

THE NEWSLETTER FOR GEM STATE FINANCIAL GROUP

HIDDEN GEM



Pages 5-6

Great News!

Ameritas has approved a less invasive, less time-consuming underwriting process & it's now available for your clients with the new Accelerated Underwriting Program.

Qualifying clients can get a fully underwritten life insurance policy without the need for lab work and medical exams. The new Accelerated Underwriting Program will be avail on all term & perm life insurance products.

Pages 7-8

COVID 19 & DI Business Practices

In regard to Disability policies, Ameritas has increased mini-exam & lab limits for new Disability policies until May 31, 2020, meaning more clients will not need to have exams completed.

These changes to underwriting as well as the ability to use E-apply through Producer Workbench & the ability to deliver policies electronically will provide for a quick turnaround.

Pages 12-15

Contests

On these pages we have the details for the:

- 2nd Quarter sales contest
- 2021 Ameritas Leaders Conference
- The GSFG Bison Award.

Deadline for the 2nd Quarter sales contest will be June 30, 2020

Agency Trainings

April 3rd - Simplifying Annuities CE Event - VIRTUAL

April 20th – TBD with the updated status of COVID-19

To join the agency trainings:

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

Phone: 1 (646) 749-3112

Access Code: 952-783-349

Dane Ross, Ameritas Internal Wholesaler

Phone: (402) 465-6128

Email: dane.ross@ameritas.com

Scott's Thought:

I wanted to reach out to all of you during this uncertain time to make sure you & your family are doing well, healthy and safe. What we do as financial Services Professionals is more important than ever before as the world is dealing with the effects of Covid-19. People are thinking about the safety and health of their families and their income. We are able to provide solutions and peace of mind. I would encourage you to reach out to your clients & prospects still to let them know that you are able to assist them with their coverage needs via phone meetings or virtual meetings.

-Scott



Congratulations

Monthly Drawing Winner...

Kimberley Severns

20/20 Focused on Your Future



Contest Winners:

- 1st – Kimberley Severns
- 2nd – Tracy Boster
- 3rd – Bob Haunschild

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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Gem State Financial Group Upcoming Events

Writing from a Distance

April 1, 2020 - June 30, 2020 - Sales Contest *(refer to flyer in newsletter)*

April Trainings

Friday, April 3rd

Monday, April 20th

April Birthdays

Tracy Boster 4/8

April
3rd

Annuity CE Training

8:30am - 12:00pm

VITRUAL



IAHU Health Symposium
CANCELLED
General Information
Thursday, April 23, 2020

Welcome

We would like to give a warm welcome to:

Carey Spears & Robin Emerson

from Ponderay, ID to our team!

GSFG

Ameritas Policy Updates

Great News! Ameritas has approved a less invasive, less time-consuming underwriting process is now available for your clients with the new accelerated underwriting program. Qualifying clients can get a fully underwritten life insurance policy without the need for lab work and medical exams, effective March 26, 2020. The new accelerated underwriting program will be available on all term and permanent life insurance products. If you currently have clients pending in underwriting that have not completed their exams they can be included if these policies were written after March 1, 2020.

In regard to Disability policies, Ameritas has increased mini-exam and lab limits for new Disability policies until May 31, 2020, meaning more clients will not need to have exams completed. "Ameritas recognizes the challenges our field associates and customers are facing due to the COVID-19 pandemic. We are introducing several temporary measures to alleviate some of these challenges in order to make it easier to sell our disability products and process applications. As the landscape evolves, we may further update our guidelines. We will communicate any additional changes."

Both of these new changes should allow you and your clients to conduct business for effectively and efficiently moving forward. Make sure to read the attached material regarding these two new business changes. These changes to underwriting as well as the ability to use E-apply through Producer Workbench and the ability to deliver policies electronically will provide for a quick turnaround on the overall process for your clients. This also provides a huge competitive advantage as you are networking with banks and other professional services to serve their clients quickly and efficiently.



Product & Service Notice



Date: March 27, 2020
 To: Ameritas Field Associates
 RE: Accelerated Underwriting Program

Form Number: PS4236
 Product Area: Life Insurance

Summary: Great news! A less invasive, less time-consuming underwriting process is now available for your clients with our new accelerated underwriting program. Qualifying clients can get a fully underwritten life insurance policy without the need for lab work and medical exams, effective March 26, 2020. The new accelerated underwriting program will be available on all term and permanent life insurance products.

