

WARPSimLab Historical Windows Risk Report

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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 simulated or historical market conditions.

Executive Summary

This section summarizes the main risk results from the selected analysis method.

Historical Window Count 121	Years Simulated 30	Simulated Shortfall Rate 59.50%
Earliest Simulation Start Year 1876	Latest Simulation Start Year 1996	Median Ending Portfolio \$0
Worst Historical Retirement Start Year 1969	Best Historical Retirement Start Year 1876	Best Ending Portfolio \$927,116

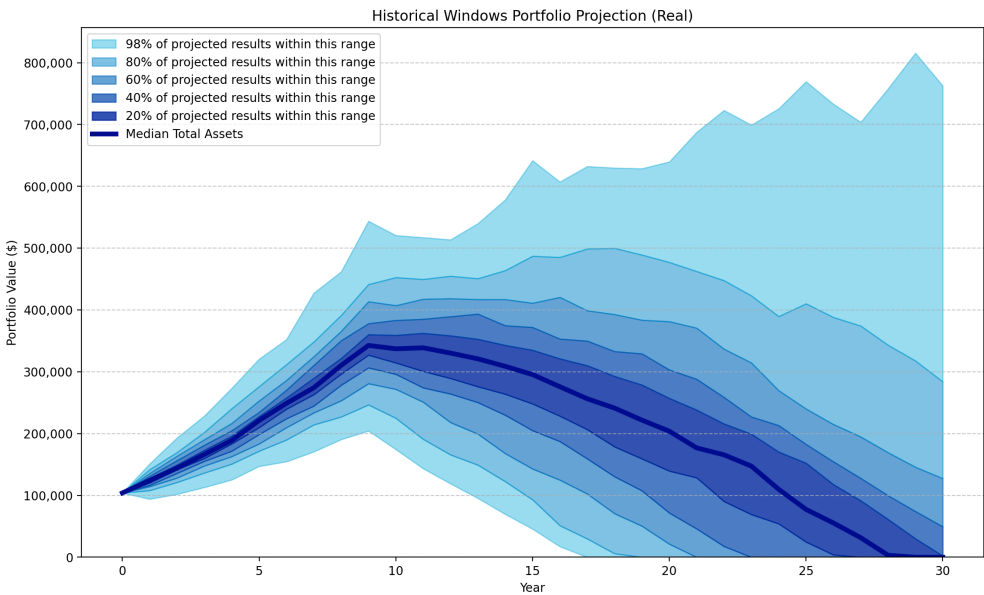
Method Explanation

Historical Window Analysis evaluates portfolio outcomes using rolling periods of actual historical market and inflation data. Each path represents one historical economic sequence applied over the modeled period.

This method is useful for understanding how different historical market environments would have affected your financial plan.

Portfolio Projection Across Historical Market Periods

This chart summarizes portfolio outcomes produced by applying actual historical market returns and inflation to your financial plan. Each scenario begins in a different historical year, allowing the report to compare how the modeled portfolio would have behaved under real market conditions experienced in the past.



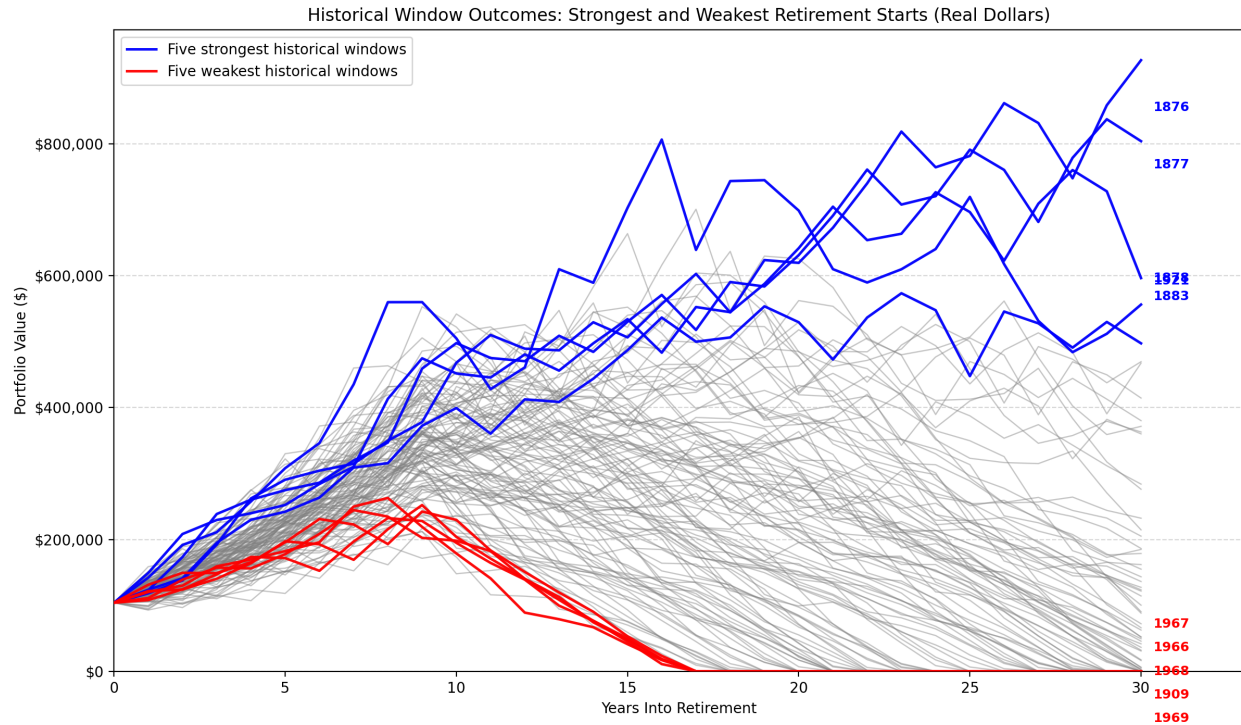
Portfolio Sustainability Analysis

This section summarizes how often the modeled portfolio was depleted before the end of the projection period across the historical windows.

