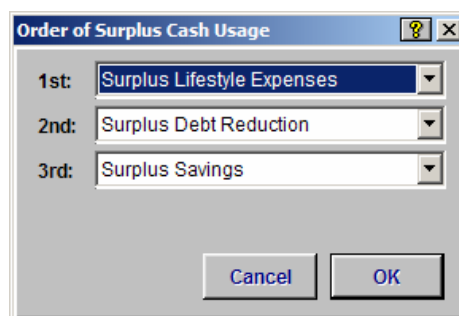
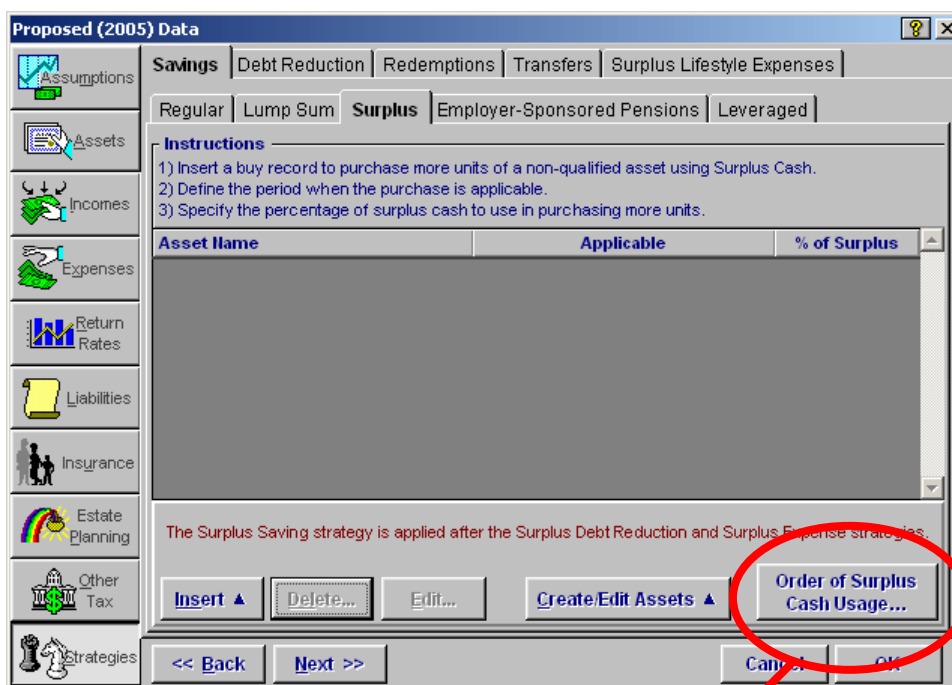


Surplus cash flow

Surplus cash refers to any excess funds that are available once all expenses have been covered and required investments have been made each year. Accumulated surplus is the total of all unused surplus cash and is identified in the *Base Plan*.

- You can set up surplus strategies (surplus debt reduction, surplus savings, and surplus lifestyle expenses) to automatically handle excess cash flow. You should set up these strategies towards the end of the planning process to avoid masking cash-flow issues, giving you the chance to address any cash-flow issues before having the system apply the automated surplus savings strategy.
- When you set up a surplus savings strategy, use a joint asset if you intend to save surpluses for both clients.
- When you set up surplus strategies, make sure you know in which order they are applied. You can find (and change) this information by going to the *Strategies* category – *Savings* tab – *Surplus* subtab, and then clicking the *Order of Surplus Cash Usage* button.



- Surplus expense and surplus savings strategies are defined as a percentage of remaining surpluses. To expend half the surplus and save the rest, you would enter 50% surplus expense and 100% surplus savings.
- When you set up a surplus debt-reduction strategy, and you want to pay off the entire loan, consider entering a maximum amount in excess of the outstanding loan balance. Loan payments will automatically stop when the outstanding balance reaches zero.