

WARPSimLab Year-by-Year Details 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 market conditions.

Summary Statistics

Years Simulated	30
Total Gross Income	\$2,418,728
Total Taxes Paid	\$359,820
Total Household Expenses	\$2,210,000

Total Portfolio Withdrawals	\$0
Largest Annual Portfolio Withdrawal	\$0
Ending Portfolio	\$0
Ending Total Assets	\$60,034

Year-by-Year Income and Cash Flow

This table shows one deterministic simulation path using the selected assumptions. Retirement Withdrawals are amounts generated by the selected retirement withdrawal strategy. Cash Flow Shortfall shows the amount funded from modeled assets when household cash flow is insufficient to cover taxes, contributions, and household expenses. These amounts are shown separately because they represent different ways assets may be used during the simulation.

Year	Age 1	Age 2	Gross Wages	RMD	Social Security	Pensions and Annuities	Special Income	Bond Interest	Cash Interest	Qualified Equity Distribution	Retirement Withdrawals	Emergency Pre-Tax Withdrawal	Gross Income	Employee 401(k) / IRA	Taxes	Tax Bracket	Net Income	Roth IRA Contributions	Workplace I Contribut
2026	55	55	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
2027	56	56	\$115,000	\$0	\$0	\$0	\$0	\$37	\$30	\$28	\$0	\$0	\$115,095	\$3,000	\$23,947	\$0	\$88,148	\$973	
2028	57	57	\$115,000	\$0	\$0	\$0	\$0	\$128	\$104	\$98	\$0	\$0	\$115,329	\$3,000	\$23,981	\$0	\$88,348	\$946	
2029	58	58	\$115,000	\$0	\$0	\$0	\$0	\$222	\$180	\$169	\$0	\$0	\$115,570	\$3,000	\$24,015	\$0	\$88,555	\$920	
2030	59	59	\$115,000	\$0	\$0	\$0	\$0	\$318	\$258	\$243	\$0	\$0	\$115,819	\$3,000	\$24,051	\$0	\$88,768	\$895	
2031	60	60	\$115,000	\$0	\$0	\$0	\$0	\$417	\$339	\$318	\$0	\$0	\$116,074	\$3,000	\$24,088	\$0	\$88,986	\$871	
2032	61	61	\$115,000	\$0	\$0	\$0	\$0	\$569	\$462	\$434	\$0	\$0	\$116,464	\$3,000	\$24,144	\$0	\$89,321	\$847	
2033	62	62	\$115,000	\$0	\$0	\$0	\$0	\$724	\$588	\$553	\$0	\$0	\$116,865	\$3,000	\$24,201	\$0	\$89,664	\$824	
2034	63	63	\$115,000	\$0	\$0	\$0	\$0	\$884	\$718	\$675	\$0	\$0	\$117,277	\$3,000	\$24,260	\$0	\$90,017	\$802	
