

We're Part of Your Life®

Transferring your wealth to heirs when you die doesn't just happen. It requires a strategy – a blueprint of your wishes – to ensure your spouse, children, grandchildren and even charitable causes carry on your legacy long after you're gone.

Ask your local Indiana Farm Bureau Insurance agent today about our Wealth Transfer Strategies.

Indiana Farm Bureau Insurance has been a part of Indiana for more than 75 years. We have agents in every county in Indiana, and only Indiana. It's why every auto, home, and life insurance policy we offer is based on your community, your values, your future. And it's why we can promise that from Elkhart to Evansville, Terre Haute to Richmond, we'll be there.

Our multi-line approach allows **one agent** to cover all your insurance needs – home, life, auto, business, or farm. Getting your questions answered quickly is our priority 24 hours a day, seven days a week. Anytime you have a question call us at **(800) 723-3276** or **(317) 692-7200**. If you prefer the Internet, visit **www.infarmbureau.com** for a variety of options to get the help you need. To make your life a little easier, a choice of **convenient payment options** by mail, phone, or in person is also available. We accept personal checks, any MasterCard or Visa credit or debit cards, and electronic funds transfer.

Indiana Farm Bureau Insurance believes in investing in the youth of Indiana to ensure the future prosperity of our state. We are the only insurance company in Indiana to make a solid commitment to that future, through programs like the **Teenage Driver Safety and Education Program** and a corporate sponsorship with the Indiana High School Athletic Association.

Indiana Farm Bureau Insurance...
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IFB INDIANA FARM
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United Farm Family Life Insurance Company
Indianapolis, IN

#31-541 2/10

Wealth Transfer Strategy



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Your wealth can live long after you're gone.

Our Wealth Transfer Strategies may provide you with tax advantages and options to:

Have you accumulated sufficient assets to consider a family legacy?

Do you want to maintain control of assets during your lifetime?

Do you have a specific purpose for your legacy, for example, college expenses for your grandchildren?

If you answered "yes" to these questions, you may want to consider our Wealth Transfer Strategy.

Wealth Transfer Strategies From Indiana Farm Bureau Insurance

You've spent a lifetime building wealth and security. You want what you've built to remain a strong foundation, a legacy that benefits your family and heirs for years to come.

Would you build a house without a blueprint?

Would you set out on a long trip without a map?

Of course not.

And you shouldn't use a "hope for the best" strategy as your estate plan.

- Transfer non-financial assets (i.e. houses, land, farms and personally-owned businesses) more efficiently
- Provide income for your children and/or grandchildren
- Lower taxable income
- Bypass costly probate fees
- Minimize the potential for heirs to contest your wishes at death

Our Wealth Transfer Strategies are not only for the rich and elderly. It is essential for smaller estates to consider because there are fewer assets to cover debts, estate settlement costs and possible death taxes.



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