

Surplus Strategies:

What's mine is mine and what's yours we share

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Surplus Strategies

Avoid trapped surplus and do not expose surplus to confiscation or sharing:

1. Fix “ownership” language ... if possible
2. Merge surplus plan with another plan
3. Convert plan to DC (rather than setting up new plan)
4. Convert plan to less volatile plan design
 - Consider CAE or flat benefit design
5. Consider new trust or funding structure for future contributions
6. Consider withdrawal from ongoing plan
7. Consider wind up to obtain access (without a successor plan defeating the wind up).

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