

THE NEWSLETTER FOR GEM STATE FINANCIAL GROUP

HIDDEN GEM



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Product Spotlight

Ameritas has provided a great “Quick Comparison of Index Annuities” Guide. Included with this are the newest Index Annuities that were released in 2019: there is the Accumulation 7 Index Annuity & there is the Ameritas Income 10

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Announcements & Benefit Event

Catch up on the most recent news with Gem State Financial Group.

We have teamed up with the John L Scott Foundation to help benefit the St. Luke’s Children’s Hospital. Invite your clients and join us in our parking lot for a Food Truck Rally.

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Summer of Apps

Summer is here! We are kicking off our Summer of Apps contest July 1st. GSFG has some fun prizes for this contest and the focus will be on the number of applications submitted and brokerage applications will count towards this contest

Agency Trainings

July 15th - Social Security Training
David Riffe - GSFG Director of Sales

Aug 5th - Ameritas Producer Workbench, Illustration & Other Tools Training - Scott Leavitt

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:

We are at the halfway point of the year; I would like to share what GSFG has accomplished so far this year. I am pleased to report that GSFG has added 14 new Agent/Team Members, now GSFG has a total of 50 Team Members and our sales production is up over 500% compared to this time last year. Thank you for all your hard work and support!

-Scott



Congratulations

Monthly Drawing Winner...

Gary Orton



Contest Winners:

- 1st – Tracy Boster
- 2nd – Tom Shores
- 3rd – Melinda Wells

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's newest Team Member:

CarrieAnne Kowalczyk

Gem State Financial Group Upcoming Events

**July 1 -
Sept 30**

Summer of Apps Sales Contest
"Making Your Apps Count"

July 4 - 5

Gem State Financial Group
Closed to celebrate
Independence Day

**August
9th**

TVAHU Annual Golf Tournament
Falcon Crest Golf Club
Kuna

Summer Birthdays

Wishing each of you a wonderful day and successful year!

June		July		August	
6/6	Jeff Orton	7/9	Erik Steinke	8/14	Larry Reitz
6/14	Diana Hunter	7/11	Rick McDonald	8/31	Robin Everitt
		7/15	Jackson Longwill	8/31	Wes Brinkman

Product Spotlight

Ameritas Life Insurance Corp. Quick Comparison of Index Annuities

	Compass Index Annuity	Ameritas Accumulation 7 Index Annuity	Ameritas Income 10 Index Annuity
Product Details			
Issue Ages		0-85	45-85
Maturity Age		95	95
SPDA only or FPDA		FPDA	
Minimum Initial Deposit	\$2,000 (if single or annual premium)	\$25,000 (first year premium)	\$25,000 (first year premium)
Minimum Additional Deposit	---	\$5,000	
Maximum Lifetime Deposit	\$1,000,000		
Band 1 Premium Banding for Interest Rates	< \$50,000 (fixed rate only)	< \$100,000 fixed & indexed rates	
Band 2 Premium Banding for Interest Rates	\$50,000+ (fixed rate only)	\$100,000 - 249,999 fixed & indexed rates	
Band 3 Premium Banding for Interest Rates	---	\$250,000 + fixed and indexed rates	
Dollar Cost Averaging	Yes	Yes	
Enhanced Dollar Cost Averaging	Yes	No	
Surrender Charge	8 years 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 0%	7 years 9%, 9%, 8%, 7%, 6%, 5%, 4%, 0%	10 years 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%
Free Partial Withdrawals	After first policy year, 10% of total policy accumulation each year		
Policy Loans	No		
Non-Tax Qualified Business Allowed	Yes		
Features and Riders¹			
Waiver of Surrender Charge for Confinement	Part of Base	Rider – automatically included - no cost	
Waiver of Surrender Charge for Terminal Illness	Part of Base	Rider – automatically included – no cost	
Waiver of Surrender Charge for Home Health Care	No	Rider – automatically included – no cost	

