

# HIDDEN GEM



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## **Protecting Your Clients Income**

Thursday, April 18, 2019  
GSFG will be offering a 2  
hour CE course - Protecting  
Your Clients Income. Nick  
Jasa from Ameritas will be  
conducting the CE  
Presentation. Be sure to save  
your spot and RSVP.

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## **Business Loan Protection**

For many business owners, a  
disability may mean they can't  
meet their financial obligations -  
including the business loan  
they may have. Ameritas has a  
great solution to help your  
business owners protect these  
financial obligations through the  
Business Loan Repayment  
Rider.

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## **Gearing up for Summer Contest**

Summer is right around the  
corner and we are holding our  
Gearing up for Summer Contest.  
The contest period will run from  
April 1 - June 30<sup>th</sup> . Check out  
the enclosed flyer for the prizes  
available.

### Agency Trainings

April 1<sup>st</sup> - Scott Leavitt, General Agent

April 18<sup>th</sup> - Protecting Your Clients Income - CE

To join agency trainings:

<https://global.gotomeeting.com/join/952783349>

Phone: 1 (646) 749-3112

Access Code: 952-783-349

## Scott's Thought:

Spring is here, the first quarter is over, and we have had a great start to the new year. We will be having a busy April with the DI CE Event on the 18<sup>th</sup>, Sponsoring the IAHU Symposium & Sponsoring the NAIFA-Idaho Convention. We hope to see you at these events. Thanks to all of you for the business you have written with us so far in 2019! -Scott



## Congratulations

Monthly Drawing Winner...

**Melinda Wells**



Contest Winners!!

1<sup>st</sup> – Tracy Boster

2<sup>nd</sup> – Larry Gunn

3<sup>rd</sup> – Brad Louder

WE'RE ON SOCIAL MEDIA!

Click on the logos bellow to follow us for content you can share with clients and for upcoming events.



## NEED HELP?

CONTACT US:

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**Jon Geier, Ameritas Internal Wholesaler**

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**Mike Patrick, V.P. Wealth Management**

Phone: (208) 377-1428

Email: [michael.patrick@gemstatefg.com](mailto:michael.patrick@gemstatefg.com)

**Gem State Financial Group's newest Team Member:**

**Darren Butler & Terry Fuhrman**

# Gem State Financial Group Upcoming Events

**April  
18th**

**Gem State Financial Group & Ameritas**

“Protecting Your Clients Income”

8:00 - 11:00 am

2 Hour CE Presentation

1 Hr - Disability Income Basics

1 Hr - Advanced Disability Income

**April  
24th**

**IAHU Health Symposium**

7:00 am - 4:30 pm

Boise Centre

**May  
1-2**

**NAIFA - Idaho State Convention**

Twin Falls, ID



# GEM STATE FINANCIAL GROUP

PRESENTS

## PROTECTING YOUR CLIENTS INCOME

**\*2 hour CE credit pending**

**Who Should Attend:** Agents & Brokers

**What:** Free Meeting Discussing:  
How to Protect your Clients Income  
Speaker: Nick Jasa, Ameritas, Field Sales Director

**Where:** Gem State Financial Group Conference Room

**When:** April, 18, 2019 8:00am – 11:00am  
8:00 – 9:00am: Review of GSFG offerings and product review – Scott Leavitt, GA  
9:00-10:00 am: CE\* - Disability Income Basics  
10:00 – 11:00 am: CE\* - Advanced Disability Income

**Why:** To learn how to protect your clients income and their businesses.

Sponsored by:  **Gem State Financial Group**



Do your clients have their most valuable asset protected?

Protecting against the unexpected

1/3 worry how to support themselves if they are disabled, yet only 20% own disability insurance

Helping your clients insure the future of their business

90% of disabilities are due to illnesses not accidents

### GEM STATE FINANCIAL GROUP

6223 N Discovery Way Ste 200  
Boise, ID 83713

April 18, 2019  
8:00 am – 11:00 am  
Continental Breakfast

RSVP:  
[amy.leavitt@gemstatefg.com](mailto:amy.leavitt@gemstatefg.com)



## business loan protection

For many business owners, a disability may mean they can't meet their financial obligations - including the business loan they have with you.

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DI 1711 VF 5-15

Of the 27.1 million small business owners in the U.S.,<sup>1</sup> only 13% have disability income insurance.<sup>2</sup> This is unsettling as the day-to-day presence of these business owners is vital to the success of their business. The inability to work due to a disability can result in a loss of income for most of these businesses. Additional facts to consider:

- 60% of Americans have no savings earmarked for emergencies<sup>3</sup>
- Just over 1 in 4 of today's 20 year-olds will become disabled before they retire<sup>4</sup>
- 1 in 8 chance of being disabled for 5 years or more<sup>5</sup>

