

HIDDEN GEM

THE NEWSLETTER FOR GEM STATE FINANCIAL GROUP

Page 3

GSFG Upcoming Events

Be sure to check out the upcoming events for Gem State Financial Group and the local associations. GSFG will be offering a 2 hour CE course - Protecting Your Clients Income. More details to follow.

Pages 5-6

Annuity Reference Guide

We are happy to see our agents finding the best solutions for their clients. In the past couple of months, we have seen an increase in annuity business. We felt the following Quick Reference Guide to Fixed/Index Annuity Policies would be beneficial for all.

Page 7

Ready ♡ Set ♡ Spring

Spring is right around the corner and we are holding our Ready, Set, Spring Contest. The contest period will run from Jan 1 - Mar 31st. Check out the enclosed flyer for the prizes available.

Agency Trainings

March 4th - Scott Leavitt, General Agent

March 18th - 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 the last month of the 1st quarter, I hope your business has been growing in a way that will have you reach your 2019 goals. One way to ensure that you are on track is to revisit your marketing efforts. Do you have 4-5 marketing legs that are bringing you in enough prospects to talk with? Let me know how we can help with your marketing efforts!

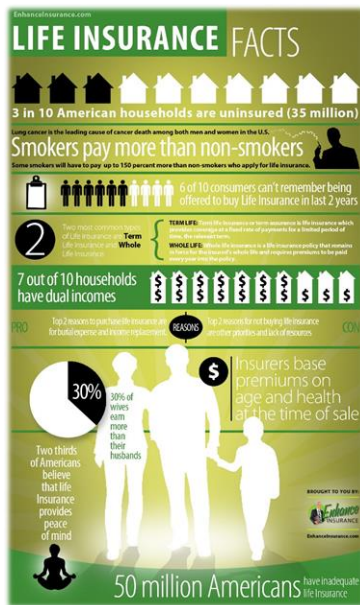
Thanks for all you do!

-Scott



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, V.P. Wealth Management

Phone: (208) 377-1428

Email: michael.patrick@gemstatefg.com

Gem State Financial Group's newest Team Member:

Larry Reitz

Gem State Financial Group Upcoming Events

**March
12th**

2019 Idaho Day on the Hill
3 Hour CE Program at the State House
1 Hour CE & Lunch at the Riverside Hotel

**March
21st**

NAIFA - Boise Monthly Luncheon
11:30 am - 1:00 pm
Louie's Restaurant - Meridian

**April
18th**

Gem State Financial Group & Ameritas
"Protecting Your Clients Income"
8:00 - 11:00 am
2 Hour CE Presentation
1 Hr - Disability Income Basics
1 Hr - Advanced Disability Income

**April
24th**

IAHU Health Symposium
7:00 am - 4:30 pm
Boise Centre

**May
1-2**

NAIFA - Idaho State Convention
Twin Falls, ID

Ribbon Cutting Event!

Friday, February 8th

We would like to thank everyone for coming out and supporting us for our Ribbon Cutting Event last month. We really enjoyed visiting with each of you.

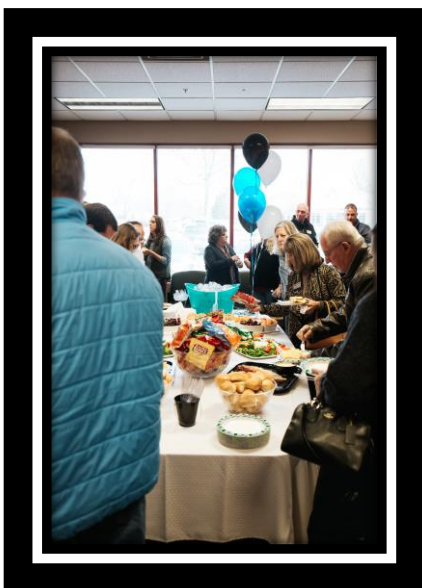


Photo Credit:

