

# WARPSimLab

## Release Notes

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### Version 2.0

Release Date: April 19, 2026

#### Overview

Version 2.0 focuses on improved performance and more realistic retirement risk modeling.

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

Focus has been on additional retirement features, such as historical window simulations and sequence of returns risk numbers. Submenus were added, giving a cleaner look and more usable space on the page.

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#### New Features

- Menus have been converted to a pull-down format for improved navigation and organization. This allowed for cleanup and focusing of topics. This also provided more space on the dialog pages.
- Taxes were updated to more accurately model taxation of stocks, bonds, and cash withdrawals.
- Sequence of Returns Risk has been added. Allows users to stress test portfolios with early retirement, mid retirement and late retirement recessions. Length of retirement is adjustable as short, medium or long, and severity is adjustable as mild, moderate or severe. Note: Available only in Monte Carlo mode.
- Simulator default has changed to Maintain Current Allocation to better reflect typical long-term investment behavior.
- Added the ability, default on, to show probability portfolio goes to zero during simulation.
- Percentile Bands now have two algorithms. The available methods are Monte Carlo and Historical Windows (now the default).

- Added the ability in Scenario Explorer to show original vs exploratory income and also portfolio.
  - Added ability for all Percentile Band plots to show percentiles or individual runs.
  - Added Operating Balance Plots to visualize cumulative cashflow and detect liquidity shortfalls over time.
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### **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**

- Add ability to deal with Roths correctly
- Roth conversions
- Add explicit future health expense options
- Add additional generic income
- Additional documentation
- Add more robust reports
- Possible additional detail on tax impacts in the Summary report.
- Additional examples.