

WARPSimLab

Release Notes

Version 1.0

Release Date: April 1, 2026

Overview

Version 1.0 is the initial public release of WARPSimLab.

The application allows users to explore personal financial scenarios using simplified models within a simulated environment.

Core Features

- Scenario-based financial simulations
 - Adjustable income, expense, portfolio and retirement parameters
 - Projection of financial outcomes across a selected time horizon
 - Visualization of simulation results. Plots include cash flow and portfolio plots,
 - Ability to modify parameters and rerun simulations
 - Monte Carlo analysis
 - Comparison of different inputs using a scenario explorer
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Intended Use

This software is designed as an educational simulation tool to illustrate how financial variables may interact over time. It is not intended to provide financial, investment, tax, or legal advice.

Known Limitations

- Results are generated from simplified mathematical models. For example, the current model assumes that 100% of Social Security benefits are taxable.

- Simulations do not represent real financial markets or individual financial situations.
 - Output should not be interpreted as predictions or recommendations.
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Future Development

- Additional documentation
- Additional “what if” comparisons
- Add sequence-of-returns risk.
- Add more robust reports
- Possible additional detail on tax impacts in the Summary report.
- Additional examples.