

THE NEWSLETTER FOR GEM STATE FINANCIAL GROUP

HIDDEN GEM



Pages 4

OneAmerica Training

GSFG will have, Ken Herlihy, from OneAmerica joining us for our training on Tuesday, February 18th. Training for this event will be 2 hours, 9:00am – 11:00am. Those that are in the area are encouraged to join us in the GSFG Conference Room. We will still have the GoToMeeting link for those that are not in the area.

Ken will be discussing the Annuity Care/Annuity Funding with WL and their Asset Care products.

Page 6-9

In the News

On these pages we have highlighted our Holiday Party and Agency Kickoff Meeting. We would like to thank everyone for your support and attendance for these events. We had a wonderful time being able to socialize with you.

We have also recognized those that were our 2019 leaders. We thank each of you for trust and support in Gem State Financial Group.

Pages 10-14

Contests

On these pages we have the details for the:

- 1st quarter sales contest
- The Fast Start Gem Award
- Ameritas's Leaders Conference for 2021
- The GSFG Bison Award.

If you have any questions, please contact Scott or Bill.

Agency Trainings

February 3rd - Prospecting and Phone Skills Training, Scott Leavitt

February 18th – OneAmerica Products, Ken Herlihy, OneAmerica

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:

February is the "Insure Your **Love** campaign" because the basic motivation behind the purchase of **life insurance** is **love**. People want to protect their loved ones, and one of the best ways to do that financially is with **life insurance**. This year's theme is "A Promise Kept. Use February as the month you reach out to your clients & prospects review the needs of their loved ones!

-Scott



Congratulations

Monthly Drawing Winner...

Robert Haunschild

20/20 Focused on Your Future



Contest Standings:

- 1st – Robert Haunschild
- 2nd – Randy Flem
- 3rd – William Barrus

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

20/20 Focused on Your Future

January 1st - March 31st - Sales Contest *(refer to flyer in newsletter)*

February Trainings

Monday, February 3rd

Monday, February 17th

February Birthdays

Wishing each of you a wonderful day and successful year!

Larry Gunn 2/5 Preston Leavitt 2/7 Jenna Ortiz 2/10

Mike Patrick 2/14 Gary Orton 2/20



Insure Your Love Month



Preston will be out of the office

February 6th & 7th

Please direct your questions to Scott or Bill

February
18th

One America Training
9:00 - 11:00am
GSFG Conference Rm



Hybrid Long Term-Care Products



Product Name:	Asset-Care®	Annuity Care®
Issue Ages:	35-80	40-85
Minimum Face Amounts:	\$100,000 (ages 20-50) \$50,000 (ages 51-80)	N/A
Premium Range:	N/A	\$10,000-\$500,000
Payment Period Options:	Single, 10 pay, 20 pay, Continuous	Single
COB Payment Period Options:	Single, 10 pay, 20 pay, Continuous	Single, 10-pay, 20-pay, Continuous
Elimination Periods:	30-day Home Care 60-day Facility Care	7 day (Annuity Care I) 90 day (Annuity Care II)
Base Plan Benefit Periods	33 months, and 50 months	36-month (Annuity Care I) 24-month (Annuity Care II)
COB Rider Benefit Periods:	33 months, 50 months, Lifetime	72-month (Annuity Care II)
*COB Rider Inflation Protection:	0%, 2%, 3%, 4%, or 5% Compound	None or 5%
Home Health Care:	Fully Comprehensive	Fully Comprehensive

*varies per state



Join us for training
 Tuesday, February 18th
 9:00am – 11:00am

We will have Ken Herlihy from OneAmerica in the office to discuss the Annuity Care/Annuity Funding WL and Asset Care products

For Producer Use Only

Year to Date - Agent Standings

Annuity Leader

William Barrus

Life Leader

Jay Thurlow

DI Leader

Randy Flem

Policy Leader

Randy Flem

GSGG Holiday Party



We would like to thank everyone that was able to make it to our Holiday Party in December. We know what a busy time of year it is. We had a great time visiting with everyone and meeting your spouses/partners. Here are a few pictures of the evening. We look forward to many more events in 2020.



