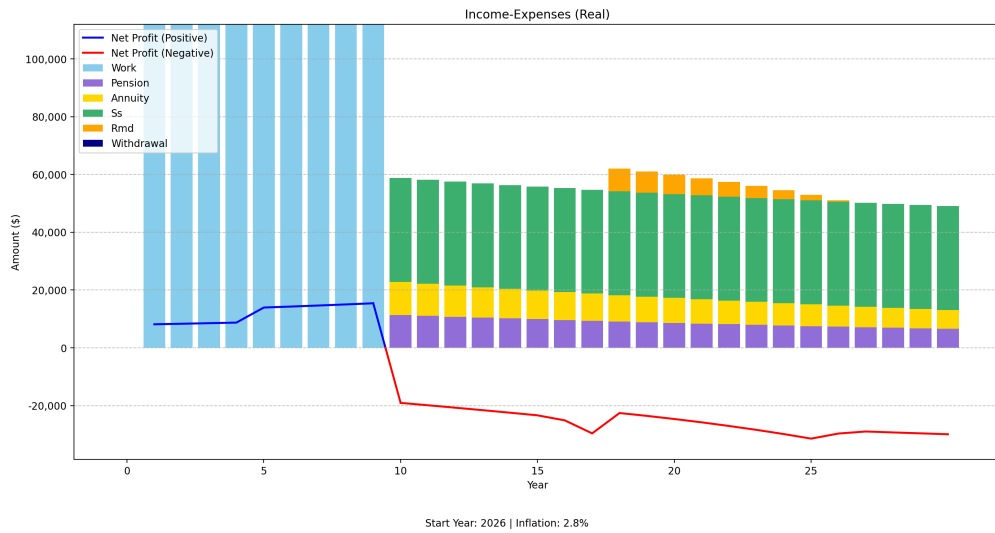
Income Projection

This chart shows simulated income and cash-flow values under the selected assumptions.



Income Source Breakdown

This chart shows simulated income broken down by income source across the projection period.

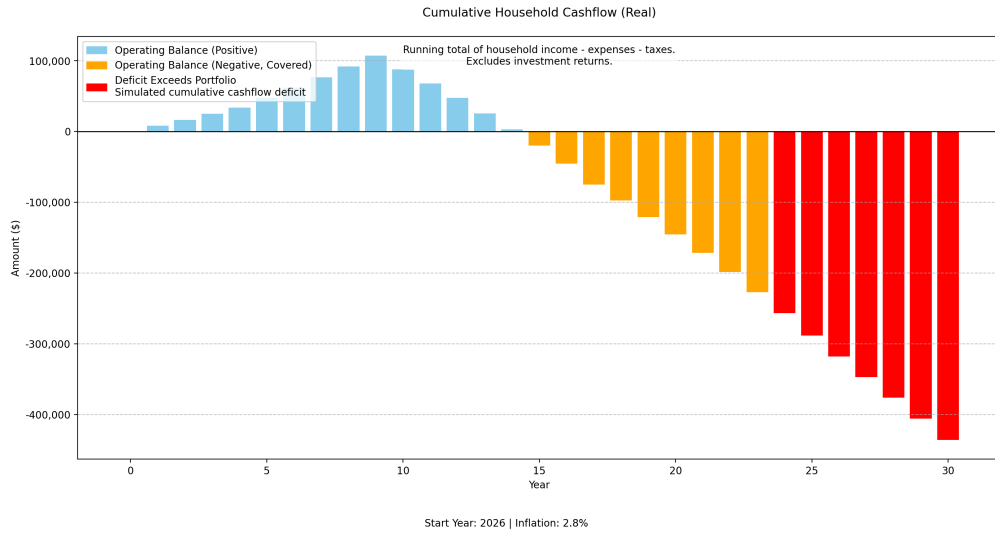


Cash Flow Visuals

This section shows cumulative simulated operating surplus or deficit over time.

Cumulative Operating Balance

This chart shows the cumulative simulated operating balance across the projection period. Positive values indicate cumulative simulated cash-flow surplus. Negative values indicate cumulative simulated cash-flow deficit.



Simulation Summary

These totals summarize the overall simulated outcome across the projection period.

Portfolio Outcome		Simulation Totals		Risk Indicator	
Portfolio Start	\$104,000	Taxes Paid	\$364,401	Simulated Shortfall Rate	59.50%
Portfolio End	\$0	Household Expenses	\$2,270,000		
Maximum Portfolio	\$325,278	Net Cash Flow	-\$435,790		
Minimum Portfolio	\$0	Fund Expenses	\$24,634		

Assumptions Appendix

This appendix documents the user-provided assumptions and report settings used for the simulation.

Household & Retirement

Field	Husband	Wife	Total
Current Age	55	55	
Retirement Age	65	65	
Salary / Wages	\$65,000	\$50,000	\$115,000
Social Security Amount	\$19,000	\$17,000	\$36,000
Social Security Start Age	65	65	
Pension Amount	\$15,000	\$0	\$15,000
Pension Start Age	65	65	
Annuity Amount	\$0	\$15,000	\$15,000
Annuity Start Age	65	65	
401k / IRA Contribution	\$3,000	\$0	\$3,000
Employer Match	\$2,000	\$0	\$2,000

Portfolio Inputs

Starting Portfolio Inputs

Asset / Account Type	Husband	Wife	Total
Stocks Pre-Tax	\$50,000	\$0	\$50,000
Stocks Post-Tax	\$0	\$0	\$0
Bonds Pre-Tax	\$25,000	\$0	\$25,000
Bonds Post-Tax	\$0	\$0	\$0
Cash Pre-Tax	\$25,000	\$0	\$25,000
Cash Post-Tax	\$2,000	\$2,000	\$4,000
Real Estate	\$50,000	\$50,000	\$100,000
Total Portfolio	\$102,000	\$2,000	\$104,000
Total Assets	\$152,000	\$52,000	\$204,000

Portfolio Settings

Fund Expenses Enabled	Yes
Fund Expense Rate	0.50%
Rebalance Strategy	Maintain Current Allocation
Rebalance Every Year	Yes

Expense Inputs

Description	Start Year	End Year	Annual Amount
Initial yearly expense	2026	Ongoing	75,000
Car or something	2026	2,030	5,000

Market & Inflation Assumptions

Inflation Rate	2.80%
Equity / Stock Mean Return	10.40%
Bond Mean Return	3.93%
Cash Mean Return	2.75%
Real Estate Mean Return	5.10%
Equity / Stock Standard Deviation	15.00%
Bond Standard Deviation	5.00%
Cash Standard Deviation	1.00%
Real Estate Standard Deviation	8.70%
Sequence Risk Enabled	No

Tax Assumptions

Tax Filing Status	Married filing jointly
Calculate Income Taxes	Yes
Calculate Payroll Taxes	Yes
Calculate State Taxes	Yes
State of Residence	NM
Include RMDs	Yes

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