2035	64	64	\$115,000	\$0	\$0	\$0	\$0	\$1,049	\$851	\$801	\$0	\$0	\$117,701	\$3,000	\$24,321	\$0	\$90,380	\$780	
2036	65	65	\$0	\$0	\$36,000	\$22,761	\$0	\$1,218	\$988	\$929	\$0	\$0	\$61,896	\$0	\$6,056	\$0	\$55,841	\$759	
2037	66	66	\$0	\$0	\$36,000	\$22,141	\$0	\$1,053	\$855	\$804	\$0	\$0	\$60,852	\$0	\$5,884	\$0	\$54,968	\$0	
2038	67	67	\$0	\$0	\$36,000	\$21,538	\$0	\$886	\$719	\$676	\$0	\$0	\$59,820	\$0	\$5,715	\$0	\$54,105	\$0	
2039	68	68	\$0	\$0	\$36,000	\$20,951	\$0	\$711	\$577	\$543	\$0	\$0	\$58,781	\$0	\$5,545	\$0	\$53,237	\$0	
2040	69	69	\$0	\$0	\$36,000	\$20,381	\$0	\$526	\$427	\$402	\$0	\$0	\$57,736	\$0	\$5,374	\$0	\$52,361	\$0	
2041	70	70	\$0	\$0	\$36,000	\$19,826	\$0	\$333	\$270	\$254	\$0	\$0	\$56,682	\$0	\$5,215	\$0	\$51,467	\$0	
2042	71	71	\$0	\$0	\$36,000	\$19,286	\$0	\$130	\$105	\$99	\$0	\$8,706	\$64,325	\$0	\$6,590	\$0	\$49,029	\$0	
2043	72	72	\$0	\$0	\$36,000	\$18,760	\$0	\$0	\$0	\$0	\$0	\$23,175	\$77,935	\$0	\$9,038	\$0	\$45,722	\$0	
2044	73	73	\$0	\$7,020	\$36,000	\$18,249	\$0	\$0	\$0	\$0	\$0	\$17,786	\$79,055	\$0	\$9,239	\$0	\$52,030	\$0	
2045	74	74	\$0	\$6,497	\$36,000	\$17,752	\$0	\$0	\$0	\$0	\$0	\$18,623	\$78,873	\$0	\$9,206	\$0	\$51,043	\$0	
2046	75	75	\$0	\$5,872	\$36,000	\$17,269	\$0	\$0	\$0	\$0	\$0	\$19,534	\$78,674	\$0	\$9,171	\$0	\$49,970	\$0	
2047	76	76	\$0	\$5,162	\$36,000	\$16,798	\$0	\$0	\$0	\$0	\$0	\$20,503	\$78,463	\$0	\$9,133	\$0	\$48,827	\$0	
2048	77	77	\$0	\$4,338	\$36,000	\$16,341	\$0	\$0	\$0	\$0	\$0	\$21,561	\$78,240	\$0	\$9,093	\$0	\$47,586	\$0	
2049	78	78	\$0	\$3,431	\$36,000	\$15,896	\$0	\$0	\$0	\$0	\$0	\$22,698	\$78,025	\$0	\$9,054	\$0	\$46,272	\$0	
2050	79	79	\$0	\$2,404	\$36,000	\$15,463	\$0	\$0	\$0	\$0	\$0	\$23,926	\$77,793	\$0	\$9,013	\$0	\$44,853	\$0	
2051	80	80	\$0	\$1,241	\$36,000	\$15,042	\$0	\$0	\$0	\$0	\$0	\$23,821	\$76,103	\$0	\$8,710	\$0	\$43,572	\$0	
2052	81	81	\$0	\$0	\$36,000	\$14,632	\$0	\$0	\$0	\$0	\$0	\$0	\$50,632	\$0	\$4,278	\$0	\$46,353	\$0	
2053	82	82	\$0	\$0	\$36,000	\$14,233	\$0	\$0	\$0	\$0	\$0	\$0	\$50,233	\$0	\$4,215	\$0	\$46,018	\$0	
2054	83	83	\$0	\$0	\$36,000	\$13,846	\$0	\$0	\$0	\$0	\$0	\$0	\$49,846	\$0	\$4,153	\$0	\$45,692	\$0	

