

Total Spending

| Year | Larry's Age | Mary Barbara's Age | Discretionary Spending | Special | Contrib to Reserve | Housing Expenditures | Larry's Retirement | Mary Barbara's Retirement | Excess Funeral and Bequests | Life Insurance | Medicare Part B | Total Spending |
|------|-------------|--------------------|------------------------|---------|--------------------|----------------------|--------------------|---------------------------|-----------------------------|----------------|-----------------|----------------|
| 2016 | 68 | 66 | 111,402 | 15,068 | 0 | 9,440 | 10,000 | 0 | 0 | 0 | 4,093 | 150,003 |
| 2017 | 69 | 67 | 111,402 | 7,000 | 0 | 9,440 | 10,000 | 0 | 0 | 0 | 4,216 | 142,058 |
| 2018 | 70 | 68 | 111,402 | 7,000 | 0 | 9,440 | 0 | 0 | 0 | 0 | 4,342 | 132,184 |
| 2019 | 71 | 69 | 111,402 | 7,000 | 0 | 9,440 | 0 | 0 | 0 | 0 | 3,195 | 131,037 |
| 2020 | 72 | 70 | 111,402 | 7,000 | 0 | 9,440 | 0 | 0 | 0 | 0 | 4,607 | 132,449 |
| 2021 | 73 | 71 | 111,402 | 7,000 | 0 | 9,440 | 0 | 0 | 0 | 0 | 3,389 | 131,231 |
| 2022 | 74 | 72 | 111,402 | 0 | 0 | 9,440 | 0 | 0 | 0 | 0 | 3,491 | 124,333 |
| 2023 | 75 | 73 | 100,262 | 0 | 0 | 9,440 | 0 | 0 | 0 | 0 | 3,596 | 113,298 |
| 2024 | 76 | 74 | 100,262 | 0 | 0 | 9,440 | 0 | 0 | 0 | 0 | 3,703 | 113,405 |
| 2025 | 77 | 75 | 100,262 | 0 | 0 | 9,440 | 0 | 0 | 0 | 0 | 3,815 | 113,517 |
| 2026 | 78 | 76 | 100,262 | 0 | 0 | 9,440 | 0 | 0 | 0 | 0 | 3,929 | 113,631 |
| 2027 | 79 | 77 | 100,262 | 0 | 0 | 9,440 | 0 | 0 | 0 | 0 | 4,047 | 113,749 |
| 2028 | 80 | 78 | 89,121 | 0 | 0 | 9,440 | 0 | 0 | 0 | 0 | 4,168 | 102,729 |
| 2029 | 81 | 79 | 89,121 | 0 | 0 | 9,440 | 0 | 0 | 0 | 0 | 4,293 | 102,854 |
| 2030 | 82 | 80 | 89,121 | 0 | 0 | 9,440 | 0 | 0 | 0 | 0 | 4,422 | 102,983 |
| 2031 | 83 | 81 | 89,121 | 0 | 0 | 9,440 | 0 | 0 | 0 | 0 | 4,555 | 103,116 |
| 2032 | 84 | 82 | 89,121 | 0 | 0 | 9,440 | 0 | 0 | 0 | 0 | 4,691 | 103,252 |
| 2033 | 85 | 83 | 79,550 | 0 | 0 | 9,440 | 0 | 0 | 0 | 0 | 4,832 | 93,822 |
| 2034 | 86 | 84 | 79,550 | 0 | 0 | 9,440 | 0 | 0 | 0 | 0 | 4,977 | 93,967 |
| 2035 | 87 | 85 | 79,550 | 0 | 0 | 9,440 | 0 | 0 | 0 | 0 | 5,126 | 94,116 |
| 2036 | 88 | 86 | 79,550 | 0 | 0 | 9,440 | 0 | 0 | 0 | 0 | 5,280 | 94,270 |
| 2037 | 89 | 87 | 79,550 | 0 | 0 | 9,440 | 0 | 0 | 0 | 0 | 5,439 | 94,429 |
| 2038 | 90 | 88 | 79,550 | 0 | 0 | 9,440 | 0 | 0 | 51,000 | 0 | 5,602 | 145,592 |
| 2039 | | 89 | 49,719 | 0 | 0 | 9,440 | 0 | 0 | 0 | 0 | 2,885 | 62,044 |
| 2040 | | 90 | 49,719 | 0 | 0 | 9,440 | 0 | 0 | 0 | 0 | 2,971 | 62,130 |