

THE NEWSLETTER FOR GEM STATE FINANCIAL GROUP

HIDDEN GEM



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Ameritas Care4Life Rider

Life insurance policies that offer living benefits provide a practical and convenient way to help meet your financial needs by giving you part of your policy's death benefit while you're alive. Most Ameritas life insurance policies feature this type of living benefit. It's called the Care4Life 2.0 Accelerated Death Benefit rider, and it provides an accelerated death benefit if you are diagnosed with critical, chronic or terminal illness. With this feature, you can use your life insurance while you're still living.

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GSFG Calendar & Kickoff Meeting

One of the focuses we are working on for a clearer 2020 is communication. We will be providing a quarterly calendar in the newsletter to help you know what is going on in the office.

On Monday, January 6, 2020 we will have our agency "2020 Focused on Your Future" Kickoff Meeting. Please join us to see how we can help you stay focused for a successful 2020.

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2020 Focused on Your Future 1st Quarter Contest

It's a New Year! New goals, new starts and a fresh clean slate to start with. Are you ready? We have the guidelines and the prizes lined up for our 1st quarter contest.

Agency Trainings

January 6th - GSFG 2020 Kickoff Meeting

January 21st — Life Insurance Training - Dane Ross, Ameritas Internal Wholesaler

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: As we start off a new year, everything will be a blank slate for 2020. We will all have new goals to reach, new clients to meet and new ways to assist our existing clients. Our theme for the New Year will be – "2020 Focused on Your Future!" We are committed to helping you in reaching your 2020 goals and your clients in achieving their goals.

-Scott



Congratulations

Monthly Drawing Winner...

Jackson Longwill

 *Winter* Holiday Cash

Winners!

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

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?

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Gem State Financial Group

Upcoming Events

2020 - Focused on Your Future Contest

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

January Trainings

Monday, January 6th

Tuesday, January 21st

January Birthdays

Wishing each of you a wonderful day and successful year!

William Coon 1/3

Curtis Craig 1/10

Guy Stubbs 1/18

Jason Curlains 1/26

Marcia Benton 1/29

January

6th

GSFG Kickoff Meeting

GSFG Conference Room

8:30 am - 12:00pm

January

10th

Caldwell Chamber Event

Business Succession Planning

7:00-8:00 am Scott Leavitt Presenting; 11:30 am - 1:00 pm Lunch & Learn Bob Haunschild along with Bill Barrus

January

30th

NAFIA Idaho & IAHU

Day on the Hill

8:00 am - 4:30 pm

A Life Insurance Living Benefit

Care4Life 2.0 Accelerated Death Benefit Rider

Life insurance helps protect life's special moments by ensuring our loved ones are cared for even if we aren't able to do it ourselves by providing financial protection through the policy's death benefit. But sometimes things happen, and you need financial protection while you're alive.

Life insurance policies that offer living benefits provide a practical and convenient way to help meet your financial needs by giving you part of your policy's death benefit while you're alive. Most Ameritas life insurance policies feature this type of living benefit. It's called the Care4Life 2.0 Accelerated Death Benefit rider, and it provides an accelerated death benefit if you are diagnosed with critical, chronic or terminal illness. With this feature, you can use your life insurance while you're still living.



Providing the money you need

If you are diagnosed with a chronic, critical or terminal illness, life insurance with the Care4Life accelerated death benefit rider gives you more options to deal with the financial strain of your condition.

The qualifying conditions for accessing an advance of your policy's death benefit require the certification of a physician. Recertification of the chronic illness is required annually.

Critical Illness—invasive life-threatening cancer, stroke, major heart attack, end-stage renal failure, major organ transplant, amyotrophic lateral sclerosis (ALS), blindness due to diabetes, paralysis of two or more limbs, major burns, coma, aplastic anemia, benign brain tumor, aortic aneurysm, heart valve replacement, coronary artery bypass graft surgery

Chronic Illness—inability to perform two of the six activities of daily living (dressing, toileting, transferring, continence, eating, bathing) or a diagnosis of severe cognitive impairment

Terminal Illness—a life expectancy of 12 months or less



Determining your benefit amount

The amount you could receive as an accelerated death benefit would be based on the qualifying event and value of your policy. Your life expectancy does not play a role in determining how much of your policy's death benefit you can receive.

Qualifying Event	Benefit Amount
Critical Illness	up to 25% of your policy's death benefit with a maximum of \$250,000
Chronic Illness	up to 50% of your policy's death benefit with a maximum of \$1 million
Terminal Illness	up to 75% of the policy's death benefit with a maximum of \$1 million

Receiving your benefit payments

Once the company receives the physician's certification of your critical, chronic or terminal illness diagnosis, your payment will be processed. The accelerated death benefit will be paid in a lump sum for a critical or terminal illness. Chronic illness payments will be paid in annual payments up to HIPAA limits.

