

## 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 two day workshop series 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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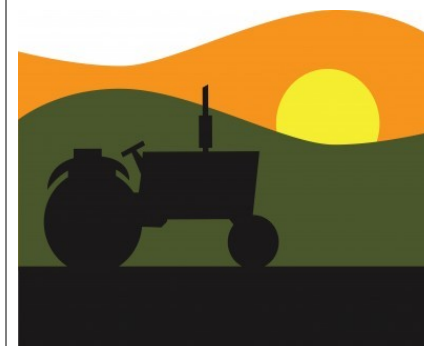
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UWEX, U.S. Department of Agriculture, and Wisconsin counties cooperating. UW-Extension provides equal opportunities in employment and programming, including Title IX & ADA.

## Shifting Gears for Your Later Farming Years

A program to help farmers  
plan for the future



Wednesdays  
February 15 and 22, 2012  
9:30 am—3:00 pm  
UW-Extension Office  
625 E. County Road Y  
Oshkosh, WI

**UW**  
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## 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 series will help you with planning and communicating your goals and needs as you shift gears.

The program will introduce participants to the following topics:

- How much "gold" do I need in my "golden" years?
- Off farm investments and off-farm income
- 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
- Estate planning
- Choosing professionals to help you reach your goals
- Checklists to help you assess your readiness for changes and to keep you on track as you continue to plan



All workshop participants will have access to the following services after completing this program:

- Newsletters covering planning, saving, risk, and other retirement strategies
- Financial coaching—individualized support to help set and reach personal financial goals
- Farm succession planning—facilitation and planning assistance if farm succession is a part of your plan.



Advise us at least 10 days before event if you are handicapped and desire special accommodations. Requests will be kept confidential.

## Shifting Gears for Your Later Farming Years

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

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

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

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

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

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

Registration fee is **\$60 for the first person from the farm; \$90 for two people, \$120 for three and \$150 for four**. This registration fee is for both workshops. Organizers encourage more than one person from the farming business to attend. This registration fee provides one set of materials per group registration.

Registration deadline: February 8, 2012.

**Registration fee after the 2/8/12 deadline is an additional \$10 per person (\$70 for one person \$110 for two, etc.)**

Make checks payable: UW-Extension  
Mail checks and registration form to:

Winnebago County—UW-Extension  
625 E. County Road Y, Suite 600  
Oshkosh, WI 54901-8131  
For more information call the Winnebago County UW-Extension office:  
920-232-1973