

Farm & Ranch Management

Farm property is unique in the marketplace. Whether the property you own has special meaning to you that you want to preserve, or if you simply want to maximize its financial potential, having a knowledgeable and experienced team to help can make a big difference. The Farm and Ranch Management specialists in The Private Client Reserve of U.S. Bank understand how to maintain your property's productivity and help safeguard its value now and in the future.

A tradition of leadership, a reputation for success

U.S. Bank's Farm and Ranch Management specialists understand your business because they are directly involved in daily operations for over one thousand farm families. We've had professionals dedicated to this financial segment for more than 65 years. The Farm and Ranch Management team currently supervises more than 2,500 farm assets, covering more than 435,000 acres.

We offer expertise that spans all agricultural endeavors. Our capabilities range from acting as your agent in the management of your farm to serving as your trustee or personal representative for estate planning purposes.

Experienced specialists in the right places

U.S. Bank's Farm and Ranch Management team not only keeps up with the latest rules and regulations that can affect your property, but also the newest innovations that can help improve profitability. When you utilize our expertise to help operate your property, you partner with some of the most experienced managers in the business.

Our dedicated farm managers are located strategically in offices throughout the country. Each holds a college degree in farm-related fields, such as agriculture, agricultural economics, agronomy and animal science. These managers hold various real estate, crop consulting and financial planning licenses and certifications. Several are also accredited members of the American Society of Farm Managers.

More importantly, each of our farm managers has years of hands-on farm and ranch management experience. They understand the farming industry — crop and land management, lease negotiation, government and environmental regulation and crop marketing.

Comprehensive farm management services

Because your situation is unique, we are organized to help meet your specific needs. When you choose to partner with our Farm and Ranch Management team, you gain access to a full array of services, including:

- **A personal farm manager.** Your relationship begins with a one-on-one meeting between you and your personal farm manager. The initial discussion covers your farm's history, your questions or concerns and your goals for the future. That information helps us put together a customized plan that is designed around the needs of you and your family.
- **Screening of potential farm operators.** We either work with your existing farm operator or help you select a suitable farm operator. We then forge a strong working partnership with that operator and take the lead on managing any issues that may arise — all in an effort to meet your production and profitability goals.
- **Appropriate leasing arrangements.** Our team evaluates and advises you on a full range of leasing arrangements. Two popular options include:
 - The crop-share lease, which entitles your operator to a negotiated portion of your crop yield
 - The cash-rent lease to help meet your established income requirements

Depending on the specifics of your farm operation, our team may even suggest a multiple leasing arrangement. Our flexible and creative approach helps you find the right option.

Investment products and services are:

NOT A DEPOSIT

NOT FDIC INSURED

MAY LOSE VALUE

NOT BANK GUARANTEED

NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY



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- **Crop planning and monitoring.** We track and maintain current data on crop enterprises in the areas where we operate. This information, combined with data on crop varieties, fertilizers, weed control techniques and USDA farm programs helps us develop a crop-share plan that addresses your specific objectives. We visit your farm periodically during the growing season to review the status of your crop with the operator, conduct inspections and review crop plan adjustments. After this thorough review, you receive a progress report detailing crop varieties, appearance, acreage planted and fertilizers and crop inputs applied.
- **Timely reporting of all required government documentation.** We track federal and state farm regulations and program requirements, and are prepared to meet the complex and time-consuming reporting requirements on your behalf. We work to help you fully comply with federal, state and environmental laws.
- **A comprehensive year-end summary.** You receive a year-end summary of your farm operations detailing the location, variety and acreage of each crop, itemized expenditures and income. We also arrange for payment of real estate taxes and distribution of net income. Then we look ahead to next year, reviewing your goals and identifying ways to improve performance in the year ahead.
- **Serving as an independent third party.** You can rely on our team of professionals to help you work toward achievement of your land ownership goals. One of our key roles is to provide you with enhanced opportunities to obtain a fair return on your farmland investment and help you feel assured that your farm is well maintained

from a long-term soil stewardship point of view. Perhaps more importantly, our farm management team can serve as an unbiased partner to help support your decision making and lease management processes and address any potential family tensions regarding land management decisions and other issues that may arise.

Global knowledge — local presence

Our experienced staff incorporates a knowledge of global agricultural markets to help position your property in the most effective way. At the same time, you are able to leverage the local expertise of your farm manager, who is based in your region.

When farm or ranch property is part of your asset mix, you'll appreciate the guidance our knowledgeable team can offer to help you and your beneficiaries generate results that match your goals.

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U.S. Bank and its representatives do not provide tax or legal advice. Your tax and financial situation is unique. You should consult your tax and/or legal advisor for advice and information concerning your particular situation. Non-financial **specialty assets**, such as real estate, farm, ranch and timber properties are complex and involve unique risks specific to each asset type, including the total loss of value. Special risk considerations may include natural events or disasters, complex tax considerations and lack of liquidity. Specialty assets may not be suitable for all investors.

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