

Enhanced QOL Framework Analysis - 1 Scenarios

Enhanced Analysis Report
Generated on September 14, 2025

Executive Summary

This enhanced analysis examined 1 retirement scenario using advanced Monte Carlo simulation with depletion analysis. The analysis provides comprehensive depletion risk assessment for each portfolio scenario. **Key Findings:**

- Total scenarios analyzed: 1
- Average survival rate: 100.0%
- Advanced depletion risk modeling
- Comprehensive portfolio sustainability analysis

Scenario Details

Maximum Spending Test (9%/7%/5%)

Portfolio Configuration:

- Starting Portfolio: \$1,000,000
- Starting Age: 70 years
- Time Horizon: 35 years
- Simulations: 1,000
- Volatility: 15.0%

Enhanced Analysis Results:

- Depletion Risk: 0.0%
- Survival Rate: 100.0%
- Mean Final Value: \$1,132,722
- Median Final Value: \$578,724
- Survival at Age 90: 100.0%

Methodology

Enhanced Analysis Framework:

This report uses advanced Monte Carlo simulation with comprehensive depletion analysis to assess portfolio sustainability throughout retirement. **Key Features:**

- Monte Carlo simulation with 1,000+ scenarios per analysis
- Depletion risk assessment with survival probability modeling
- Dynamic withdrawal strategies based on the Hauenstein QOL Framework
- Market volatility and inflation variability modeling
- Comprehensive risk metrics including worst-case scenario analysis

Risk Metrics:

- **Depletion Risk:** Probability of portfolio depletion before end of horizon
- **Survival Rate:** Percentage of scenarios with positive portfolio balance
- **Survival at Age 90:** Portfolio sustainability to advanced age
- **Value at Risk (VaR):** 5th percentile outcomes for stress testing