We were able to gather some donations for [CATCH](#) and present them to their representative, Stephanie. Stephanie was able to share with us the needs that are in the valley and how these donations are going to help those families that have been recently placed into a safe environment. As an agency we will be collecting donations throughout the year to [CATCH](#). If you have any of [donations](#) you would like to contribute you can drop it by our office.



GSFG 20/20 Kickoff Meeting



20/20 Focused on Your Future
We would like to thank you for attending our kickoff meeting in January. We were able to have some great discussions on the future of GSFG and how we can help you grow your business in 2020. Our focuses this next year will be on:

- SBA Lending
- Special Needs Planning
- Buy/Sell Planning

Right: Mike Patrick our VP of Wealth Management, training us on some of the tools GSFG has to help with your clients needs in their planning. Mike is available to assist you with any questions you may regarding your clients complex planning needs.



Left: We were pleased to hear from, Scott Marker as our keynote speaker for the event. Scott was able to share with us his "Strategic Smarketing Cycle".

Right: Brett Nichols was our "Real Life Story" for the event. Brett had been in pharmaceutical sales for approx. 20 years before he diagnosed with Glioblastoma. He was able to share his story on knowing that he had his planning in order before his surgery.



GSFG Awards



Left: Scott presenting Lisa Wolfe with her \$50.00 gift card to Tucanos. Lisa was our November Monthly Drawing winner.



Right: Scott presenting Jackson Longwill with his \$50.00 gift card to Texas Roadhouse. Jackson was our December Monthly Drawing winner.



Left: Scott presenting Tracy Boster, at our Agency Kickoff Meeting, with the Gem State Financial Group 2019 Life Sales Leader Award. Tracy has been the recipient of the past 8 quarterly sales contests.

The following individuals were also recognized at our Agency Kickoff Meeting:

- Randy Flem – Gem State Financial Group 2019 Disability Sales Leader
- Larry Gunn – Gem State Financial Group 2019 Annuity Sales Leader
- Melinda Wells – Gem State Financial Group 2019 Long Term Care Sales Leader



We would like to thank each of you for your hard work and trust in Gem State Financial Group. We look forward to helping you find the best planning strategies for you and your clients in 2020.



GREEN - AMERITAS PAY DAY		JANUARY 2020					RED - AMERITAS COMMISSION CLOSE
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	
			1 GSFG Office CLOSED	2	3	4	
5	6 GSFG Kickoff Mtg	7	8	9	10 Caldwell Chamber Meetings	11	
12	13	14	15	16	17	18	
19	20 MLK Day GSFG Closed	21 GSFG Training	22	23	24	25	
26	27	28	29 Scott out of Office	30 Day on The Hill Event	31		

GREEN - AMERITAS PAY DAY		FEBRUARY 2020					RED - AMERITAS COMMISSION CLOSE
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	
	♥ INSURE YOUR LOVE MONTH ♥					1	
2	3 GSFG Training	4	5	6 Preston on Vacation	7 Preston on Vacation	8	
9	10	11	12	13	14	15	
16	17	18 GSFG Training	19	20	21	22	
23	24	25	26	27	28	29	

GREEN - AMERITAS PAY DAY		MARCH 2020					RED - AMERITAS COMMISSION CLOSE
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	
1	2 GSFG Training	3	4	5	6	7	
8	9	10	11	12	13	14	
15	16 GSFG Training	17	18	19	20	21	
---- AMERITAS IMMERSION - BILL WILL BE ATTENDING ----							
22	23	24	25	26	27	28	
29	30	31	Friday, April 3 rd - Upcoming Event - Half Day CE Event - Annuity				

2020 Focused on *Your* Future

Contest will run from January 1, 2019- March 31, 2019

iPad mini



Grand Prize: iPad mini

2nd Runner Up: \$100 Amazon Gift Card

3rd Runner Up: \$50 Amazon 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)



**Gem State
Financial Group™**

Fast Start Gem Award



25 Policies Submitted and Paid
before March 31, 2020

CONTACT YOUR SALES MANAGER
FOR FURTHER DETAILS

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

LC 2021
Leaders conference
Terranea Resort, CA

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 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: _____