Scenario Count	121
Portfolio Survived Count	49
Portfolio Depleted Count	72
Portfolio Survival Rate	40.50%
Simulated Shortfall Rate	59.50%
Earliest Portfolio Depletion Year	2043
Median Portfolio Depletion Year	2049
Latest Portfolio Depletion Year	2056

Historical Window Insights

This section highlights the strongest and weakest historical retirement start years and shows how portfolio outcomes varied across historical windows.



The chart shows all historical portfolio paths in light gray. The five strongest historical retirement starts are redrawn in blue, while the five weakest are redrawn in red. The labels at the right edge identify the historical retirement start year for each highlighted path.

Sequence-of-Returns Risk

Historical Window Analysis includes sequence-of-returns effects because each historical window preserves the chronological order of market returns. Losses that occur early in retirement can reduce the portfolio while withdrawals continue, leaving a smaller portfolio to participate in later market recoveries.

Best Historical Retirement Start Years

These retirement start years produced the strongest long-term portfolio outcomes.

- **1876** - Portfolio Sustained, \$927,116
- **1877** - Portfolio Sustained, \$804,230
- **1878** - Portfolio Sustained, \$596,575
- **1921** - Portfolio Sustained, \$556,369
- **1883** - Portfolio Sustained, \$497,535

Worst Historical Retirement Start Years

These retirement start years produced the weakest portfolio outcomes, with earlier portfolio depletion ranked as more severe.

- **1969** - Portfolio Depleted, \$0
- **1909** - Portfolio Depleted, \$0
- **1968** - Portfolio Depleted, \$0
- **1966** - Portfolio Depleted, \$0
- **1967** - Portfolio Depleted, \$0

Historical Outcome Summary

59.5% of the evaluated historical windows depleted the portfolio before the end of the projection period.

The weakest historical paths reached portfolio depletion. These paths illustrate sequence-of-returns risk because poor returns early in the projection can reduce the portfolio while withdrawals continue.

Percentile Portfolio Table

This table summarizes how portfolio values varied across all historical windows during each year of the projection. Each row represents one projection year, while the percentile columns show the distribution of portfolio values across the historical windows at that point in time.

For example, the 10th percentile is the portfolio value below which approximately 10% of historical windows fell at that point in the projection. The median represents the middle historical-window outcome, while the 90th percentile represents a stronger historical-window outcome.

Year	Less Favorable Market		Median	More Favorable Market	
	10th Percentile	25th Percentile		75th Percentile	90th Percentile
2026	\$104,000	\$104,000	\$104,000	\$104,000	\$104,000
2027	\$108,036	\$115,492	\$124,261	\$132,535	\$141,845
2028	\$121,124	\$131,344	\$144,173	\$158,460	\$169,587
2029	\$136,410	\$153,104	\$166,451	\$184,681	\$202,212
2030	\$150,822	\$167,351	\$188,973	\$211,033	\$240,449
2031	\$171,721	\$191,388	\$221,238	\$242,058	\$276,178
2032	\$189,828	\$216,418	\$249,039	\$274,714	\$311,703
2033	\$214,268	\$242,816	\$274,224	\$316,529	\$348,450
2034	\$227,093	\$265,308	\$310,352	\$352,448	\$391,222
2035	\$246,599	\$299,423	\$342,658	\$392,790	\$441,352
2036	\$224,964	\$279,354	\$337,196	\$398,969	\$452,583
2037	\$190,993	\$263,954	\$338,788	\$398,230	\$449,584
2038	\$165,723	\$247,584	\$330,269	\$403,968	\$454,818
2039	\$149,197	\$219,785	\$320,939	\$408,368	\$450,763
2040	\$122,472	\$204,349	\$308,829	\$395,225	\$463,849
2041	\$93,072	\$186,764	\$295,481	\$383,206	\$487,113
2042	\$51,179	\$138,877	\$275,792	\$371,265	\$485,187
2043	\$29,829	\$133,664	\$256,393	\$369,796	\$498,906
2044	\$5,899	\$100,303	\$241,245	\$350,734	\$499,903

Year	Less Favorable Market		Median	More Favorable Market	
	10th Percentile	25th Percentile		75th Percentile	90th Percentile
2045	\$0	\$64,187	\$221,790	\$348,535	\$489,118
2046	\$0	\$42,269	\$203,848	\$353,217	\$477,085
2047	\$0	\$8,013	\$176,833	\$306,140	\$462,409
2048	\$0	\$0	\$165,679	\$292,409	\$447,630
2049	\$0	\$0	\$147,363	\$266,639	\$423,026
2050	\$0	\$0	\$109,875	\$237,631	\$389,540
2051	\$0	\$0	\$77,330	\$216,242	\$410,179
2052	\$0	\$0	\$55,431	\$195,011	\$388,083
2053	\$0	\$0	\$31,571	\$166,409	\$374,176
2054	\$0	\$0	\$3,194	\$149,398	\$343,162
2055	\$0	\$0	\$0	\$139,198	\$317,686
2056	\$0	\$0	\$0	\$88,210	\$283,951

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