Clients must choose accelerated underwriting at the beginning of the application process. If your client is not satisfied with their accelerated underwriting decision they cannot appeal or opt out and complete traditional underwriting requirements.

Eligibility Requirements

- eApply with eSignature strongly encouraged. Traditional paper applications could delay process (eApply not available for Ameritas Advisor II Variable Universal Life)
- Ages 18-60
- \$100,000 to \$1,000,000 face amount
- All life products including term and permanent
- Not available for applicants who reside in New York
- No major medical conditions and participating in routine health care if over age 50. Standard risks or better (substandard business is not eligible)
- Meet current financial underwriting guidelines, including no bankruptcy in last 5 years
- US Citizen/permanent resident only (no temporary visas)
- No hazardous occupation, avocation, or private aviation
- No history of DUI/DWI within 5 years or drug or alcohol dependence history
- No prior rated or declined coverage
- Risk classes eligible: Preferred Plus NT, Preferred NT, Select NT, Standard, NT, Preferred Tobacco, Standard Tobacco
- No premium financing

If your client has a ratable condition or any significant medical, financial or personal history they will not be eligible for accelerated Underwriting. Below is a non-inclusive list of conditions or histories that could adversely affect a client's ability to qualify for acceleration:

- Alcohol/Drug abuse and/or treatment history
- Significant psychological disorder (hospitalization, multiple medications, anti-psychotic treatment, suicide attempt, recent diagnosis)
- Build outside of standard guidelines
- Cancer (except basal cell carcinoma)
- Cerebrovascular disease, stroke, or transient ischemic attack
- COPD, chronic bronchitis or emphysema
- Coronary artery disease, heart disease, heart valve disorder, heart rhythm disorder (atrial fibrillation)
- Crohn's disease, ulcerative colitis
- Seizure disorder, epilepsy

For producer or registered representative use only. Not for use with clients.

- Weight loss surgery in the past 5 years
- Diabetes, impaired glucose, gestational diabetes
- Kidney disease
- Liver disease, hepatitis
- High blood pressure/Hypertension (recently diagnosed, undisclosed, 2 or more medications)
- High cholesterol diagnosed in the last 6 months
- Lupus
- Melanoma
- Multiple sclerosis
- Parkinson's disease
- Peripheral arterial or vascular disease
- Rheumatoid arthritis
- Sleep apnea
- Criminal history
- DUI/DWI/Reckless driving history
- Disability
- HIV/AIDS

If you have questions, please call Sales Development today at 800-319-6903.

The archive of Ameritas Product & Service Notices can be found on Producer Workbench > Product Portfolio.

Unless otherwise specified, any entity referenced in any notice is not an affiliate of Ameritas or any of its affiliates.

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company, including, but not limited to: Ameritas Life Insurance Corp., 5900 O Street, Lincoln, Nebraska 68510 and Ameritas Life Insurance Corp. of New York, (licensed in New York) 1350 Broadway, Suite 2201, New York, New York 10018. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit ameritas.com.

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PS4236

COVID-19 and DI Business Practices

Ameritas recognizes the challenges our field associates and customers are facing due to the COVID-19 pandemic. We are introducing several temporary measures to alleviate some of these challenges in order to make it easier to sell our disability products and process applications. As the landscape evolves, we may further update our guidelines. We will communicate any additional changes.

EZ App underwriting enhancements

We have increased mini-exam and lab limits under the EZ App tele-underwriting process. Depending on the medical history of an applicant, our underwriters may find it necessary to request a mini-exam or labs even if it is not indicated on the chart below. These limits are in effect for applications received by May 31, 2020. We are currently reviewing pending cases and will apply the new guidelines to those that are eligible.

Please note, good health statements may be required at policy delivery.

Medical requirements – IDI policies

| Ages | Benefit | Requirement* |
|-------|----------------|-----------------------------------|
| 18-45 | Up to \$10,000 | No labs or mini-exam ¹ |
| | \$10,000+ | TUI, mini-exam |
| 46-64 | Up to \$8,000 | No labs or mini-exam ¹ |
| | \$8,000+ | TUI, mini-exam |

*Tele-underwriting Interview (TUI) mini-exam includes blood, urine, height, weight, blood pressure and pulse readings. Medical questions are not included in the mini-exam since they are asked during the tele-underwriting phone interview.

¹Underwriting reserves the right to ask for a mini-exam and labs for cause at underwriter discretion.

