

THE NEWSLETTER FOR GEM STATE FINANCIAL GROUP

HIDDEN GEM



Pages 4-5

Product Spotlight

Ameritas has provided a great Quick Reference Guide of their Index Universal Life Insurance product. Included with this is a side by side comparison of the Ameritas Growth & Ameritas Value Plus IUL products.

Page 6

Mid-Year Agent Standings

The year is already more than halfway complete! We hope you have found much success in your business growth thus far. On page 6 we have spotlighted the leaders for; Annuity, Life, DI and Policies submitted.

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Summer of Apps

Summer is here! We are month into our Summer of Apps contest 7/1-9/30. GSFG has some fun prizes for this contest and the focus will be on the number of applications submitted and paid throughout the contest period.

Agency Trainings

- Aug 5th - Ameritas Producer Workbench, Illustration & Other Tools Training - Scott Leavitt
- Aug 19th - Index Life & Annuity Products
Dane Ross - Ameritas Internal Wholesaler
- Sept 2nd - NO Training - Labor Day

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 hope you are having a great summer with your families. Our families are why we do all that we do. This is a good time to talk with your clients about protecting their families as well. Have a great Summer, let us know how we can help!

-Scott



Next month Issue – Life Insurance Awareness Month



Congratulations

Monthly Drawing Winner...

Jay Thurlow



Summer of Apps

Contest Standings:

- 1st – Randy Flem
- 2nd – Jay Thurlow
- 3rd – Tracy Boster & Larry Gunn

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's newest Team Members:

Uriel Arroyo and Karl Schwartz

Gem State Financial Group Upcoming Events

**July 1 -
Sept 30**

Summer of Apps Sales Contest
"Making Your Apps Count"

**August
9th**

TVAHU Annual Golf Tournament
Falcon Crest Golf Club
Kuna

**Sept
21st**

End of Summer BBQ
Leavitt Backyard
More details to follow

Summer Birthdays

Wishing each of you a wonderful day and successful year!

June		July		August	
6/6	Jeff Orton	7/9	Erik Steinke	8/14	Larry Reitz
6/14	Diana Hunter	7/11	Rick McDonald	8/31	Robin Everitt
		7/15	Jackson Longwill	8/31	Wes Brinkman

Index Universal Life Insurance

Quick reference guide

	Ameritas Growth IUL	Ameritas Value Plus IUL
Optimized for	Accumulation and income	Affordable death benefit protection
Potential Prospect	<ul style="list-style-type: none"> Affluent and emerging affluent clients Ages 35-55 Moderate on the risk/reward spectrum 	<ul style="list-style-type: none"> Mass market and mass affluent clients Ages 40-70 More risk tolerant than guaranteed universal life (GUL) buyers
Client Needs	<ul style="list-style-type: none"> Death benefit with focus on accumulation Supplemental income for retirement, college funding or other cash needs Supplement to traditional retirement plan 	<ul style="list-style-type: none"> Death benefit that focuses on short and long term guarantees Opportunity for some accumulation potential Economical alternative to GUL with the potential for meaningful cash value accumulation
Issue Ages and Underwriting Classes (age nearest birthday)	18-75 Preferred Plus Nontobacco 18-80 Preferred Nontobacco, Select Nontobacco, Preferred Tobacco 18-85 Standard Tobacco 0-85 Standard Nontobacco	18-75 Preferred Plus Nontobacco 18-80 Preferred Nontobacco, Select Nontobacco, Preferred Tobacco 18-85 Standard Tobacco, Standard Nontobacco 0-17 Juvenile
Minimum Specified Amount	\$50,000	
Crediting Rate Options	Index accounts are credited with a portion of any index growth (excluding dividends) at the end of each period using a point-to-point interest calculation. Gains are locked in each index period. Index sweep dates are the 10th and 25th of each month. A fixed account with a declared interest rate not linked to an index is also available.	
	S & P 500 Index One-year, capped, 100% participation rate One-year, capped, higher participation rate Two-year, capped, 100% participation rate Monthly, capped, 100% participation rate monthly point-to-point Russell 2000 Index One-year, capped, 100% participation rate MSCI EAFE Index One-year, capped, 100% participation rate	S & P 500 Index One-year, capped, 100% participation rate Two-year, capped, 100% participation rate Russell 2000 Index One-year, capped, 100% participation rate MSCI EAFE Index One-year, capped, 100% participation rate BNP Paribas Momentum Multi Asset 5 One-year, uncapped, adjustable participation rate Two-year, uncapped, adjustable participation rate
Index Credit Enhancement	Beginning in year 6, all index accounts will receive an extra 10% of any index credits paid.	
Fixed Loans	Years 1-5: Loan account credited 2.5% current (2.0% guaranteed) and charged 3.38% in advance (equivalent to 3.5% in arrears); net rate: 1.00% current (1.50% max) Years 6+: Charge 2.44% in advance (equivalent to 2.5% in arrears); net rate: 0.00% current (0.50% max)	
Variable Loans	Available beginning in year 3. Loan and loan interest remain in the index and/or fixed account, which can help grow the policy's account value; Net interest rate varies based on Moody's Corporate Bond Yield Average Index.	
Death Benefit Options	Option A: level (specified amount) or Option B: increasing (specified amount plus account value) or Option C: (specified amount plus premiums paid minus any withdrawals)	
Guaranteed Interest Rate	2.00% in fixed and loan account 0.00% in index participation accounts and variable loan account	



