

WARPSimLab

Release Notes

Version 4.2

Release Date: August 22, 2026

Overview

Version 4.2 introduces three new comparison reports for ensemble analysis, expands macOS and Ubuntu/Linux support, improves large-screen and multi-monitor behavior, and includes significant report, performance, and usability improvements.

Changes and Improvements

- Developed and tested support for running WARPSimLab on macOS, and added instructions to the website.
 - Fixed the license screen so users do not return to the agreement page after accepting the license.
 - Updated the Mode dialog so Basic and Advanced mode selections persist between sessions.
 - Improved support for large displays and multi-monitor configurations.
 - Added three new comparison reports for ensemble analysis: the Spending Comparison Report, Asset Allocation Comparison Report, and Retirement & Social Security Comparison Report.
 - Cleaned up and standardized all generated reports.
 - Significantly improved Roth and tax-processing performance to support the new comparison reports.
 - Added numerous new examples. Each example now includes both single-person and married-couple versions.
 - Fixed numerous minor bugs.
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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. After-tax equity realized gains and dividends are combined and treated as qualified long-term capital gains.

- Simulations simplify financial markets and individual financial situations and do not reproduce every real-world condition.
 - HSA balances are supported, but HSA contributions and medical-expense withdrawals are not yet modeled.
 - Output should not be interpreted as predictions or recommendations.
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Future Development

- Add explicit future health expense options.
- Add HSA savings and withdrawal features.
- Expand documentation.
- Add additional retirement withdrawal options.
- Add additional pension growth and adjustment options.
- Add scalable GUI fonts to improve application scaling across different display sizes and resolutions.
- Catch up on sleep.