

## Is 'Retirement' a Dirty Word?

Ok, so maybe you aren't going to ever



fully retire from the farm business. But do you think about slowing down, letting someone else make the day-to-day decisions? Maybe you have a 'bucket list' that you want to work on? Do you have a plan to make this happen?

This one day workshop can help answer the following:

- What do you want to do when you're not farming 24/7
- What are my household needs and costs as I shift gears
- How heavily will I need to rely on farm business assets for my income
- What off-farm investments should I consider
- Communicating my needs and plans with other family members & farming partners
- Estate planning needs as you shift gears

Program support provided by:



[www.cdp/wisc.edu](http://www.cdp/wisc.edu)



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Extension Dunn County  
Dunn County Community Services Building  
3001 US Hwy 12 East, Suite 102  
Menomonie, WI 54751-3045  
Phone: 715-232-1636

Extension, U.S. Department of Agriculture, and Wisconsin counties cooperating. An EEO/AA employer, University of Wisconsin provides equal opportunities in employment and programming, including Title VI, Title IX, and the Americans with Disabilities Act (ADA) requirements.



## Shifting Gears for Your Later Farming Years

### A program to help farmers plan for the future



Tuesdays,  
March 12 & 26, 2019  
9:00 am—3:00 pm  
Dunn County  
Community  
Services Building,  
3001 US Hwy 12 East,  
Menomonie, WI 54751



Extension  
UNIVERSITY OF WISCONSIN-MADISON  
DUNN COUNTY



## Shifting Gears for Your Later Farming Years

Planning for your later years is an important aspect of a farm succession plan. Even if you are not planning on fully retiring from the farm and you're just planning on downshifting a bit, do you know when and how you will do that? Have you shared your plans with your family and business partners?

This two-day workshop will help you with planning and communicating your goals and needs as you shift gears.

Speakers to include:

- Katie Wantoch, Extension Dunn County Agriculture Agent
- Carl Duley, Extension Buffalo County Agriculture Agent
- Bridget Finke, Attorney, Valley Crossing Law Office
- Brady L. Zwiefelhofer, CFP®, FIC, CLTC®, CLU®, ChFC®, RICP®, Financial Consultant, Thrivent Financial®
- Eric Gullicksrud, EA, VP Tax and Accounting, Compeer Financial

## Shifting Gears for Your Later Farming Years Workshop Series

The program will introduce participants to the following topics:

- How much “gold” do I need in my “golden” years?
- Financial Planning and Tax Considerations i.e. IRAs, 401K, Social Security, insurance coverage, etc.
- How much will I need to rely on the farm business and what will that look like?
- What will I do if I'm not farming?
- Communicating with farm family members about your hopes, plans and expectations
- Checklists to help you assess your readiness for changes and to keep you on track as you continue to plan

For more information, please contact the Dunn County UW-Extension office at 715-232-1636 or email Ag Agent Katie Wantoch at [katie.wantoch@ces.uwex.edu](mailto:katie.wantoch@ces.uwex.edu)



## Shifting Gears for Your Later Farming Years Workshop Series

Name (s): \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Number of participants: \_\_\_\_\_

Amount enclosed: \_\_\_\_\_

Dietary and/or Accessibility Needs:  
\_\_\_\_\_

Registration fee is **\$20 for the first person from the farm; each additional person from the farm is \$10 if sharing materials.** This registration fee includes materials and lunch for both workshops. Organizers encourage more than one person from the farming business to attend. Registration is limited to 30 people.

Registration deadline: **March 6, 2019**

Make checks payable to: **Extension**

Mail checks and registration form to:

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