WARPSimLab Spending Comparison Report

warpsimlab.org

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Projection Period: 2026-2056 (30 Years)

Report Basis: Real Dollars (Inflation Adjusted)

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Spending Highlights

80%
$62,400
First-Year Spending

Ending Portfolio
$546,621

Scenarios That Depleted Portfolio
0.0%

100% - Current Spending
$78,000
First-Year Spending

Ending Portfolio
$0

Scenarios That Depleted Portfolio
59.5%

120%
$93,600
First-Year Spending

Ending Portfolio
$0

Scenarios That Depleted Portfolio
99.2%

Spending and Portfolio Health

This table compares modeled first-year spending and how often historical scenarios depleted the portfolio at each spending level. Lower depletion percentages are better. The 100% row represents current modeled household spending.

Spending Level	First-Year Spending	Delta from Baseline	Scenarios That Depleted Portfolio
70%	$54,600	-$23,400	0.0%
80%	$62,400	-$15,600	0.0%
90%	$70,200	-$7,800	19.8%
100% - Current Spending	**$78,000**	**$0**	**59.5%**
110%	$85,800	$7,800	90.9%
120%	$93,600	$15,600	99.2%
130%	$101,400	$23,400	100.0%

Portfolio Risk by Spending Level

These results show how different spending levels affect the range of possible ending portfolio values. Lower-percentile results represent less favorable market conditions, while higher-percentile results represent more favorable conditions. The table shows how spending levels depend on market performance and how much financial cushion remains for down markets.

Spending	Less Favorable Market			Median	More Favorable Market		
	Lowest	10th Percentile	25th Percentile		75th Percentile	90th Percentile	Highest
70%	$485,196	$591,954	$731,454	$1,067,376	$1,244,546	$1,462,075	$2,349,454
80%	$133,144	$291,685	$381,749	$617,744	$864,007	$1,029,698	$1,877,593
90%	$0	$0	$51,159	$265,925	$475,392	$588,003	$1,402,004
100% - Current	**$0**	**$0**	**$0**	**$0**	**$88,210**	**$283,951**	**$927,116**
110%	$0	$0	$0	$0	$0	$0	$458,183
120%	$0	$0	$0	$0	$0	$0	$7,914
130%	$0	$0	$0	$0	$0	$0	$0

Lifetime Financial Effects

These values show the cumulative lifetime financial effects of each spending level. They compare total household expenses, taxes, the amount of portfolio assets needed to cover negative Cash Flow (withdrawals from the portfolio), and expenses that could not be covered after the portfolio was empty.

Spending Level	Household Expenses	Taxes	Cash Flow Shortfall	Uncovered Expenses
70%	$1,547,000	$377,017	$0	$0
80%	$1,768,000	$361,726	$8,150	$0
90%	$1,989,000	$346,762	$202,004	$0
100% - Current	**$2,210,000**	**$359,820**	**$346,011**	**$122,770**
110%	$2,431,000	$351,449	$262,019	$398,666
120%	$2,652,000	$346,812	$192,947	$650,788
130%	$2,873,000	$343,875	$175,603	$889,133

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