### The Risk is Real

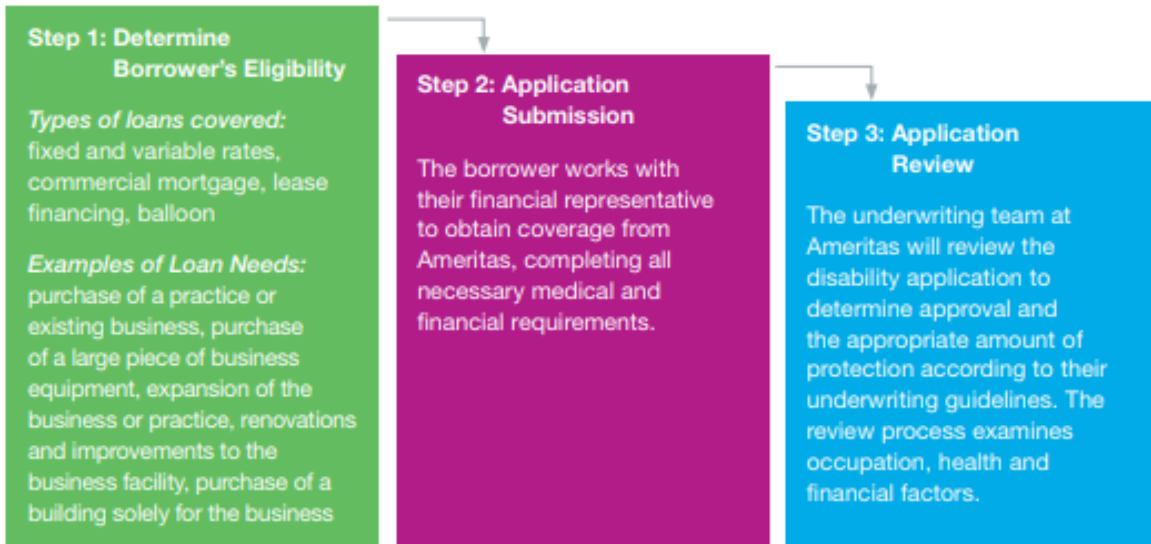
No one expects a serious illness or injury to strike. But the threat is greater than you may think. Forty-three percent of all 40 year olds will have a long term disability event prior to age 65.<sup>6</sup> Over 37 million Americans are classified as disabled; about 12% of the total population.<sup>7</sup>

### What This Means to You

You're in the business of helping business owners obtain loans so that they can open or operate their businesses. A disability can mean financial hardship for your customer, but it can also mean the potential of unpaid loan obligations for you.



## How the Process Works



## That's Why I'm Here

A Business Overhead Expense Disability Income Insurance policy with the Business Loan Repayment Rider provides a meaningful benefit to both you and your customer. It can help the business owner cover expenses if they become too sick or hurt and are unable to work. This means they can meet their loan obligation with you. Call me today to find out more.



<sup>1</sup> US Census Bureau, 2007 Survey of Business Owners

<sup>2</sup> Facts from LIMRA May 2010 Multimedia Fact Sheet, based on findings from LIMRA's life insurance consumer studies

<sup>3</sup> Consumer Federation of America national survey by Opinion Research Corp., Feb 2007

<sup>4</sup> .S. Social Security Administration, Fact Sheet February 7, 2013

<sup>5</sup> Commissioners Disability Insurance Tables A and C, assuming equal weights by gender and occupation class

<sup>6</sup> JHA Disability Fact Book

<sup>7</sup> U.S. Census Bureau, American Community Survey, 2011

In approved states, Disability Income Insurance (Forms 4501NC, 4502GR and 4503NCBOE) is issued by Ameritas Life Insurance Corp. in approved states. In New York, Disability Income insurance (Forms 5501-NC, 5502-GR, 5503-NCBOE) is issued by Ameritas Life Insurance Corp. of New York.

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# GEARING UP FOR SUMMER CONTEST

Where will your Spring Sales take you this Summer?

Contest Dates:

April 1<sup>st</sup> - June 30<sup>th</sup>, 2019

GRAND PRIZE: \$250.00 Marriott Gift Card



2<sup>ND</sup> PRIZE: \$100.00 Gas Card



3<sup>RD</sup> PRIZE: \$50.00 Date Night



## How to earn points:

- 1 point for each submitted Life, DI, or Annuity Policy with Ameritas or Brokerage\*
- 1 point for each paid Life, DI, or Annuity Policy with Ameritas or Brokerage\*
- 1 point for every \$500 in paid Ameritas Life or DI FYC
- ¼ point for every \$500 in paid Ameritas Annuity or Brokerage\* FYC

\* Brokerage Business (Non-Ameritas Life, DI, LTC, and Final Expense Life Insurance)

ONE



Gem State Financial Group is offering an opportunity for **ALL CONTRACTED AGENTS/BROKERS** to help us grow the agency. Your recommendation of a new Career or Independent Agent to Gem State Financial Group can grow YOUR income. \*When that referral becomes part of the Gem State Financial Group Team you will receive 10% of their **Ameritas Life** {Life and DI only} FYC production for as long as they write business. Refer a producer, work with him/her, split business with him/her and earn dollars while we all benefit to make this the biggest and **best** firm in the Company.

Please complete the following and return to Scott Leavitt; General Agent

\*Referring Agent must maintain a contract (specified by Ameritas) to continue qualifying for bonus.

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Name: \_\_\_\_\_

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

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

Best Time to Call: \_\_\_\_\_

Agent/Broker Name: \_\_\_\_\_ Date: \_\_\_\_\_