Additionally, we will underwrite Business Overhead Expense applications with a base monthly benefit of up to \$15,000 (no optional riders available, excludes applications written in Florida) without requiring a mini-exam or labs.

Until our vendor has updated their system when placing an EZ App order with ExamOne, if the amount applied for does not require a mini-exam or labs based on the above new limits, please use the Jet Issue code 2810. By using this code ExamOne will only complete the tele-underwriting phone interview and will not schedule a mini-exam or lab testing.

For application amounts in excess of these new limits, we may be able to use alternative information in place of mini-exams and labs. Such as, lab tests completed for another insurance application, or an attending physician statement that includes a physical exam and lab results completed within the last 12 months. Please contact an underwriter in the event you have a situation where this may be a possibility.

Financial documentation

Understandably, many applicants may have not filed their 2019 tax return in which case, we'll accept 2018 tax returns. We'll also review other financial documentation, including W-2 forms and paystubs to financially underwrite cases.

Extension of customary time frames

We will extend by 60 days, our usual time frames for collecting underwriting and policy delivery requirements. If additional time is necessary, please contact an underwriter to discuss the situation. We will make every attempt to accommodate requests for extensions. If a case is closed incomplete, we can later reopen once the requirements become available.

Future Increase Option requests

We recognize it may be difficult during this time to connect with an insured to discuss exercising their FIO rider. As a result, we are expanding the window during which an insured may apply to increase coverage on their Dynamic Foundation policy. For policies with an anniversary date falling between Mar.1 and May 31, we'll accept FIO applications for up to 90 days past the policy anniversary date.

- We ask that a note of explanation accompany the FIO application to notify the service team and underwriters that the request is being submitted outside of the normal time frame due to the COVID-19 pandemic.
- Note, if the policy also includes an Automatic Increase Rider, the effective date of the FIO increase must be the original policy anniversary date.

Reminder, all forms and applications must follow the issue state of the original policy, regardless of where the client resides at the time the increase is made.

Premium payments

We understand the hardship placed on our policyholders during this national emergency, we're extending our premium grace period by an additional 60 days. We can apply the extension as soon as we're contacted by the client.

Claim guidance

When reviewing disability claim submissions, there are several factors considered to determine if the insured is disabled under the terms of their policy. We'll look at the restrictions and limitations preventing them from working. As well as other criteria, which include but is not limited to:

- Is the insured unable to work due to a diagnosed sickness or injury for a sufficient length of time to satisfy the elimination/waiting period?
- Has the policy definition of disability been met?
- Is there an attending physician certifying the disabling condition?
- Is the insured under the appropriate care of a physician for the condition?

If an insured is choosing to not go to work or they're not allowed to work under the instructions of their employer, or local or federal governments, the basic policy requirements of a disability are not met.



Ameritas Life Insurance Corp.

In approved states, Dynamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) is issued by Ameritas Life Insurance Corp. in New York, Dynamic Foundation (forms 5501-NC, 5502-GR and 5503NCBOE) is issued by Ameritas Life Insurance Corp. of New York. Policy and riders may vary and may not be available in all states.

This information is provided by Ameritas[®], which is a marketing name for subsidiaries of Ameritas Mutual Holding Company, including, but not limited to: Ameritas Life Insurance Corp., 5900 O Street, Lincoln, Nebraska 68510 and Ameritas Life Insurance Corp. of New York, (licensed in New York) 1350 Broadway, Suite 2201, New York, New York 10018. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas[®], visit ameritas.com.

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Year to Date - Agent Standings