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Year	Age 1	Age 2	Gross Wages	RMD	Social Security	Pensions and Annuities	Special Income	Bond Interest	Cash Interest	Qualified Equity Distribution	Retirement Withdrawals	Emergency Pre-Tax Withdrawal	Gross Income	Employee 401(k) / IRA	Taxes	Tax Bracket	Net Income	Roth IRA Contributions	Workplace I Contribut
2055	84	84	\$0	\$0	\$36,000	\$13,469	\$0	\$0	\$0	\$0	\$0	\$0	\$49,469	\$0	\$4,093	\$0	\$45,375	\$0	
2056	85	85	\$0	\$0	\$36,000	\$13,102	\$0	\$0	\$0	\$0	\$0	\$0	\$49,102	\$0	\$4,035	\$0	\$45,067	\$0	

Year-by-Year Portfolio

This table shows year-end portfolio balances and fund expenses for the same deterministic simulation path.

Year	Age 1	Age 2	Net Cash Flow	Fund Expenses	Pre-Tax Equity	Pre-Tax Bonds	Pre-Tax Cash	Pre-Tax Total	Post-Tax Equity	Post-Tax Bonds	Post-Tax Cash	Post-Tax Total	Roth Equity	Roth Bonds	Roth Cash	Roth Total	HSA Assets	Real Estate	Total Portfolio	Total Assets
2026	55	55	\$0	\$0	\$48,077	\$24,038	\$27,885	\$100,000	\$1,923	\$962	\$1,115	\$4,000	\$0	\$0	\$0	\$0	\$0	\$100,000	\$104,000	\$204,000
2027	56	56	\$9,175	\$1,242	\$51,947	\$25,973	\$30,129	\$108,049	\$6,687	\$3,343	\$3,878	\$13,908	\$489	\$245	\$284	\$1,018	\$0	\$102,237	\$122,975	\$225,213
2028	57	57	\$9,402	\$1,439	\$55,924	\$27,962	\$32,436	\$116,321	\$11,588	\$5,794	\$6,721	\$24,104	\$984	\$492	\$570	\$2,046	\$0	\$104,525	\$142,471	\$246,996
2029	58	58	\$9,635	\$1,641	\$60,010	\$30,005	\$34,806	\$124,822	\$16,631	\$8,316	\$9,646	\$34,593	\$1,478	\$739	\$857	\$3,075	\$0	\$106,863	\$162,490	\$269,353
2030	59	59	\$9,872	\$1,849	\$64,210	\$32,105	\$37,242	\$133,558	\$21,819	\$10,910	\$12,655	\$45,384	\$1,974	\$987	\$1,145	\$4,106	\$0	\$109,254	\$183,047	\$292,301
2031	60	60	\$15,115	\$2,117	\$68,527	\$34,263	\$39,745	\$142,535	\$29,746	\$14,873	\$17,253	\$61,872	\$2,471	\$1,235	\$1,433	\$5,140	\$0	\$111,699	\$209,547	\$321,246
2032	61	61	\$15,473	\$2,391	\$72,962	\$36,481	\$42,318	\$151,762	\$37,893	\$18,946	\$21,978	\$78,817	\$2,970	\$1,485	\$1,722	\$6,177	\$0	\$114,198	\$236,755	\$350,953
2033	62	62	\$15,840	\$2,674	\$77,521	\$38,760	\$44,962	\$161,243	\$46,263	\$23,132	\$26,833	\$96,228	\$3,470	\$1,735	\$2,013	\$7,219	\$0	\$116,753	\$264,690	\$381,442
2034	63	63	\$16,215	\$2,963	\$82,205	\$41,103	\$47,679	\$170,987	\$54,864	\$27,432	\$31,821	\$114,118	\$3,974	\$1,987	\$2,305	\$8,265	\$0	\$119,365	\$293,370	\$412,735
2035	64	64	\$16,600	\$3,261	\$87,019	\$43,510	\$50,471	\$181,000	\$63,701	\$31,851	\$36,947	\$132,499	\$4,480	\$2,240	\$2,598	\$9,318	\$0	\$122,036	\$322,817	\$444,852
2036	65	65	-\$17,918	\$3,141	\$89,427	\$44,714	\$51,868	\$186,008	\$55,078	\$27,539	\$31,945	\$114,562	\$4,989	\$2,495	\$2,894	\$10,377	\$0	\$124,766	\$310,948	\$435,714
