

## THE NEWSLETTER FOR GEM STATE FINANCIAL GROUP

## HIDDEN GEM



Pages 4-7

**Product Spotlight**

This month is Annuity Awareness Month. Today's retirees are living longer, healthier, and more active lives than any generation before. Many people underestimate how long they will live, putting strain on personal savings and increasing the likelihood of outliving their assets.

We have added some documents in the newsletter from the National Assoc of Fixed Annuities & Ameritas's quick-reference guide.

Pages 9-11

**The Office is OPEN**

On these pages you will find highlights from our 401-K plan Presentation and information on the office opening back up.

As a thank you to all our Agents for their patience while we are all learning how to navigate our business practices during these changing times, we would like to invite you to a Grab & Go Curbside Lunch.

Pages 12-17

**Calendar & Contests**

Please take note at the calendar changes.

On these pages we have the details for the:

- 2<sup>nd</sup> quarter sales contest
- 2021 Ameritas Leaders Conference
- The GSFG Bison Award.

Deadline for the 2<sup>nd</sup> quarter sales contest will be June 30<sup>th</sup> – Standings are on pg 2

**Agency Trainings**

June 1<sup>st</sup> - Sales Ideas - Scott Leavitt | GSFG President

June 15<sup>th</sup> - Ameritas Product Discounts & Policy Conversions - 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](mailto:dane.ross@ameritas.com)

## Scott's Thought:

I hope all of you are safe & healthy and starting to feel a little more normal as the states have started to re-open. We opened our office on May 18th and have enjoyed seeing a few of you in the office. I would remind each of you how important the work you do is and to also keep doing what you can to serve your clients. With so many things being out of our control, remember that you can only control your activity & your attitude! Enjoy the start of Summer and as always let us know how we can help!

-Scott



## Congratulations

Monthly Drawing Winner...

**Jaisha Baber**

Writing From a Distance



## Contest Standings:

- 1<sup>st</sup> – Kim Severns
- 2<sup>nd</sup> – Lisa Wolfe
- 3<sup>rd</sup> – Randy Flem
- 3<sup>rd</sup> - Jackson Longwill

## 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

### Annuity Awareness Month

#### Writing from a Distance

April 1, 2020 - June 30, 2020 - Sales Contest *(refer to flyer in newsletter)*

### June Trainings

Monday, June 1<sup>st</sup>

Monday, June 15<sup>th</sup>

### Drive-Thru Lunch

Wednesday, June 17<sup>th</sup>

11:30am - 1:00pm *(refer to flyer in newsletter)*

### June Birthdays

Wishing each of you a wonderful day and successful year!

David Riffe 6/1


Diana Hunter 6/14

Alexandria Lewis 6/28



# A Foundation for a Solid Retirement

## Fixed Index Annuities as Part of an Overall Retirement Income Strategy



Today's retirees are living longer, healthier, and more active lives than any generation before. Many people underestimate how long they will live, putting strain on personal savings and increasing the likelihood of outliving their assets. It's important to have a strategy in place to help maintain your standard of living so you can fully enjoy your golden years. A fixed index deferred annuity is one such solution that can assist in providing a comfortable retirement.

As part of an overall retirement income strategy, a fixed index annuity combined with a benefits or income rider can help you grow a portion of your assets. It can also supplement other sources of retirement income, such as Social Security, pensions, and personal assets. Keep in mind that fixed index annuities and riders may not be suitable for everyone. However, they may be ideal if you're looking to:

- ▶ Generate a guaranteed stream of income as long as you live
- ▶ Provide a predictable, reliable source of retirement income for a surviving spouse
- ▶ Bridge the gap to full Social Security benefits if you delay until your full retirement age
- ▶ Cover unforeseen expenses as you get older
- ▶ Create a lasting legacy for your loved ones

### What is a Fixed Index Annuity?

A fixed index annuity is a contract between you and an insurance company. It is a long-term retirement savings and income vehicle that can help protect you from outliving your assets. When you allocate a portion of your retirement assets in a fixed index annuity, you can create your own personal "pension plan" that generates guaranteed income for as long as you live if you choose.

With a fixed index annuity, the interest your contract earns is based, in part, on a stock market index. This provides you greater upside potential than other retirement savings vehicles, such as traditional fixed annuities, Certificates of Deposit (CDs) and savings accounts. A fixed index annuity protects your principal from market loss.\* Optional income or benefits riders, available for an additional fee, can enhance your retirement income potential.



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\*Check the terms of your contract. Caps & participation rates may apply. Withdrawals will affect the annuity's value.

