# Net Worth Statement | As of December 21, 2021



|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ASSETS:** | **Frank** | **Joanna** | **Joint** | **Total** |
| **NON-QUALIFIED ASSETS:** |   |   |   |   |
| *Cash Alternatives:* |   |   |   |   |
|  Cash / Emergency Fund | -- | -- | $25,000 | $25,000 |
|   |
| *Taxable Investments:* |   |   |   |   |
|  Frank and Joanna Joint Investments | -- | -- | $373,393 | $373,393 |
|   |
| *Insurance Policies:* |   |   |   |   |
|  Whole Life Policy on Frank | $35,500 | -- | -- | $35,500 |
| **Total: Non-Qualified Assets** | **$35,500** | **--** | **$398,393** | **$433,893** |
|   |
| **RETIREMENT ASSETS:** |   |   |   |   |
| *Qualified Retirement:* |   |   |   |   |
|  Frank's 401(k) | $441,836 | -- | -- | $441,836 |
|  Joanna's 403B | -- | $143,509 | -- | $143,509 |
|   |
| *Roth IRAs:* |   |   |   |   |
|  Joanna's Roth IRA (converted) | -- | $103,431 | -- | $103,431 |
|   |
| *Health Savings Accounts:* |   |   |   |   |
|  Health Savings Account | -- | -- | -- | -- |
| **Total: Retirement Assets** | **$441,836** | **$246,940** | **--** | **$688,776** |
|  |   |   |   |   |
| **TOTAL LIQUID ASSETS** | **$477,336** | **$246,940** | **$398,393** | **$1,122,669** |
|  |  |  |  |  |
| **REAL ESTATE ASSETS:** |   |   |   |   |
|  Home | -- | -- | $850,000 | $850,000 |
|  Vacation Mountain Home | -- | $350,000 | -- | $350,000 |
| **Total: Real Estate Assets** | **--** | **$350,000** | **$850,000** | **$1,200,000** |
|   |
| **PERSONAL ASSETS:** |   |   |   |   |
|  Cars | -- | -- | $60,000 | $60,000 |
|  Jewelry | -- | $35,000 | -- | $35,000 |
| **Total: Personal Assets** | **--** | **$35,000** | **$60,000** | **$95,000** |
|   |
| **TOTAL ASSETS** | **$477,336** | **$631,940** | **$1,308,393** | **$2,417,669** |
|  |  |  |  |  |

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|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **LIABILITIES:** | **Frank** | **Joanna** | **Joint** | **Total** |
| **LONG TERM LIABILITIES:** |   |   |   |   |
|  Credit Card | ($3,643) | -- | -- | ($3,643) |
|  Mortgage on Home | -- | -- | ($426,385) | ($426,385) |
| **Total: Long Term Liabilities** | **($3,643)** | **$0** | **($426,385)** | **($430,028)** |
|   |
| **TOTAL LIABILITIES** | **($3,643)** | **$0** | **($426,385)** | **($430,028)** |
|   |
| **NET WORTH** | **$473,693** | **$631,940** | **$882,008** | **$1,987,641** |
|   |

 |
| **TOTAL NET WORTH: $1,987,641** |