

# ACHIEVE THE RETIREMENT YOU WANT

## BUILD YOUR ACTION PLAN



TOTAL MERRILL®

### CALCULATE YOUR NET WORTH WORKSHEET

DATE \_\_\_\_\_

Your net worth is the best measure of your overall financial health. Your net worth is calculated by subtracting your liabilities from your assets.

### DIRECTIONS

Please review the asset and liability categories listed below.

1. Add any other assets and liabilities that reflect your personal situation.
2. Gather all necessary financial documents, such as your most recent account statements, and fill in the information below.

Then share this information with your Merrill Lynch Financial Advisor, who can help you create a customized financial strategy for the future.

ASSETS—Things you own	Amount	My Action Plan
Equity in your primary residence	\$ _____	_____
Any other real estate equity	\$ _____	_____
Value of taxable investments	\$ _____	_____
Value of tax-deferred investments	\$ _____	_____
Checking account balance	\$ _____	_____
Savings account balance	\$ _____	_____
Total value of life insurance policies	\$ _____	_____
Insured valuables (jewelry, art, collectibles, autos)	\$ _____	_____
Other assets _____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
<b>TOTAL ASSETS:</b>	\$ _____	_____

<b>LIABILITIES—Things you owe</b>	<b>Amount</b>	<b>My Action Plan</b>
Your mortgage	\$ _____	_____
Home equity loans/lines of credit	\$ _____	_____
Margin account balances	\$ _____	_____
Auto loans	\$ _____	_____
Credit card balances	\$ _____	_____
Student loans	\$ _____	_____
Other debt _____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
<b>TOTAL LIABILITIES:</b>	\$ _____	_____

**ASSETS \$ \_\_\_\_\_ – LIABILITIES \$ \_\_\_\_\_ = YOUR NET WORTH \$ \_\_\_\_\_**

**WANT HELP TO PUT YOUR PLAN IN PLACE?  
CONTACT A MERRILL LYNCH FINANCIAL ADVISOR.**

A Merrill Lynch Financial Advisor is someone who understands your situation, your needs and what you want to accomplish. Our understanding of you enables us to draw upon the breadth and depth of Total Merrill® to bring you the right solution at the right time for you. Call (800) MERRILL, visit a local branch or go to <http://totalmerrill.com/retirement> to get started.

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Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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