

**Start the new year
with a clearer financial picture**

Do you know where you stand today financially? Did you recently mark specific resolutions to attain certain investment goals in 1985?

Your chances of fulfilling those New Year's resolutions will be greatly enhanced if you take the time today to place your total financial picture into sharper focus.

Determine your personal net worth

A surprising number of people today are totally unaware of, or have never actually calculated, their net value.

Considering the simplicity of the mathematics involved (assets minus liabilities equals net worth), it is amazing that so many individuals disregard this most vital step toward developing a comprehensive investment program. After all, who can establish effective financial objectives without knowledge of their present situation?

You may be surprised to find that your net worth is greater than you think, when you consider accelerating property values, group insurance and other factors which have swollen many estates.

To arrive at your net worth, use the worksheet provided here to add up your assets, then subtract your liabilities from them. Once you have completed this review, you will have a clearer picture of where you stand, as well as what progress you have made and some direction for the future. It's fairly simple to update your net worth calculation each year as well.

When you know exactly where you are, you'll have a much better view of where you'd like to go. Calculating your net worth means taking that first step toward developing a plan to optimize returns on *all* your assets.

Credit: Kemper Extra Winter '85

Determining your net worth	
Assets	
Cash on hand \$ _____	Accrued pension benefits \$ _____
Kemper Money Market Fund balance \$ _____	Household furnishings \$ _____
Other Mutual Funds (Market value) \$ _____	Automobile(s) \$ _____
Stocks & bonds (current market value) \$ _____	Jewelry, antiques, art objects, boat \$ _____
Checking accounts \$ _____	Clothing and other personal property \$ _____
Savings accounts \$ _____	TOTAL: \$ _____
Certificates of Deposit \$ _____	Liabilities
Estimated value of your home \$ _____	Unpaid home mortgage \$ _____
Other real estate \$ _____	Current bills (credit cards, medical, other) \$ _____
Cash value of individual/personal life insurance \$ _____	Installment debts (car, appliances, home improvement, tuition, other) \$ _____
Death benefits payable under your company retirement plan or from fraternal organizations \$ _____	Taxes due \$ _____
IRA or Keogh funds \$ _____	Other debts \$ _____
Estimated deferred profit sharing benefits \$ _____	TOTAL: \$ _____
Vested company benefits \$ _____	Total assets - total liabilities = Net Worth \$ _____
Stock-purchase plan \$ _____	
Company savings plan \$ _____	

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