Maintaining control of your money

There are no policy restrictions on spending the money you receive as an accelerated death benefit. You are in control and can use this living benefit any way you choose.



Frequently asked questions

What is the cost of the rider?

There is no charge for the valuable rider. However, if you do receive an accelerated death benefit, you will be charged a one-time administrative fee and be required to continue to pay the minimum premium necessary to keep the base policy and any attached riders in force.

What happens to my life insurance protection?

If you receive an accelerated death benefit, your policy will still have value as life insurance. In most states, your beneficiaries will receive the death benefit, reduced by the acceleration amount you received plus accrued interest.

You must continue to pay the minimum premium to keep the base policy and any riders in force.

What about Medicare?

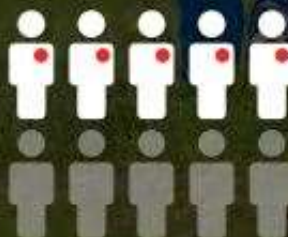
Medicare pays for skilled services or rehabilitative care in a nursing home. **On average, Medicare pays for a stay of 22 days.**

Medicare does not pay for non-skilled assistance with Activities of Daily Living (ADL), which make up the majority of long-term care services. Medicaid does pay for more services, however, there are income and state eligibility requirements to qualify.

Source: <https://longtermcare.acl.gov/the-basics/who-pays-for-long-term-care.html> (accessed June 2018)



Chronic illness



More than 5 in 10 people have one or more chronic disease.

Source: Partnership to Fight Chronic Disease, June 2018



Getting started

With life insurance and the Care4Life 2.0 rider you can relax and concentrate on the important things in life. You will know that you have things in place to provide some financial protection for your family if you die. You'll also know you and your family are protected against the potential financial strain of a chronic, critical or terminal illness. Talk to your financial professional.

Protecting what is most cherished

At Ameritas, we are proud to be in the business of fulfilling life. We offer competitive insurance, employee benefits and financial products and services to customers nationwide. We work hard to understand our customers' needs and to design valued insurance and financial solutions to help meet those needs. Our goal is to help enable a life that's rich in family, happiness, health and financial security.

Founded in 1887, Ameritas remains committed to building enduring relationships. We are a mutual-based organization, focused on providing value generation after generation. We believe in providing our customers with consistent exceptional service and in serving our communities with purpose.

We strive to help our customers make life better, and we do it in so many ways. This is who we are. It's our calling. And we would never want it any other way.



Ameritas Life Insurance Corp.

The Ameritas Care4Life 2.0 accelerated death benefit rider (form ICC17 ADBOCTIRUL 1-17) may not be available in all states and may vary in some states. Life insurance policies on which this rider is available are issued by Ameritas Life Insurance Corp.

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company, including, but not limited to: Ameritas Life Insurance Corp., 5900 O Street, Lincoln, Nebraska 68510; Ameritas Life Insurance Corp. of New York, (licensed in New York) 1350 Broadway, Suite 2201, New York, New York 10018; and Ameritas Investment Corp., member FINRA/SIPC. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit ameritas.com.

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Year to Date - Agent Standings

Annuity Leader

Larry Gunn

Life Leader

Tracy Boster

DI Leader

Randy Flem

Long Term Care Leader

Melinda Wells



*** Please Note - Ameritas Commission Close & Pay Schedule has not been provided by Ameritas as of date the newsletter was being compiled. Currently these dates are estimates & are subject to change

JANUARY 2020						
GREEN - AMERITAS PAY DAY						
		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	

FEBRUARY 2020						
GREEN - AMERITAS PAY DAY						
		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 GSFG Training	18	19	20	21	22
23	24	25	26	27	28	29

MARCH 2020						
GREEN - AMERITAS PAY DAY						
		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			



KICKOFF MEETING 2020 – FOCUSED ON YOUR FUTURE

Monday, January 6, 2020
8:30 am to 12:00 pm
GSFG Conference Room

Let's get focused together on our future! What does the future of GSFG look like? What does the future look like for you and your clients? We are excited to introduce some of the focuses for 2020; SBA Lending, Special Needs and Business Buy-Sell. We have some great tools to share with each of you to help you grow your business. We look forward to seeing you!



**Continental
Breakfast**

**GSFG Tools and
Money Guide Elite
Introduction**

**Real Life Stories
Brett Nichols**

**Motivational Speaker
Scott Marker**

**Presentation of 2019
Awards**

**GEM STATE FINANCIAL
GROUP**

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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™**

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
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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: _____