



Life Insurance

Support Farmland Conservation with a Simple Action

You can contribute significantly to the future of America's farmland by designating American Farmland Trust as a beneficiary of your life insurance policy. This simple action can profoundly impact the continued growth and sustainability of farmland for generations to come.

How It Works

You can name American Farmland Trust as your life insurance policy's primary beneficiary or contingent beneficiary should your other beneficiaries not survive you.

Please note: You can also irrevocably donate your paid-up life insurance policy—please contact us directly about making this type of gift.

Here's the process:

- Provide now for a future gift by naming American Farmland Trust as beneficiary of a policy insuring your life.
- At the insured's passing, the benefits pass to American Farmland Trust free of federal estate tax and are applied to the program designated by the donor.

Benefits

- **Simplify Estate Planning:** This strategy requires minimal paperwork, making it a straightforward and accessible way to plan your estate.
- **Flexibility:** You can modify your decision and beneficiaries at any time, giving you complete control over your policy.
- **Tax Efficiency:** By removing an asset from your potential gross taxable estate, you can potentially reduce future tax obligations.
- **Support Farmland Conservation:** By choosing an organization dedicated to protecting America's farmland as your beneficiary, you're investing in the future of sustainable agriculture and farmland preservation.
- **Personal Fulfillment:** Experience the deep satisfaction of knowing you're making a lasting impact on causes that are personally meaningful to you.

Can It Work for You?

Considering a life insurance gift could be beneficial for you if:

- **You are an early-stage donor seeking to make a considerable contribution.** This strategy allows you to make a meaningful impact regardless of your current wealth status.

- **Your estate might not have considerable assets for distribution to beneficiaries outside your family.** A life insurance gift provides an efficient way to contribute to your favorite cause without impacting your family's inheritance.

Follow These Steps to Make Sure Your Gift Is Received

- **Request a beneficiary form from your bank or plan administrator.** This form—not your will—determines how these assets are distributed after your lifetime.
- **Write in American Farmland Trust as beneficiary or partial beneficiary** using our business address: National Office, 1150 Connecticut Ave NW, Suite 600, Washington, DC 20036.
- If the form requests a social security number, use our tax identification number: 52-1190211.
- **Return the beneficiary form to your plan administrator.** Send us a copy as well, sharing as much account information as you're comfortable with so we can correctly identify and claim your gift (e.g., account type, account number, approximate value). Unless you specify otherwise, your gift will support American Farmland Trust priorities.
- When creating your will or trust, include a list of your non-probate assets and the beneficiaries' contact information. Also, speak to your executor/trustee about providing copies of death certificates, which most custodians require for beneficiary claims.

More Information

Example: You bought a life insurance policy to protect your family. Your family no longer needs this protection, and you decide to name American Farmland Trust as the policy beneficiary. After your lifetime, the policy benefits will go to AFT to support the conservation of America's farmland and promote sustainable agriculture.