



# FARM *Perpetuation*

## THE FARM LIVES ON

As a farmer, you play an essential role in feeding our nation. While you're hard at work, do you think about how your operation will run after you retire?

Do you know what would happen to your farm if you fell ill or passed away unexpectedly? You need professional advice to create an estate plan, and life insurance could play a crucial role in that plan.

**A buy-sell agreement funded by life insurance can keep your farm going and:**

- Lock a buyer or successor into place.
- Generate cash value that can be borrowed for emergencies.
- Pay an income tax-free benefit to the beneficiary.
- Eliminate possible disagreements among business partners and your heirs.

## HOW A BUY-SELL AGREEMENT WORKS