## Case Study: Stephen and Julia's Story

*Learn how Stephen and Julia use a fixed index annuity as part of their overall retirement income strategy*

Stephen and Julia are married and are both 50 years old. They are employed full time and have been diligent in saving by contributing regularly to their 401(k) plans and Individual Retirement Accounts (IRAs). Both Stephen and Julia hope to retire in 10 years.

While they are confident in their retirement savings strategy, Stephen and Julia are concerned about how they are going to supplement their retirement income. They both lack an employer-sponsored pension plan, so they will need to rely on their retirement savings to help them cover future essential expenses, especially during their first 10 years of retirement. This is because the couple wants to delay taking Social Security until they reach age 70 so they can maximize their benefits. Another concern is paying for potentially hefty medical insurance premiums until Medicare kicks in at age 65.

After learning about the benefits of a fixed index annuity combined with a rider, the couple purchases the insurance product and rider (which is available for an additional fee), as part of their overall retirement income strategy.

### Fixed Index Annuity In Action

**Age 50:** Reposition \$100,000, which is a portion of the couple's retirement assets, to a fixed index annuity (10-year surrender charge schedule) combined with a benefits or income rider.

#### *What does this do?*

- ▶ Gives Stephen and Julia the opportunity for tax-deferred accumulation
- ▶ Preserves principal and protects against market downturns
- ▶ Provides income growth potential

**Age 60:** Turn on income from the rider.

Stephen and Julia receive \$6,300 annually, which is their guaranteed lifetime income.\*

#### *What does this do?*

- ▶ Gives Stephen and Julia a steady flow of income they can count on for the rest of their lives
- ▶ Helps supplement income to help pay for health insurance and other expenses

**Age 65:** Medicare begins

**Age 70:** The couple starts taking Social Security benefits\*\*



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\*Assumes a hypothetical benefits rider rollup rate of 8.0% and 10 years of income deferral. Also assumes no withdrawals during the 10-year surrender charge schedule.

\*\*It's important to consult with financial, tax, and legal professionals to determine when it's best to begin taking your Social Security benefits. A number of factors can play into this very important decision, including: taxes, future income, age difference between spouses, potential medical issues, and former earnings history. For more information about Social Security, you can read: "When to Start Your Benefits" available at <http://www.ssa.gov/retire2/applying1.htm>



