



# HIDDEN GEM

THE NEWSLETTER FOR GEM STATE FINANCIAL GROUP

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Changes to Ameritas E-apply

Starting December 10, 2018 E-apply with Ameritas will look a little different as it is getting updated and getting some enhancements to help with combo apps.

Page 4

Protection for Your Client's Most Valuable Asset

According to the Social Security Administration more than one in four 20-year-olds will experience a disability for 90 days or more before they reach 67. See page 4 for a comprehensive list of DI companies we now offer.

Page 5

End of the Year Contest

As the Holiday Season is approaching out last contest of the year will feature extra Holiday Cash as the prize! The winner will receive a \$250 Visa Gift Card! All business written and paid with us will qualify!!!

## Agency Trainings

No agency trainings will be held this month.

Feel free to call with any questions you have

about products or cases.

To join agency trainings:

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

Phone: 1 (646) 749-3112

Access Code: 952-783-349

# Scott's Thought:

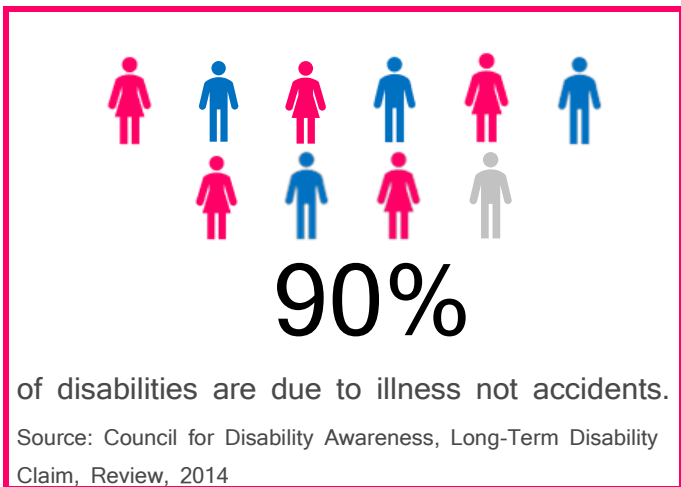
As this year is coming to an end, I want to thank all of you for your efforts in making 2018 a great year for Gem State Financial Group. We now have 39 Agents/Brokers in Idaho, Oregon, Washington & Nevada. We look forward to helping you end the year out strong!

Happy Holidays!  
Scott



## End of the Year Contest Standings:

1. Tracy Boster
2. Randy Flem
3. Roscoe Orton
3. Michael Bouton



### 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:

Scott Leavitt, General Agent

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Preston Leavitt, Assistant to GA

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Jon Geier, Ameritas Internal Wholesaler

Phone: (402) 465-6128

Email: [jgeier@ameritas.com](mailto:jgeier@ameritas.com)

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

Mike Patrick, Investment Specialist

Phone: (208) 377-1428

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

# product & service notice



Date: Nov. 21, 2018  
To: Ameritas Field Associates  
RE: eApply Wizard Enhanced for DI and  
Term Products

Form Number: PS 4169  
Discard After: Keep Indefinitely  
Product Area: Life, DI

## Summary:

As we work to continually improve the efficiencies of eApply, our electronic application system, we are excited to announce the further streamlining of DI and Term products with the enhancements to the wizard format for those products beginning Dec. 10, 2018. This enhancement will also make the combo application process, a combination of two to seven products, more seamless.

## Additional Information:

With the incorporation of the wizard format, eApply will automatically load the required forms based on the applicant's response - eliminating redundant entry and streamlining the application process.

This enhancement to the DI and Term wizard brings all the products under the same user-friendly wizard format – improving efficiency and the user experience. You're sure to appreciate the clean design and efficient flow this new wizard brings.

To learn more, look for training opportunities to be announced in @Ameritas for You, our weekly e-newsletter.

If you have any questions about eApply, search "About eApply" on Producer Workbench, contact Lined Mason, 2VP- New Business at 513-595-2551 or [lmason@ameritas.com](mailto:lmason@ameritas.com), or contact Patricia Rands, Senior Auditor at 513-595-2283 or [prands@ameritas.com](mailto:prands@ameritas.com).

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

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## Brokerage- Disability Products

The ability to work and earn a living makes everything else possible. It's our most valuable asset. And it deserves protection. Below you will find some details on products you can now offer your clients.

### Companies

### Product Offerings



*A- Rated Company (A.M. Best)*



*A- Rated Company (A.M. Best)*



*A+ Rated Company A.M. Best*



*A Rated Company (A.M. Best)*

Individual	Business
Personal Paycheck Power*	Business Expense Power*

Individual	Business
Century+ Individual Disability Income	Business Overhead Expense Disability Income
Simplified Disability Income	
Graded Benefit Disability Income	

Individual	Business
Accident Only Disability	Business Overhead Expense
Short-Term Disability	
Long-Term Disability	

Individual	Business
Platinum Advantage <i>*Not yet available in California</i>	Business Equity Protector <sup>SM</sup>
Protector Platinum <sup>SM</sup> <i>(Available only in California)</i>	
Protector Essential <sup>SM</sup> <i>(Available only in California)</i>	

For more Information on offering these Disability Income products to your clients please contact Scott Leavitt or Preston Leavitt at (208) 377-1428

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# End of the Year Contest

*October 1, 2018- December 20, 2018*



## Extra Holiday Cash!!



### Prize:

- 1<sup>st</sup> place-\$250 Visa Gift Card
- 2<sup>nd</sup> place- \$100 Visa Gift Card
- 3<sup>rd</sup> place-\$50 visa gift card



### How to earn points:

- 1 point for each submitted Life or Disability policy
- ½ point for every \$1,000 Submitted Annual Premium
- 1 point for every paid Life or Disability policy
- 1 point for every \$1,000 Submitted Annual Premium



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: \_\_\_\_\_