Ameritas Life Insurance Corp. Quick Comparison of Index Annuities

	Compass Index Annuity	Ameritas Accumulation 7 Index Annuity	Ameritas Income 10 Index Annuity
Market Value Adjustment (MVA)	No	Rider – automatically included – no cost	
5 YR Surrender Charge Option ² , Cost as % of Acct Value for 5 years	No	9%,9%,7.75%,6.50%,5.25%,0% Cost = 0.15%	No
Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider	Optional Rider, Single 0.75% current (1.50% max. for most states /1.00% for MN/ 1.25% for DE) Joint Spousal 1.00% current (2.00% max. for most states/1.50% for DE) Not available in MN	No	Income Protector and Income Builder Riders Single: 1.00% current (2.00% max) / Joint Spousal: 1.00% current (2.50% max) Income Protector Plus and Income Builder Plus Riders Single: 1.10% current (2.00% max) / Joint Spousal 1.10% current (2.50% max) Withdrawals in Accumulation Phase does not negate roll-up with all GLWBs.
Principle Protection Credit (PPC)	Yes	No	Yes
Death Benefits	Equal to Accumulation Value - no cost. In Withdrawal and Guaranteed Phase of GLWB – Distribution of remaining balance available	Enhanced Death Benefit Rider Automatically included – no cost – benefit payable beginning end of year 10. DB=Premium - Withdrawals + 110% Interest credits DB ≤ 1.25 x AV Enhanced Death Benefit Plus Rider² Cost as % of Acct Value for 5 years Optional rider available at issue. If selected replaces EDB rider – benefit payable beginning end of year 10. Cost = 0.10% DB=Premium - Withdrawals + 140% interest credits DB < 1.25 x AV	All Years before Guaranteed Phase: Partial Year Credit on funds in an Index Option – no cost. During Accumulation Phase: Account Value and return of GLWB charges; During Withdrawal Phase: Account Value. No remaining balance option.

Indexed Options			
Partial Credit for Mid-Term Death	No	Guarantee Minimum Interest Rate on Index Option Value	
# of Sweep Dates / Month	1	2	
Rate Floor	0%	0%	
S&P 500 1-Year Point to Point	Capped with 100% Par Rate		
S&P 500 1-Year Monthly Average	Capped with 100% Par Rate		
S&P 500 1-Year Monthly Sum Cap	No	Capped with 100% Par Rate	

Ameritas Life Insurance Corp. Quick Comparison of Index Annuities

	Compass Index Annuity	Ameritas Accumulation 7 Index Annuity	Ameritas Income 10 Index Annuity
Russell 2000 1-Year Point to Point		Capped with 100% Par Rate	
Russell 2000 1-Year Monthly Average		Capped with 100% Par Rate	
MSCI EAFE 1-Year Point to Point		Capped with 100% Par Rate	
MSCI EAFE 1-Year Monthly Average		Capped with 100% Par Rate	
S&P 500 Sector Rotator Daily RC2 5% 1-Year Point to Point	No		Par Rate with No Cap
S&P 500 Sector Rotator Daily RC2 5% 2-Year Point to Point	No		Par Rate with No Cap

(First Year / Years 2+ / Trail) Commissions ³			
Schedule A (Issue Age 0-80)	5.00% / 3.50% / 0.10%	5.00% / 3.00% / 0.00%	5.50% / 3.50% / 0.00%
Schedule B (Issue Age 0-80)	2.50% / 2.50% / 0.30%	4.50% / 2.50% / 0.10%	4.25% / 2.25% / 0.25%
Schedule C (Issue Age 0-80)	0.65% / 0.65% / 0.65%	3.75% / 1.75% / 0.25%	3.00% / 1.25% / 0.50%
Schedule D (Issue Age 0-80)	0.10% / 0.10% / 0.75%	2.75% / 1.00% / 0.50%	1.25% / 1.00% / 0.75%