2037	66	66	-\$18,032	\$3,013	\$91,901	\$45,951	\$53,303	\$191,155	\$46,362	\$23,181	\$26,890	\$96,433	\$5,127	\$2,564	\$2,974	\$10,665	\$0	\$127,557	\$298,252	\$425,810
2038	67	67	-\$18,895	\$2,876	\$94,444	\$47,222	\$54,778	\$196,444	\$37,181	\$18,590	\$21,565	\$77,336	\$5,269	\$2,635	\$3,056	\$10,960	\$0	\$130,411	\$284,740	\$415,151
2039	68	68	-\$19,763	\$2,731	\$97,058	\$48,529	\$56,293	\$201,880	\$27,529	\$13,765	\$15,967	\$57,261	\$5,415	\$2,707	\$3,141	\$11,263	\$0	\$133,329	\$270,403	\$403,733
2040	69	69	-\$20,639	\$2,578	\$99,743	\$49,872	\$57,851	\$207,466	\$17,402	\$8,701	\$10,093	\$36,197	\$5,565	\$2,782	\$3,228	\$11,574	\$0	\$136,312	\$255,237	\$391,549
2041	70	70	-\$21,533	\$2,416	\$102,503	\$51,251	\$59,452	\$213,206	\$6,789	\$3,394	\$3,938	\$14,121	\$5,719	\$2,859	\$3,317	\$11,895	\$0	\$139,362	\$239,222	\$378,584
2042	71	71	-\$23,971	\$2,244	\$100,917	\$50,459	\$58,532	\$209,908	\$0	\$0	\$0	\$0	\$5,877	\$2,938	\$3,409	\$12,224	\$0	\$142,480	\$222,132	\$364,612
2043	72	72	-\$27,278	\$2,059	\$91,939	\$45,970	\$53,325	\$191,234	\$0	\$0	\$0	\$0	\$6,039	\$3,020	\$3,503	\$12,562	\$0	\$145,668	\$203,796	\$349,463
2044	73	73	-\$20,970	\$1,851	\$81,884	\$40,942	\$47,493	\$170,319	\$0	\$0	\$0	\$0	\$6,207	\$3,103	\$3,600	\$12,910	\$0	\$148,927	\$183,229	\$332,155
2045	74	74	-\$21,957	\$1,634	\$71,391	\$35,695	\$41,407	\$148,493	\$0	\$0	\$0	\$0	\$6,378	\$3,189	\$3,699	\$13,267	\$0	\$152,259	\$161,760	\$314,019
2046	75	75	-\$23,030	\$1,408	\$60,463	\$30,231	\$35,068	\$125,762	\$0	\$0	\$0	\$0	\$6,555	\$3,277	\$3,802	\$13,634	\$0	\$155,665	\$139,396	\$295,062
2047	76	76	-\$24,173	\$1,173	\$49,101	\$24,550	\$28,478	\$102,129	\$0	\$0	\$0	\$0	\$6,736	\$3,368	\$3,907	\$14,011	\$0	\$159,148	\$116,140	\$275,288
2048	77	77	-\$25,414	\$929	\$37,305	\$18,652	\$21,637	\$77,594	\$0	\$0	\$0	\$0	\$6,923	\$3,461	\$4,015	\$14,399	\$0	\$162,709	\$91,993	\$254,702
2049	78	78	-\$26,728	\$676	\$25,066	\$12,533	\$14,538	\$52,137	\$0	\$0	\$0	\$0	\$7,114	\$3,557	\$4,126	\$14,797	\$0	\$166,349	\$66,934	\$233,283
2050	79	79	-\$28,147	\$414	\$12,386	\$6,193	\$7,184	\$25,763	\$0	\$0	\$0	\$0	\$7,311	\$3,655	\$4,240	\$15,207	\$0	\$170,071	\$40,970	\$211,041
2051	80	80	-\$29,428	\$143	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,783	\$3,391	\$3,934	\$14,109	\$0	\$173,876	\$14,109	\$187,985
2052	81	81	-\$26,647	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$164,185	\$0	\$164,185
2053	82	82	-\$26,982	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$139,501	\$0	\$139,501
2054	83	83	-\$27,308	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$113,921	\$0	\$113,921
2055	84	84	-\$27,625	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$87,436	\$0	\$87,436
2056	85	85	-\$27,933	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$60,034	\$0	\$60,034