	Ameritas Growth IUL	Ameritas Value Plus IUL
Lookback Guarantee (not in New York)	4% guarantee at the end of the first 10-year period.	3% guarantee at the end of the first 10-year period.
No-Lapse Guarantee Period	Short term: 10 years	Short term: Earlier of 20 years or attained age 85, but never less than 5 years Long term: Earlier of 50 years or attained age 90, but never less than 10 years
Expense Charge	\$7.00/month (current); \$10.00/month (maximum) plus a charge per \$1,000 specified amount	
Premium Charge	7.00% (current and maximum)	
Surrender Charge	Surrender charge decreases to 0 in year 11	Surrender charge decreases to 0 in year 20
Riders & Endorsements	<p>Accidental Death Benefit: Pays additional benefit if death is accidental.</p> <p>Care4Life Accelerated Death Benefit: Provides a guaranteed amount upon qualifying event. California, Florida and New York have state variations. Refer to Product Guides for more information.</p> <ul style="list-style-type: none"> • Critical Illness: Pays up to 25% of eligible amount with a maximum of \$250,000 in a lump sum for qualifying conditions. • Chronic Illness: Pays up to 50% of death benefit with a maximum of \$1 million in a lump sum or installments for severe cognitive impairment or inability to perform two of six activities of daily living for at least 90 days. • Terminal Illness: Pays up to 75% of death benefit with a maximum of \$1 million when life expectancy is 12 months or less. <p>Children's Insurance: Provides \$25,000 of convertible insurance for insured's eligible children.</p> <p>Early Cash Value: Enables higher cash surrender value in the early policy years, without sacrificing long-term performance.</p> <p>Guaranteed Insurability: Policy face amount may be increased on scheduled dates without evidence of insurability.</p> <p>Insurance Exchange: Policy may be exchanged for a new policy on the life of a substitute insured with evidence of insurability on the new insured.</p> <p>Lifetime Income: Provides policy disbursements for life upon selection of an irrevocable level, increasing or potentially increasing disbursement option. No charge unless activated.</p> <p>Overloan Protection Benefit: Keeps the policy in force when there is a large outstanding loan balance by providing paid-up life insurance benefit.</p> <p>Supplemental Coverage: Provides additional coverage on the base insured at a lower current cost than the base policy alone.</p> <p>Term for Other Insured: Provides insurance coverage for up to five other people such as family members or business partners.</p> <p>Terminal Illness Accelerated Death Benefit: Provides up to 75% of the policy death benefit if the insured has a life expectancy of 12 months or less. Maximum \$1 million. (Only if Care4Life is not available.)</p> <p>Waiver of Monthly Deductions: Pays the monthly insurance and expense charges if the insured is disabled.</p> <p>Waiver of Specified Premium: Waives the specified amount of premium declared when policy was issued if insured is disabled.</p>	