Annuity Leader

William Barrus

Life Leader

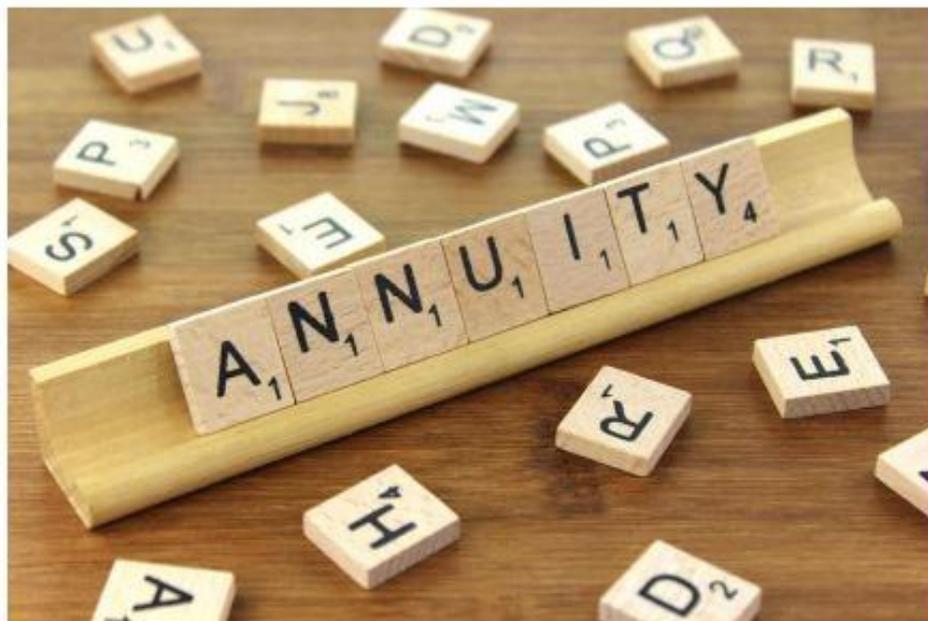
C. Tracy Boster

DI Leader

Randy Flem

Policy Leader

Randy Flem & C. Tracy Boster



GEM STATE FINANCIAL GROUP

PRESENTS

SIMPLYFING ANNUITIES

***3 hour CE credit pending**

Who Should Attend: Agents & Brokers

What: Free CE Meeting Discussing:

Using Annuities for Your Clients Retirement Needs

Speakers: Scott Leavitt; GSFG GA, Nick Jasa; Ameritas, Field Marketing Sales Director David Richert; Ameritas, Regional Vice President

Where: ~~GSFG Conference Room~~ **VITURAL MEETING**

When: April 3, 2020 8:00am – 12:30pm

8:00 – 8:30am: Welcome & Continental Breakfast

8:30 – 9:30 am: CE* - Basics of Annuities

9:30-10:30 am: CE* - Basics of Fixed Annuities

SPIA * SPDA * Flex Premium

10:30 – 11:30 am: CE* - Index Annuities

11:30 am – 12:30 pm: Overview of Ameritas Annuity Portfolio

Sponsored by:  **Gem State Financial Group™**



Learn tools to help you prepare for your client's retirement

Annuities provide the potential for lifetime income

Protection against market volatility

Help your clients understand how an Annuity can add to their retirement portfolio

73% of retirees who own an annuity feel they can live the lifestyle they want

To join the meeting:

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

Phone: 1 (646) 749-3112
Access Code: 952-783-349

April 3, 2020
8:00 am – 12:30 pm

RSVP:
amy.leavitt@gemstatefg.com



| GREEN - AMERITAS PAY DAY | | APRIL 2020 | | | RED - AMERITAS COMMISSION CLOSE | |
|--------------------------|--------|---------------------------------|-----------|----------------|---------------------------------|----------|
| SUNDAY | MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY |
| | | | 1 | 2 | 3 Annuity CE Event | 4 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 12 EASTER | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| | | AMERITAS GA FORUM - LINCOLN, NE | | IAHU SYMPOSIUM | | |
| 26 | 27 | 28 | 29 | 30 | | |

| GREEN - AMERITAS PAY DAY | | MAY 2020 | | | RED - AMERITAS COMMISSION CLOSE | |
|----------------------------|--|------------------------|-----------|----------|---------------------------------|----------|
| SUNDAY | MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY |
| DISABILITY INSURANCE MONTH | | | | | 1 | 2 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| | AMERITAS DI FORUM - SAVANNA, GA | | | | | |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| | AMERITAS NEW AGENT SALES ACADEMY - LINCOLN, NE | | | | | |
| 24 | 31 | 25 Memorial Day CLOSED | 26 | 27 | 28 | 29 |
| | | | | | | 30 |

| GREEN - AMERITAS PAY DAY | | JUNE 2020 | | | RED - AMERITAS COMMISSION CLOSE | |
|--------------------------|--------|-----------|-------------------------------------|----------|---------------------------------|----------|
| SUNDAY | MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| | | | NAIFA-ID CONV - TWIN FALLS | | | |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| | | | | | | NAHU --- |
| 28 | 29 | 30 | ANNUITY AWARENESS | | | |
| | | | NAHU ANNUAL CONVENTION, CHICAGO, IL | | | |

Writing from a Distance

Contest will run from **April 1, 2020 – June 30, 2020**



Grand Prize: Facebook Portal

2nd Runner Up: Echo Show 5

3rd Runner Up: \$50 Doordash Giftcard

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)

Start your first year with
Ameritas on the right
track and strive for the...

