

## THE NEWSLETTER FOR GEM STATE FINANCIAL GROUP

## HIDDEN GEM



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### Ameritas Access Whole Life

Ameritas Access Whole Life Insurance not only provides a guaranteed death benefit to protect your client's family, but it also has some of the strongest early guaranteed cash values in the industry, while also delivering higher current cash values over the long-term.

Be sure to review the product guide on pages 4 & 5.

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### GSFG Holiday Party

Here we are the, the Holiday's will be approaching in the coming weeks! We would like to invite our agents & their spouses for a casual evening of dinner and socializing.

Monday, December 9, 2019. We have attached the flyer with the information. Please RSVP by 12/2/19 to Amy.

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### Holiday Cash Contest & Welcomes

There are only 3 more weeks for the Winter Holiday Cash Sales Contest. An extra \$250 would be nice to help out with any of those extras for this time of year. Good luck to each of you!

We are excited to welcome the following agents to our team, **Stephanie Viertel** and **Dean Byus**. We are looking forward to helping you grow your business!

### Agency Trainings

December 2<sup>nd</sup> -- Scott Leavitt

December 16<sup>th</sup> -- Disability Insurance Training -  
Kristen Burke, Art Jetter & Co - National Marketing  
Coordinator

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](mailto:dane.ross@ameritas.com)

## Scott's Thought:

As we head into the final month of 2019, I encourage you to keep pushing forward to hit your yearend goals. I would also like to thank each one of you for being a part of Gem State Financial Group! We have had a great year; production is up over 200% from 2018. Thanks again and have a great Holiday Season!

-Scott



## Congratulations

Monthly Drawing Winner...

**Lisa Wolfe**

## Winter Holiday Cash

### Contest Standings:

- 1<sup>st</sup> – Tracy Boster
- 2<sup>nd</sup> – Jaisha Baber
- 3<sup>rd</sup> – Eric Ratzlaff
- 3<sup>rd</sup> – Lisa Wolfe

### 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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**Bill Barrus, Director of Sales**

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# Gem State Financial Group

## Upcoming Events

### 2<sup>nd</sup> Annual Holiday Cash Contest

October 1 - December 20<sup>th</sup> - Sales Contest (*refer to flyer in newsletter*)

## December Trainings

Monday, December 2<sup>nd</sup>

Monday, December 16<sup>th</sup>

## December Birthdays

Wishing each of you a wonderful day and successful year!

Karl Schwarz 12/4 \* Stephen Fransen 12/10 \* Venice Fairbanks 12/15

Melinda Wells 12/17 \* Roscoe Orton 12/27

**December**

**9<sup>th</sup>**

### GSFG Holiday Party

Center at the Park (Kleiner Park, Meridian)

6:00 - 8:00 pm

**December**

**13<sup>th</sup>**

### TVAHU Monthly Meeting

The Riverside Hotel

7:30 am

**December**

**19<sup>th</sup>**

### NAFIA Idaho Monthly Meeting

Louie's Resturant (*in Meridian*)

11:30 am



# Ameritas Access Whole Life Insurance

## Product Guide

<b>Issue Ages (Age nearest birthday)</b>	18-75: Preferred Plus Nontobacco 18-80: Preferred Nontobacco, Select Nontobacco, Preferred Tobacco 18-85: Standard Tobacco 0-85: Standard Nontobacco
<b>Minimum Specified Amount</b>	\$25,000: Standard Tobacco, Standard Nontobacco, Rated \$100,000: All other classes
<b>Dividend Options</b>	<ul style="list-style-type: none"> <li>• Purchase Paid Up Additions (default)</li> <li>• Cash</li> <li>• Reduce Premiums (except monthly billing)</li> <li>• Accumulate with Interest</li> <li>• Purchase Participating One-Year Term Insurance</li> <li>• Reduce Outstanding Loan</li> </ul>
<b>Premiums Payable Age (Based on issue age nearest birthday)</b>	Premiums are payable to the later of attained age 75 or 25 years
<b>Annual Policy Fee</b>	\$90
<b>Interest Crediting Method</b>	Portfolio
<b>Guaranteed Contract Rate</b>	A 4% guaranteed contract rate is used in the demonstration of compliance with the guaranteed cash values as required by the Standard Nonforfeiture Law of Life Insurance and does not represent an accumulation rate or earned rate for the cash value.
<b>Fixed Loans</b>	<p>Loan portion of the account value will be credited with interest at the current rate of 5% (5% max)</p> <p><b>Direct recognition:</b> Dividend will be reduced by (dividend interest rate - interest rate spread - loan interest rate) multiplied by loan balance.</p>
<b>Variable Loans</b>	<p>Loan portion will be charged an interest rate that is tied to Moody's Corporate Bond Yield Average - Monthly Average Corporates as published by Moody's Investors Services, Inc. Loan rate set each policy anniversary and will not be changed more often than once a year.</p> <p><b>Non-direct recognition:</b> Dividends are not impacted by loan.</p>