S&P 500[®] Index is a trademark of Standard and Poor's, Russell 2000[®] Index is a trademark of Russell Investment Group and MSCI EAFE[®] is a service mark of MSCI. BNP Paribas Momentum Multi-Asset 5 Index is the exclusive property of BNP Paribas and is a service mark of BNP Paribas. The marks have been licensed for use for certain purposes by Ameritas Life Insurance Corp. The BNP Paribas Momentum Multi-Asset 5 Index (BNPP Momentum 5 Index) has limited historical information. The BNPP Momentum 5 Index is a new index strategy, launched on 1/27/2017. For more information about the BNPP Momentum 5 Index, visit <https://momentum5index.bnpparibas.com>.

Neither Growth Index Universal Life nor Value Plus Index Universal Life are sponsored, endorsed, sold or promoted by the index companies and the index companies make no representation regarding the advisability of purchasing the product. Keep in mind, your clients are not actually participating in the market or investing in any stock or bond.

In approved states, Ameritas Value Plus Index Universal Life (form 3024) and Ameritas Growth Index Universal Life (form 3022) are issued by Ameritas Life Insurance Corp. In New York, Ameritas Value Plus Index Universal Life (form 5024) and Ameritas Growth Index Universal Life (form 5022) are issued by Ameritas Life Insurance Corp. of New York. Policy and riders may vary and may not be available in all states.

Optional features and riders may have limitations, restrictions and additional charges.

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Mid-Year Agent Standings

Annuity Leader

Larry Gunn

Life Leader

Tracy Boster

DI Leader

Randy Flem

Policy Leader

Tracy Boster

GSFG Events



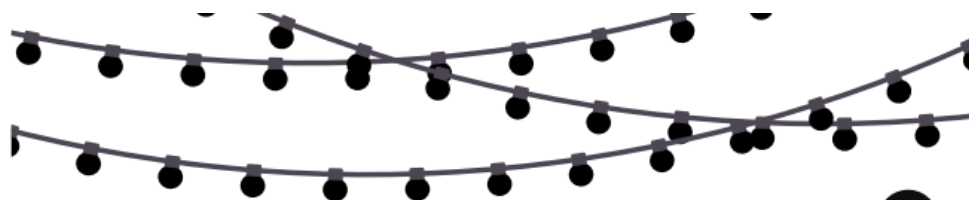
Gem State Financial Group was able to participate in a local fundraising event this past month, supporting the St. Luke's Children's Hospital. We had a booth at the Food Truck Rally sponsored by the John L Scott Foundation.

End of the Summer BBQ

September 21, 2019

5:30-7:30pm * Leavitt Residence

Amy and I would like to invite you and your families to our home for and End of the Summer BBQ. We would like to thank each of you for all your hard work this year!



backyard BBQ



we're gathering the gang

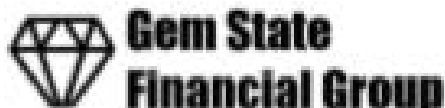
Join us for an End of Summer Backyard BBQ!
Saturday, September 21st at 5:30pm
Scott & Amy's House
12988 W Paint Dr, Boise



Everyone's welcome!

Burgers - Hotdogs - Chicken
Lots of side dishes! COME HUNGRY!

RSVP to Amy by September 18th
(208) 850 - 7017



Summer of Apps

Contest will run from July 1, 2019 – September 30, 2019



Grand Prize: Travel Propane Grill

2nd Prize: Outdoor Solar Bluetooth Speakers

3rd Prize: \$50.00 Amazon Gift Card

How to earn points:

- 1 point for each Ameritas submitted non-bound Life or DI app
- 1½ points for each bound Ameritas Life or DI app
- 1 point for every paid Ameritas Life or DI app
- ½ point for each submitted/paid Ameritas Annuity, Brokerage - Life, DI, LTCI or Annuity app.



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: _____