¹Product features and riders may vary by state and may not be available in all states. Optional riders may have limitations, restrictions, and additional charges. ²The 5-Year Surrender Charge Rider is not available in combination with the Enhanced Death Benefit Plus Rider. ³The displayed commission schedules only reflect 0-80. Other issue age schedules can be found on UCL 14, Agent Schedule of Compensation, located in Producer Workbench. In approved states, Compass Index Annuity (form 2704), Ameritas Accumulation 7 Index Annuity (form 2706 with 2706-SCH7), Ameritas Accumulation 10 Index Annuity (form 2706 with 2706-SCH10) and riders are issued by Ameritas Life Insurance Corp. Policies, index strategies, and riders may vary and may not be available in all states. Optional riders may have limitations, restrictions, and additional charges. Guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp. Compass, Ameritas Accumulation 7 and Ameritas Income 10 Index annuities are flexible premium deferred annuities that offer a fixed interest option and index interest options. The index options are not securities. Keep in mind, your clients are not participating in the market or investing in any stock or bond. Withdrawals of policy earnings are taxable and, if taken prior to age 59 ½, a 10% penalty tax may also apply. The information presented here is not intended as tax or other legal advice. For application of this information to your client's specific situation, your client should consult an attorney.

The S&P 500 Sector Rotator Daily RC2 5% Index has limited historical information. The S&P 500 Sector Rotator Daily RC2 5% Index is a new index strategy, launched on October 19, 2018. The performance shown before that date is hypothetical past performance, based on criteria applied retroactively by S&P of market conditions at a given moment, which should not be used as an indicator of future performance. For more information about the S&P 500 Sector Rotator Daily RC2 5% Index, visit <https://us.spindices.com/indices/strategy/sp-500-sector-rotator-daily-rc2-5-index-er>.

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ANNOUNCEMENTS

GSFG would like to congratulate Jackson & Katie Longwill on the arrival of their first baby



Avery Longwill

7lbs 11oz

May 25, 2019



GSFG would like to announce our office manager, Amy Leavitt, has received her Notary Public commission from the State of ID. This is a service we can offer to all our agents and their clients when the need arises. Please call to verify Amy is available when you need this service.



This 4th of July, Gem State Financial Group would like to thank all our agents who have served our country. We appreciate your time, service and dedication to protecting our freedoms!



6 Month Recap



We would like to thank everyone that was able to join us for our Ribbon Cutting ceremony with the Meridian Chamber of Commerce in February of this year. Having the support from each of you is what makes GSFG exciting daily.!



In April we held our DI Training. We enjoyed hosting this event at our office and having the opportunity to visit with you and to help you add more tools for your client needs.

GSFG On the Move



IAHU Health Symposium



Day on the Hill



NAFIA Idaho Annual Convention

Nationals Bowling



Benefit Event

July 30, 2019

4:30-7:30pm * GSFG Parking Lot

Join us Tues, July 30th with your clients, family and friends for a benefit supporting the St. Luke's Children's Hospital. Stop by our booth for a chance to win some fun prizes. We will also have a BSU Raffle Basket.

JULY 30 DATE

MUSIC * BOUNCE HOUSE * GAMES * MONEY GRAB * RAFFLE

Food Truck Rally

Benefiting The St. Luke's Children's Hospital

4:30 TO 7:30 PM

CORN DOGS * VEGgie DOGS * SANDWICHES * PANINI * FRIS * CRAPS * COFFEE * BEER & WINE

CLIENTS, FAMILY AND FRIENDS PLEASE JOIN US TO EAT, DRINK & GIVE BACK!

A Percentage of all Food Purchases will Help Raise Funds for the Kids at St. Luke's Children's Hospital!

LOCATION:

John L. Scott Real Estate Parking Lot
6223 N. Discovery Way Suite 100
Boise, Idaho 83713

RSVP

Morgan at 208-323-4000
or morganh@parkpointe.com

LIVING LIFE as A CONTRIBUTION

John L. Scott
FOUNDATION
SUPPORTING CHILDREN'S HEALTHCARE



Summer of Apps

Contest will run from July 1, 2019 – September 30, 2019



Grand Prize: Travel Propane Grill

2nd Prize: Outdoor Solar Bluetooth Speakers

3rd Prize: \$50.00 Amazon Gift Card

How to earn points:

- 1 point for each Ameritas submitted non-bound Life or DI app
- 1½ points for each bound Ameritas Life or DI app
- 1 point for every paid Ameritas Life or DI app
- ½ point for each submitted/paid Ameritas Annuity, Brokerage - Life, DI, LTCI or Annuity app.



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: _____