## Quick Reference Guide to Fixed/Index Annuity Policies

For all states except New York

|   | Ameritas<br>Accumulation 7 IA   | Ameritas<br>Income 10 IA  | Compass<br>Index Annuity  | Compass<br>SPIA   | SPDA<br>2000  |
|---|---|---|---|---|---|
| At a glance <sup>1</sup>                            | Long term accumulation with potential for growth  | Safety and growth for retirement; GLWB rider helps eliminate risk of outliving retirement income.   | Safety and growth for retirement; GLWB rider helps eliminate risk of outliving retirement income                            | Immediate payments for specific period of time  | Long-term accumulation and principal guarantee  |
| Issue ages<br>maturity age                          | 0-85<br>95  | 45-85<br>95   | 0-85<br>95  | 0-85<br>N/A   | 0-85<br>95  |
| Minimum deposit                                     | Qualified and Nonqualified:<br>\$25,000   | Qualified and Nonqualified:<br>\$25,000   | Qualified:<br>\$2,000 single<br>Nonqualified:<br>\$5,000 single   | Qualified and Nonqualified:<br>Lesser of premium required for a \$50 per month payout or \$5,000 deposit                                      | Qualified and Nonqualified:<br>\$10,000   |
| Guaranteed <sup>2</sup><br>minimum<br>interest rate | Currently 1.00% GMIR for new issues   | Currently 1.00% GMIR for new issues   | Currently 1.20% GMIR for new issues   | N/A   | Currently 1.20% GMIR for new issues   |
| Rate banding for<br>interest rates                  | 1 To \$99,999<br>2 \$100,000 to \$249,999<br>3 \$250,000 and above<br><br>For fixed and index accounts and is based on policy accumulation value.   | 1 To \$99,999<br>2 \$100,000 to \$249,999<br>3 \$250,000 and above<br><br>For fixed and index accounts and is based on policy accumulation value.         | No banding since maximum first year premium is \$24,999.  | 1 To \$499,999<br>2 \$500,000+  | 1 N/A for new issues<br>2 \$10,000 to \$99,999<br>3 \$100,000 to \$499,999<br>4 \$500,000 +<br><br>Banding is based on premium. |
| Premium charges<br>and policy fee                   | None  | None  | None  | Premium Charge<br>Period certain<br>4.0% Band 1,<br>3.5% Band 2<br><br>Life contingent<br>4.0% Band 1,<br>2.5% Band 2<br><br>Policy Fee \$100 | None  |
| Free partial<br>withdrawals <sup>3</sup>            | After first policy year, 10% of total policy value each policy year.  | After first policy year, 10% of total policy value each policy year.  | After first policy year, 10% of total policy value each policy year.  | N/A   | After first policy year, 10% of total policy value each policy year.  |
| Surrender charges <sup>4</sup>                      | 1 Yr. - 9%<br>2 Yr. - 9%<br>3 Yr. - 8%<br>4 Yr. - 7%<br>5 Yr. - 6%<br>6 Yr. - 5%<br>7 Yr. - 4%<br>8+ Yr. - 0%<br><br>Optional 5-year: <sup>5</sup><br>1 Yr. - 9%<br>2 Yr. - 9%<br>3 Yr. - 7.75%<br>4 Yr. - 6.5%<br>5 Yr. - 5.25%<br>6+ Yr. - 0%<br><br>Current fee is 0.15%, maximum fee is 0.18% | 1 Yr. - 9%<br>2 Yr. - 9%<br>3 Yr. - 8%<br>4 Yr. - 7%<br>5 Yr. - 6%<br>6 Yr. - 5%<br>7 Yr. - 4%<br>8 Yr. - 3%<br>9 Yr. - 2%<br>10 Yr. - 1%<br>11+ Yr. - 0% | 1 Yr. - 8%<br>2 Yr. - 8%<br>3 Yr. - 7%<br>4 Yr. - 6%<br>5 Yr. - 5%<br>6 Yr. - 4%<br>7 Yr. - 3%<br>8 Yr. - 2%<br>9+ Yr. - 0% | N/A   | 1 Yr. - 7%<br>2 Yr. - 6%<br>3 Yr. - 5%<br>4 Yr. - 4%<br>5 Yr. - 3%<br>6 Yr. - 2%<br>7+ Yr. - 0%                                 |
| Index options                                       | Seven capped, two uncapped index options.   | Seven capped, two uncapped index options.   | Six capped Index options – may not be available in all states.  | N/A   | N/A   |
| Systemic programs                                   | Dollar Cost Averaging <sup>5</sup>  | Dollar Cost Averaging <sup>5</sup>  | Dollar Cost Averaging <sup>5</sup>  | N/A   | N/A   |

|                             | Ameritas<br>Accumulation 7 IA   | Ameritas<br>Income 10 IA   | Compass<br>Index Annuity   | Compass<br>SPIA   | SPDA<br>2000   |
|-----------------------------|---|--|--|---|--|
| Annuity and payout options  | Life only<br>Life with period certain<br>Life with installment refund<br>Single life and joint life<br>Non-life 5-30 period certain   | Life only<br>Life with period certain<br>Life with installment refund<br>Single life and joint life<br>Non-life 5-30 period certain  | Life only<br>Life with 5 and 10 certain<br>Life with installment refund<br>Joint Life<br>Joint Life with period certain<br>Non-Life 5-30 years period certain  | Life only<br>Life with 5, 10, 15, or 20 year certain<br>Life with installment refund<br>Life with cash refund<br>Joint and survivor life 100%, 2/3 or 50%<br>Non-Life 5-20 years period certain | Life only<br>Life with 5 and 10 year certain<br>Life with installment refund<br>Joint Life<br>Joint Life with period certain<br>Non-Life 5-30 years period certain |
| Rider/features <sup>7</sup> | Waiver of surrender charge riders for home health care, confinement, or terminal illness.<br><br>Enhanced Death Benefit (EDB) rider included with base policy.<br>Enhanced Death Benefit Plus (EDBP) rider available at issuance in lieu of EDB rider for additional charge, current annual charge is 0.10% <sup>6</sup> .<br><br>Market Value Adjustment | Guaranteed Lifetime Withdrawal Benefit (GLWB):<br>Income Protector and Income Builder riders<br>Single: 1.00% current (2.00% max) / Joint Spousal: 1.00% current (2.50% max)<br><br>Income Protector Plus and Income Builder Plus riders<br>Single: 1.10% current (2.00% max) / Joint Spousal: 1.10% current (2.50% max)<br><br>Withdrawals in Accumulation Phase do not negate roll-up with all GLWBs.<br><br>Principle Protection Credit (PPC) available<br><br>Death Benefit: Partial Year Credit on funds in an Index Option except in GLWB Guaranteed Phase – no cost. During Accumulation Phase: Account Value and return of GLWB charges; During Withdrawal Phase: Account Value; No remaining balance option<br><br>Market Value Adjustment<br><br>GLWB Plus options are available for an additional charge. Waiver of surrender charge riders for home health care, confinement, or terminal illness. | Guaranteed Lifetime Withdrawal Benefit (GLWB):<br>Single 0.75% current (1.50% max. for most states / 1.00% for MN/1.25% for DE)<br>Joint Spousal 1.00% current (2.00% max. for most states/1.50% for DE). Not available in MN<br><br>Waiver of surrender charge for confinement or terminal illness built into the base policy.<br><br>Principle Protection Credit (PPC) available | N/A   | Waiver of surrender charge for confinement or terminal illness built into the base policy.   |

