

Protect your legacy.



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We're here to help...

Contacting a Land As Your Legacy advisor is the first step toward getting the appropriate transition plan in place for you and your family.

Give us a call today!

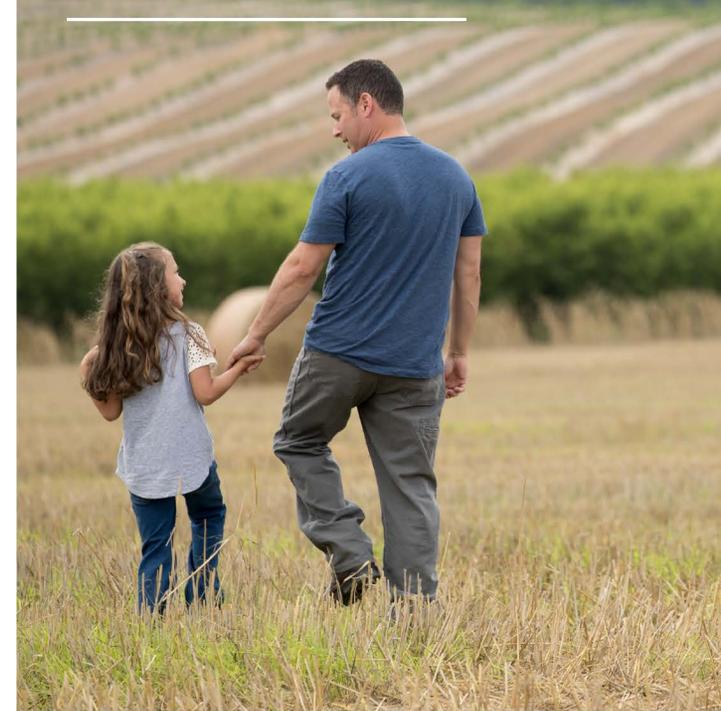


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Land As Your Legacy®
Farmers and ranchers



You've put everything you have into your farm or ranch — it's part of who you are. So, if you want a say in what happens to it after you're gone, then it's important to have a transition plan in place. Without one, state laws will dictate what happens to your land, which can lead to unnecessary stress, delays and expenses for your family.

Let America's leading agricultural insurer help protect your family and your operation.

Transition planning isn't just for the wealthy.

In fact, if you're unsure of the answer to any of the following questions, then you and your family could benefit from transition planning.

If something were to happen to you:

Could your family maintain the farm or ranch, or would they need to sell all or part of it to pay final debts, taxes and administrative expenses?

If your family had to sell a portion of the land to pay expenses, what would the impact on your operation be?

What are the risks to your cash flow? How do interest rates or foreign exchange rates affect your business?

Who would care for your minor children or aging parents?

Would your spouse and children have the financial resources they need?

Who would handle the settlement of your estate?

Do you have a plan in place to help minimize estate and inheritance taxes, probate fees and other administrative expenses?

A carefully designed transition plan will help:

- Eliminate conflicts or even bitter quarrels between surviving family members
- Split your assets fairly between farming and nonfarming children
- Keep your farm or ranch in the family and prevent a forced sale to pay estate taxes or other expenses
- Provide financial independence for you and your family, now and in the future
- Reduce income, gift or estate taxes and various estate settlement costs
- Designate an executor to carry out your wishes
- Designate a guardian for your minor children
- Provide property management for younger family members or those who are older and can no longer manage their own financial affairs

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