Lincoln Financial Advisors®
A member of Lincoln Financial Group

You're In Charge®

Planning for Tomorrow's Farms Today

AGRIBUSINESS SERVICES

You're Ready If...

- A plan that efficiently reduces income and estate taxes remains very important
- You recognize that effectively preparing the family for the farm is of great consequence
- Maximizing the ability to retire comfortably has become progressively more significant to you
- You've come to view future ownership in the farming operation as an opportunity, not a birthright
- Balancing business success and family harmony is a priority – particularly as it relates to "fair" vs. "equal"
- You value a process designed to ensure future generations collectively make decisions that benefit the farm

About Lincoln Financial Advisors Agribusiness Services

Because we are dedicated to farm families and farmland owners, we understand transfer is a significant issue to those who own, manage, or value our nation's agricultural landscapes. We believe that although succession planning is complex and goes far beyond estate planning, it's what you do when you love the ones who will be left behind.

Chosen from the financial planning professionals across the country within our organization, the estate and succession planning specialists who comprise our Agribusiness Services Group possess advanced technical skills coupled with a passionate commitment to the Ag market. Their clients include owners and managers of agricultural property, senior farmers considering or negotiating transfer or tenure agreements, "junior" generation farmers and organizations interested in preserving working landscapes.

One of the most striking characteristics of U.S. principal farm operators – the operator most responsible for running the farm – is their advanced age. We understand why. It's a way of life. It's who they are. It's what they've spent a lifetime doing. It keeps them active. And, not surprisingly, economic considerations and family dynamics play a most important role.

That's why we're committed to helping our clients plan for tomorrow's farm – today!

Succession Planning:

- Legacy Planning
- Impact of "Fair" vs. "Equal"
- Heir/Non-Heir Transitions
- Contingency Planning
- Financial Security Analysis
- Multigenerational Planning Strategies
- Assessment of Family Governance and Business Structure

Estate Planning:

- Estate Tax Reduction Techniques
- Will and Trust Design Strategies
- Life Insurance Review and Analysis
- Family Gifting Strategies
- Charitable Planning
- Property/Land Ownership Alternatives

Additional Planning Services:

- Investment Planning
- Retirement Planning
- Exit Planning Strategies

Our Process

1 ENGAGE

Define Scope

Establish and define the client-advisor relationship

2 COLLECT

Data & Goal Setting

Gather client data, including goals and expectations

3 ANALYZE

Evaluate Current Plan

Process and analyze information to determine financial needs

4 DESIGN

Present Alternatives

Develop and present financial planning recommendations and/or alternatives

5 IMPLEMENT

Action Plan & Solution

Implement the financial plan recommendations

6 REVIEW

Review & Reevaluate

Review the financial plan recommendations

About Lincoln Financial Advisors

Lincoln Financial Advisors – an independent broker-dealer with a national network of financial professionals – provides integrated, personalized solutions and fee-based financial planning to help business owners, professionals, executives and retirees develop complex estate, business succession, retirement and investment plans. Lincoln Financial Advisors is an affiliate of Lincoln Financial Group, the marketing name for Lincoln National Corporation (NYSE: LNC) and its affiliates. Lincoln Financial Group has a proud history of helping empower Americans to take charge of their financial lives with confidence and optimism.

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