For more information, contact your Ameritas sales development team at 800-319-6903.



<sup>1</sup> Policy and riders may vary and may not be available in all states.

<sup>2</sup> Policy guarantees are based upon the claims-paying ability of the issuer.

<sup>3</sup> Withdrawals may be taxable and, if taken prior to age 59½, 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.

<sup>4</sup> Surrender charge percentages may vary by state. A market value adjustment may apply.

<sup>5</sup> Dollar Cost Averaging may not be available in all states.

<sup>6</sup> The 5-Year Surrender Charge Rider is not available in combination with the Enhanced Death Benefit Plus Rider.

<sup>7</sup> Riders and features may vary by state and may not be available in all states. Optional riders may have limitations, restrictions, and additional charges. Waiver of surrender charge benefits, whether part of the policy or attached by rider, may vary by state and may not be available in all states. Guaranteed Lifetime Withdrawal Benefit (GLWB) rider is not available on certain tax-qualified plan types, may vary by state, and may not be available in all states.

In approved states, Ameritas Accumulation 7 Index Annuity (form 2706 with 2706-SCH7), Ameritas Income 10 Index Annuity (form 2706 with 2706-SCH10), SPDA 2000 (form 2701), Compass SPIA (form 2703), Compass Index Annuity (form 2704) and riders are issued by Ameritas Life Insurance Corp.

Ameritas Accumulation 7 Index Annuity, Ameritas Income 10 Index Annuity, and Compass Index Annuity 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.

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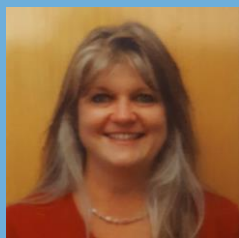
For agent use only. Not for use with clients.

# Year to Date - Agent Standings



Annuity Leader

**William Barrus**



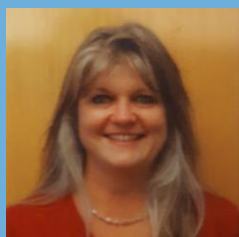
Life Leader

**Kim Severns**



DI Leader

**Randy Flem**



Policy Leader

**Kim Severns**



# GSFG

## Simplifying Annuities



### 401-K Training



We would like to thank Barry Newman from Ameritas for his time to educate our GSFG Agents on the value of 401-K plans and the role it can help with your clients. We would also like to thank the agents you for attending the meeting, we know these are interesting times.

I'm thinking that everyone still enjoyed sitting in the comfort of their homes with their stretchy pants. 🤪

If you were unable to attend the virtual training and would like more information you can contact our office.

Barry Newman

Ameritas | Regional V.P. – Retirement Plans

thank you!



# GSFG Highlights



The office is open again! We would like to remind everyone before coming to the office if you are experiencing or experienced any of the following:

Feeling ill or think you might have a fever

Have you come in contact with anyone known to have COVID-19 in the past 14 days

Have you traveled outside Idaho in the last 14 days

We ask that you please contact us via phone or email to answer any of your questions.

# WAIT!

In light of the coronavirus outbreak, we are taking extra measures to protect our clients and employees.

**Before entering this space, ask yourself:**

- Are you currently feeling ill or think you might have a fever?
- Have you come in contact with anyone known to have COVID-19?
- Have you traveled outside the United States in the last 14 days?

**If your answer to any question is YES:**

- **PLEASE DO NOT ENTER THIS SPACE.**
- Call, text or email the person you wanted to see.

**If your answer to all questions is NO, please come in.**

Thank you for helping protect the health and safety of everyone in our community.

HRT 1001 Agency 3/20

We are taking the necessary precautions to keeping the office clean and sanitized.

We would like to ask you to respect the 6ft. social distancing that has been suggested.

Masks are not required, however, if it does make your clients feel safer when meeting with you, we will encourage you to do so.