Fast Start



Bison Award

Contact your GA, Scott Leavitt, for more details



**Gem State
Financial Group**



Ameritas **LC** 2021
 Leaders Conference
 Terranea Resort

MARCH 22-26, 2021
TERRANEA RESORT

Located in Southern California is considered the Top Resort to visit in Southern California according to Conde Nast Traveler Magazine. The resort resides on the Palos Verdes Peninsula, overlooking the Pacific Ocean. Wake up to the sound of crashing waves and unforgettable views. Visit the ocean and leave your footprints in the sand or relax in the hammock with a beverage in your hand. This resort offers incredible amenities, beautiful views and top-rated customer service. We hope you will join us at the Terranea Resort...it will be an unforgettable experience.



**LEADERS
 CONFERENCE**

**MARCH 22-26
 2021**

**TERRANEA RESORT
 SO. CALIF**

**PALOS VERDES
 PENINSULA**

**WAKE UP TO THE
 SOUND OF
 CRASHING WAVES**

**REFER TO 2021
 PRODUCTIONS
 REQUIREMENTS
 FLYER FOR FURTHER
 INFORMATION**



Ameritas



2021 Conference Production Requirements

(Based on 2020 Production)

| 2021 Scotland Summit ¹ May 24-28, 2021 | Production Required | Life and DI Only |
|--|---|------------------|
| Summit of the Inner Circle ¹ | 212,000 with 115,000 Life & DI Minimum | 195,000 |
| 2021 Terranea Resort March 22-26, 2021 | Production Required | Life and DI Only |
| Leaders Conference | 70,000 | 50,000 |
| Veterans ² | 39,000 | 35,000 |
| Associate Leaders Conference ³ | | |
| Contracted in 2018 | 51,000 | 41,000 |
| Contracted in 2019 | 39,000 | 35,000 |
| Contracted in 2020 | 31,000 | 27,000 |

¹ Summit of the Inner Circle requires an eight life and DI minimum policy count.

² Veteran status is defined as the sum of the age plus years of conference qualification to equal 75 or more. The minimum age must be at least 60 and the cumulative years of club qualification must be a minimum of 10 for a combined total of 75.

³ Associate status is defined as individuals new to the industry and eligible for new agent financing programs. Field associates must also have satisfied his/her Agent Contract production requirement.

Reduction in required production allowed in 2020

- Agent Conference qualification level will be reduced by five percent if the field associate is a registered representative with Ameritas Investment Company, LLC (AIC).
- Agent Conference qualification level will be reduced by 10 percent if the field associate is registered with AIC's RIA, Ameritas Advisory Services. (Maximum reduction is 10 percent.)
- Conference qualification level can be reduced by five percent if the field associate has qualified for Conference 10+ years. This does not apply to Veteran field associates.

Maximum discount possible for affiliation with AIC and/or AAS is limited to 10 percent. Maximum combined discounts limited to a total of 15 Percent.

| AAS Affiliation | AIC Affiliation | Tenure (10+ Years Conference Qualification) | Total Cumulative Reduction Possible |
|-----------------|-----------------|---|-------------------------------------|
| 10% | 5% | 5% | 15% |

Paid life policy credit

| Paid Life Policies | Conference Credit |
|--------------------|-------------------|
| 10 | 1,000 |
| 20 | 2,500 |
| 30 | 4,000 |
| 40 | 6,000 |
| 50 | 10,000 |

Note: Focus 10 policies receive one credit for each five policies. Split cases will be credited based on the percentage of the policy.

Conference production crediting

- Individual life and DI will receive 100 percent of FYC.
- Group dental and vision insurance will be credited at 100 percent paid first year commissions.
- Fixed and indexed annuities will be credited at three percent of commissionable deposits.
- Representatives affiliated with outside Broker/Dealers must qualify for non-cash benefits based exclusively on the fixed life and annuity business offered through affiliates of Ameritas. Necessary adjustments will be made at year end to exclude variable products.

Please Note: The production credit formula differs from Agent Contract and Recognition validation.





**Gem State
Financial Group**

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.

Name: _____

Address: _____

Phone Number: _____

Best Time to Call: _____

Agent/Broker Name: _____ Date: _____