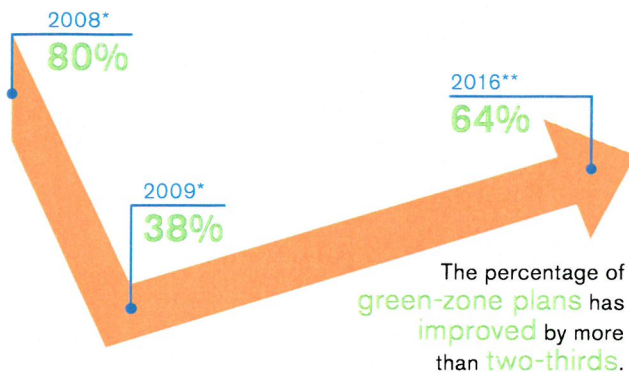


Multiemployer Retirement Plans Have Stabilized Since the Great Recession

But Challenges Remain

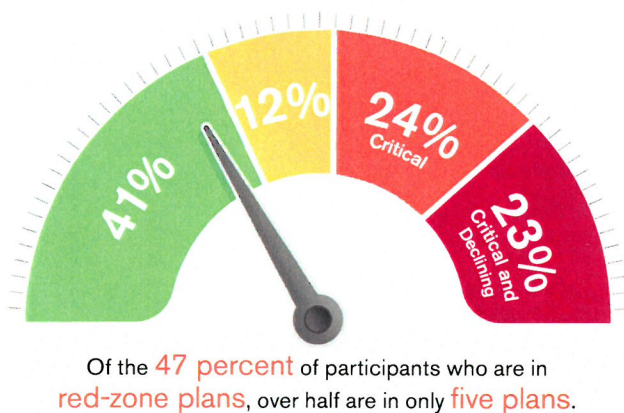
Number of Plans in the Green Zone Rebounding Since 2009



Stabilizing Actions by Red-Zone Plans***



Zone Status by Percent of Participants — Majority Are Not in Red Zone



Challenges Remain

Of the 284 “green” or “yellow” plans, 24 were projected to be “red” in the next five years.

Regardless of their plan’s status, trustees should carefully manage risk by assessing:

- Cash flow,
- Contribution margins or deficits, and
- The impact of potential employer withdrawals.



* The data for 2008 and 2009 is for all certifications filed for plan years beginning in those years.

** The data for 2016 includes all plans with certifications filed in the 12-month period ending on September 30.

*** Data is through July 2014

Segal’s latest [Survey of Plans’ Zone Status](#) includes 376 plans covering 3.8 million participants with combined assets of nearly \$184 billion.

How can your retirement plan improve its funded status? Contact [Dave Dean](#) or [Tammy Dixon](#) for information on how Segal can help.