The property management company has needed make some adjustments to the restrooms here at the office. GSFG and John L Scott are currently using the men's restrooms.

## Adjusted Office Hours

**9:30am – 4:30pm  
Monday - Friday**



# GSFG Upcoming Events



## Grab & Go Curbside Lunch

Wednesday, June 17<sup>th</sup>

11:30 am – 1:00 pm

GSFG Office

(6223 N Discovery Way Ste 200)

We have missed seeing all our agents and we would like to invite you to drive by and pick up some lunch to say  
“Hi!”

Please RSVP by Monday, June 15<sup>th</sup>

RSVP to Amy  
[amy.leavitt@gemstatefg.com](mailto:amy.leavitt@gemstatefg.com)







| APRIL 2020               |        |         |                                 |          |                    |          |
|--------------------------|--------|---------|---------------------------------|----------|--------------------|----------|
| GREEN - AMERITAS PAY DAY |        |         | RED - AMERITAS COMMISSION CLOSE |          |                    |          |
| SUNDAY                   | MONDAY | TUESDAY | WEDNESDAY                       | THURSDAY | FRIDAY             | SATURDAY |
|                          |        |         | 1                               | 2        | 3 Annuity CE Event | 4        |
| 5                        | 6      | 7       | 8                               | 9        | 10                 | 11       |
| 12 EASTER                | 13     | 14      | 15                              | 16       | 17                 | 18       |
| 19                       | 20     | 21      | 22                              | 23       | 24                 | 25       |
| 26                       | 27     | 28      | 29                              | 30       |                    |          |

| MAY 2020                   |                        |         |                                 |          |        |          |
|----------------------------|------------------------|---------|---------------------------------|----------|--------|----------|
| GREEN - AMERITAS PAY DAY   |                        |         | RED - AMERITAS COMMISSION CLOSE |          |        |          |
| SUNDAY                     | MONDAY                 | TUESDAY | WEDNESDAY                       | THURSDAY | FRIDAY | SATURDAY |
| DISABILITY INSURANCE MONTH |                        |         |                                 |          | 1      | 2        |
| 3                          | 4                      | 5       | 6                               | 7        | 8      | 9        |
| 10                         | 11                     | 12      | 13                              | 14       | 15     | 16       |
| 17                         | 18                     | 19      | 20                              | 21       | 22     | 23       |
| 24                         | 25 Memorial Day CLOSED | 26      | 27                              | 28       | 29     | 30       |

| JUNE 2020                |        |         |                                 |          |        |          |
|--------------------------|--------|---------|---------------------------------|----------|--------|----------|
| GREEN - AMERITAS PAY DAY |        |         | RED - AMERITAS COMMISSION CLOSE |          |        |          |
| SUNDAY                   | MONDAY | TUESDAY | WEDNESDAY                       | THURSDAY | FRIDAY | SATURDAY |
|                          | 1      | 2       | 3                               | 4        | 5      | 6        |
| 7                        | 8      | 9       | 10                              | 11       | 12     | 13       |
| 14                       | 15     | 16      | 17                              | 18       | 19     | 20       |
| 21                       | 22     | 23      | 24                              | 25       | 26     | 27       |
| 28                       | 29     | 30      | ANNUITY AWARENESS               |          |        |          |

# Writing from a Distance

Contest will run from **April 1, 2020 – June 30, 2020**



**Grand Prize: Facebook Portal**

**2<sup>nd</sup> Runner Up: Echo Show 5**

**3<sup>rd</sup> Runner Up: \$50 Doordash Giftcard**

## 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**





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 <sup>1</sup><br>May 24-28, 2021 | Production Required                       | Life and DI Only |
|--|---|------------------|
| Summit of the Inner Circle <sup>1</sup>              | 212,000 with 115,000<br>Life & DI Minimum | 195,000          |
| 2021 Terranea Resort<br>March 22-26, 2021            | Production Required                       | Life and DI Only |
| Leaders Conference                                   | 70,000                                    | 50,000           |
| Veterans <sup>2</sup>                                | 39,000                                    | 35,000           |
| Associate Leaders Conference <sup>3</sup>            |   |                  |
| Contracted in 2018                                   | 51,000                                    | 41,000           |
| Contracted in 2019                                   | 39,000                                    | 35,000           |
| Contracted in 2020                                   | 31,000                                    | 27,000           |

<sup>1</sup> Summit of the Inner Circle requires an eight life and DI minimum policy count.

<sup>2</sup> 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.

<sup>3</sup> 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.

**Ameritas**  
fulfilling life.



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: \_\_\_\_\_