Ameritas Life Insurance Corp.  
Ameritas Life Insurance Corp. of New York

LI 2349 11-19

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<b>Flexible Paid Up Rider (FPUR)</b>	<p><b>Cost:</b> 0% current charge up to 150% annual base policy premium and 8% on excess FPUR premiums</p> <p><b>FPUR Funding Range:</b> 50-200% of scheduled FPUR premium</p> <p><b>Maximum Scheduled FPUR Premium:</b> In year one, 25 times the base annual premium plus the annual policy fee, with a step-down schedule in subsequent years. (See rider section for more details)</p>
<b>Riders and Endorsements</b>	<ul style="list-style-type: none"> <li>• <b>Accidental Death Benefit:</b> Pays additional benefit if death is accidental.</li> <li>• <b>Care4Life Accelerated Death Benefit:</b> Provides a guaranteed amount upon one of the qualifying critical, chronic or terminal illness triggers. California and New York have rider variations. Refer to rider section for more details. (Accelerated Benefit for Terminal Illness is available when Care4Life is not.)</li> <li>• <b>Children's Insurance:</b> Provides \$25,000 of convertible insurance for insured's children.</li> <li>• <b>Flexible Paid Up:</b> Allows the purchase of additional paid-up insurance.</li> <li>• <b>Guaranteed Insurability:</b> Allows an additional insurance policy to be purchased at certain option dates, without evidence of insurability.</li> <li>• <b>Level Term:</b> Provides insurance coverage for 10, 15, 20, or 30 years at term insurance rates.</li> <li>• <b>Waiver of Premium:</b> Pays policy premium in the event the insured is totally disabled.</li> </ul>
<b>Discounts</b>	Association, Employee and Same Payor discounts available.

## Dividends

Dividends are paid when the company experiences favorable results with respect to interest, mortality and expenses. A single dividend reflects experience on both the base policy and participating riders. Any such dividends are paid starting at the end of the second policy year. A pro-rata dividend is not paid if a policy is surrendered or lapsed but is paid upon the death of the insured for in force policies. Dividends are not guaranteed.

### Dividend options

Policy owners may choose one of the following options for their dividend payments:

- Paid-up Up Additions (This is the default selection)
- Cash
- Reduce premium if the premium payment mode is annual, semiannual or quarterly
- Purchase Participating One-Year Term Insurance
- Accumulate Interest – rate is guaranteed to be one percent or more
- Reduce outstanding loans

### Dividend calculation

Dividends are calculated based on the reserves and net amount at risk of the entire policy and/or paid-up riders. Supplementary benefit and substandard ratings will not affect the dividends paid. There will be direct recognition of loans where applicable.

## Guaranteed level premium

Premiums are level, guaranteed and payable every year during the insured's lifetime or until end at later of attained age 75 or 25 years. Regardless of the company's investment, expense or mortality experience, premiums are guaranteed never to increase during the insured's lifetime.

# **Year to Date - Agent Standings**

**Annuity Leader**

**Larry Gunn**

**Life Leader**

**Tracy Boster**

**DI Leader**

**Randy Flem**

**Policy Leader**

**Tracy Boster**



GEM STATE FINANCIAL GROUP  
Cordially Invites You to Our

# HOLIDAY PARTY

Monday, December 9, 2019  
6:00 – 8:00pm

Center at the Park  
Kleiner Park  
1920 N Records Ave,  
Meridian, ID 83642

*Spouses/Significant Other Invited*  
*Smart Casual Attire*

Please join us for dinner and a casual evening of socializing.

Please R.S.V.P. by 12/2/19 to  
Amy Leavitt  
amy.leavitt@gemstatefg.com  
or you can text her at 208-850-7017

Those that would like to participate we will have a couples gift exchange  
(one per couple \$10.00 limit)

We would like to gather items for CATCH a local charity – they help displaced families once they are able to get into a new safe environment. A list of their needs is listed on their website  
<http://www.catchprogram.org/needs-list.php>







**Gem State  
Financial Group**

## 2<sup>nd</sup> Annual End of Year

October 1, 2019 - December 20, 2019

Only 3 More  
Weeks Left!

# Winter 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, 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**



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: \_\_\_\_\_