



HIDDEN GEM

THE NEWSLETTER FOR GEM STATE FINANCIAL GROUP

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Gem State Support Flyer

As we begin a New Year we wanted to take this time to remind you all of the support that we are able to offer through our agency to all of our agents and brokers!

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We are Moving!!

This year we are excited to announce that we will be moving our office to a new location and will be officially moved into the new office by February 1st! The office will be located at the corner of Eagle and Chinden!

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2018 Year in Review

Last year was our first full year as Gem State Financial Group and we were able to do many great things. Thanks for all of your hard work and support! Check out all of the great things we were able to do!

Agency Trainings

January 7th- Scott Leavitt, General Agent

January 21st- Jon Geier, Ameritas Internal Wholesaler

To join agency trainings:

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

Phone: 1 (646) 749-3112

Access Code: 952-783-349

Scott's Thought:

As we start off with the new year and you are planning your business goals for the years. Let us know how we can help you reach the goals that you have set. I will be reaching out to each of you individually to see how we can best help you. In addition, as you start off the new year this is a great opportunity to meet with your clients to review what they already have. Take advantage of this opportunity.

-Scott



End of the Year Contest Standings:

1. Tracy Boster (\$250 Visa GC)
2. Randy Flem (\$100 Visa GC)
3. Michael Bouton (\$50 Visa GC)

 **Monthly Drawing Winner...**
 **... Tracy Boster!**



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

Phone: (208) 850-7003

Email: scott.leavitt@gemstatefg.com

Preston Leavitt, Assistant to GA

Phone: (208) 891-6901

Email: preston.leavitt@gemstatefg.com

Jon Geier, Ameritas Internal Wholesaler

Phone: (402) 465-6128

Email: jgeier@ameritas.com

Mike Patrick, Investment Specialist

Phone: (208) 377-1428

Email: michael.patrick@gemstatefg.com

Gem State Financial Group's newest Team Member:

Wesley Brinkman (Idaho)



SUPPORT PROVIDED TO TEAM MEMBERS

Management

Scott Leavitt – General Agent

Mike Patrick – Investment Specialist

Sales Support

- Bi-Weekly Training – Product Training, Sales Cycle and Advanced Training
- Fast Team Support
- Table top covers for trade shows
- Brochures and marketing pieces

Practice Development

- Continuing Education
- Home office schools
- Outside speakers
- One Card System – Success Manual
- Co-oped Marketing Funds *

Technology

- CRM
- Office 365
- Web Conferencing phone system

Environmental

- Conference room access
- Sales unit meeting and social events
- Regular contests
- Annual trip eligibility

Financial

- Office Expense allowance after agent has reached \$10,000 in Life & DI FYC (20% of FYC)

*50/50 co-op marketing fund up \$250/quarter | the career agent has FYC of \$5,000/quarter



Incentive Levels

Rising Star - \$30,000 in Life & DI calendar year FYC

- Wall plaque
- Additional \$500 in marketing co-op funds
- Annual Agency trip for agent & a guest**

All-Star - \$60,000 in Life & DI calendar year FYC

- Wall plaque
- Additional \$1,000 in marketing co-op funds
- Annual Agency trip for agent & a guest**
- NAIFA or NAHU dues paid

Top Star - \$100,000 in Life & DI calendar year FYC

- Wall plaque
- Additional \$2,000 in marketing co-op funds
- Annual Agency trip for agent & a guest**
- NAIFA or NAHU dues paid
- Bonus based on production

Qualification Rules:

Ameritas Life & DI FYC = 100% credit

Ameritas Annuity FYC = 25% credit

Brokerage Life, DI, LTC or Final Expense = 25% credit

**Only active producers in good stand at the time of the trip are eligible.

No expenses or allowances will be made to any invited qualifiers in lieu of attending the trip.

Qualifiers receive flight reservations for qualifier & guest (21 or older) to the GSFG Incentive Trip destination & hotel reservations for one, double-occupancy room during the dates of the meeting.

GSFG reserves the right to adjust credits if a substantial portion of qualifying business lapses or cancels prior to the trip.

Incentive Credit is given only for business that has been issued and paid prior to the end of the qualification period.

GSFG reserves the right to change qualification guidelines as necessary.

*****TAX REPORTING:** Current tax law requires that the value of the travel, site expenses and other awards to qualifiers and their guests be reported on the IRS form 1099. (The guest amount will be reported under the qualifying associate's name/SS#)



We are excited to announce that we will be moving our Gem State Financial Group Headquarters to a new home! We will be located off of the corner of Chinden Blvd and Eagle Rd. The exact address is 6223 N. Discovery Way Suite #200 Boise, ID 83713. We will be officially moved in February 1st 2019!



6223 N Discovery Way #200
Boise, ID 83713



2018 YEAR IN REVIEW!!



In April we sponsored the Boise NAIFA luncheon and held our CE class with Wendell Stallings from the Ameritas Home Office.

In June, Gem State Financial Group sponsored a booth at the NAIFA Idaho Convention in Boise. Here is a photo of our booth.



Congratulations to Tracy Boster for winning the Summer of Apps Sales Contest! Here he is with his new Projector



In December we welcomed Michael Patrick as our Investment Specialist!

Top Agencies Premium - DI Leaders for month November 2018

- 11. Scully Agency
- 12. Pick-A-Policy
- 13. Allegis Insurance Agency
- 14. Bowen Insurance Group
- 15. Gem State Financial Group

Gem State Financial Group Growth

- We currently have 39 Agents/Brokers
- We have agents in 5 states (Idaho, Oregon, California, Washington, Nevada)
- We have added Life and Disability Brokerage, Long-Term Care, and a Final Expense Division



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: _____