

United FCS is a farmer-owned financial services cooperative that provides credit and financial management services. We have a team of qualified specialists with extensive agricultural knowledge and experience. We are committed to enhancing your success by delivering exceptional value and customized financial solutions.

United FCS provides a broad array of financial services for producers and agri-business, including:

Loans

- Operating, Equipment, Real Estate, Machinery, Residential

Leases

- Facility, Equipment

Insurances

- Multi-Peril, Crop Hail, Crop Revenue Coverage, Life & Disability Insurance

Consulting

- Accounting Services & Software, Tax Services, Succession & Retirement Planning

Farm Cash Management

Electronic Commerce

www.unitedfcs.com



United FCS Office Locations

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SUCCESSION AND RETIREMENT PLANNING



Helping you plan for your future.



www.unitedfcs.com

Many of today's agricultural producers are too busy managing their farm operations to really pay attention to all the risk factors facing them. One result is that few producers are adequately preparing for their retirement or for transferring assets to the next generation.

United FCS has specialists who take time to really listen and then provide you with the right information to help you make sound decisions. We will provide you with hands-on help as you plan for the future of your operation. Our knowledge in tax and estate planning will help insure that the transfer of your farm occurs smoothly and efficiently when the time comes.

An individual meeting would benefit you if you have any of the following concerns...

- Transferring your operation to the next generation
- Planning for a secure retirement
- Controlling estate taxes & administrative costs
- Treating family members fairly
- Building a transition plan that works in both prosperous and lean times
- Planning your estate

*This service is not associated with the sales of insurance, trusts, investments, annuities or any similar products. It is simply to provide you with the information you need to plan for the future of your operation.

Who should use this service?

Succession & Retirement Planning will benefit people who own farm assets and are planning for retirement, or working to keep the farm in the family.

If you are *planning for retirement*, we'll help protect your nest egg and discuss:

- Estate planning
- Long-term income tax planning
- Social Security retirement strategies

If you're *bringing the next generation into the operation*, we can help with issues such as:

- Is the farming operation financially large enough to support new members?
- Family fairness issues and conflict resolution
- Entity selection (Partnership, Corporation, Sole Proprietorship, L.L.C., L.L.P.)
- Employee applications, agreements, policies, and benefits
- Partnership and buy-sell agreements
- Cash flow and financial analysis
- Disagreement and divorce
- Income tax issues

How does the program work?

During the initial meeting you and the United FCS Specialist will review the financial information, that you will be requested to bring along, and discuss your succession/retirement goals. If you are planning to turn the farm over to the next generation, a meeting will take place with those parties.

When all parties have agreed on a satisfactory plan, the role of the United FCS specialist is to coordinate the legal and financial documentation.