JULIA EDEN
photography

Quick Reference Guide to Fixed/Index Annuity Policies

For all states except New York

	Ameritas Accumulation 7 IA	Compass Index Annuity	Compass SPIA	SPDA 2000
At a glance ¹	Long term accumulation with potential for growth	Safety and growth in pre-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 maturity age	0-85 95	0-85 95	0-85 N/A	0-85 95
Minimum deposit	Qualified and Nonqualified: \$25,000	Qualified: \$2,000 single, \$1,000 annual, \$100 monthly Nonqualified: \$5,000 single, \$2,000 annual, \$200 monthly	Qualified and Nonqualified: Lesser of premium required for a \$50 per month payout or \$5,000 deposit	Qualified and Nonqualified: \$10,000
Guaranteed ² minimum interest rate	Currently 1.55% GMIR for new issues	Currently 1.55% GMIR for new issues	N/A	Currently 1.55% GMIR for new issues
Rate banding for interest rates	1 To \$99,999 2 \$100,000 to \$249,999 3 \$250,000 and above For fixed and index accounts and is based on accumulation value of the policy.	1 To \$49,999 2 \$50,000+ For fixed account only and is based on first year premium.	1 To \$499,999 2 \$500,000+	1 N/A for new issues 2 \$10,000 to \$99,999 3 \$100,000 to \$499,999 4 \$500,000 + Banding is based on premium.
Premium charges and policy fee	None	None	Premium Charge Period certain 4.0% Band 1, 3.5% Band 2 Life contingent 4.0% Band 1, 2.5% Band 2 Policy Fee \$100	None
Free partial withdrawals ³	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 ⁴	1 Yr. - 9% 2 Yr. - 9% 3 Yr. - 8% 4 Yr. - 7% 5 Yr. - 6% 6 Yr. - 5% 7 Yr. - 4% 8+ Yr. - 0% Optional 5-year: ⁵ 1 Yr. - 9% 2 Yr. - 9% 3 Yr. - 7.75% 4 Yr. - 6.5% 5 Yr. - 5.25% 6+ Yr. - 0% Current fee is 0.15%, maximum fee is 0.19%	1 Yr. - 8% 2 Yr. - 8% 3 Yr. - 7% 4 Yr. - 6% 5 Yr. - 5% 6 Yr. - 4% 7 Yr. - 3% 8 Yr. - 2% 9+ Yr. - 0%	N/A	1 Yr. - 7% 2 Yr. - 6% 3 Yr. - 5% 4 Yr. - 4% 5 Yr. - 3% 6 Yr. - 2% 7+ Yr. - 0%
Index options	Seven capped, two uncapped index options.	Fixed Account & six capped index options – may not be available in all states.	N/A	N/A
Chart continued on back				



	Ameritas Accumulation 7 IA	Compass Index Annuity	Compass SPIA	SPDA 2000
Systemic programs	Dollar Cost Averaging:	Dollar Cost Averaging	N/A	N/A
Annuitization and payout options	Life only Life with period certain Life with installment refund Single life and joint life Non-life 5-30 period certain	Life only Life with 5 and 10 certain Life with installment refund Joint Life Joint Life with period certain Non-Life 5-30 years period certain	Life only Life with 5, 10, 15, or 20 year certain Life with installment refund Life with cash refund Joint and survivor life 100%, 2/3 or 50% Non-Life 5-20 years period certain	Life only Life with 5 and 10 year certain Life with installment refund Joint Life Joint Life with period certain Non-Life 5-30 years period certain
Rider/features ⁶	Waiver of surrender charge riders for home health care, confinement, or terminal illness. Enhanced Death Benefit (EDB) rider included in base policy, Enhanced Death Benefit Plus (EDBP) rider available at issuance in lieu of EDB rider for additional charge, current annual charge is 0.10% ⁵ .	Guaranteed Lifetime Withdrawal Benefit (GLWB): 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 Waiver of surrender charge for confinement or terminal illness built into the base policy.	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.



¹ Policy and riders may vary and may not be available in all states.
² Policy guarantees are based upon the claims-paying ability of the issuer.
³ Withdrawals of policy earnings are 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.
⁴ Surrender charge percentages may vary by state. A market value adjustment may apply.
⁵ The 5-Year Surrender Charge Rider is not available in combination with the Enhanced Death Benefit Plus Rider.
⁶ 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), 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 and Compass Index Annuity are both 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.

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.

Ameritas® and the bison design are registered service marks of Ameritas Life Insurance Corp. Fulfilling life® is a registered service mark of affiliate Ameritas Holding Company.

© 2019 Ameritas Mutual Holding Company

For agent use only. Not for use with clients.



Ready 🌸 Set 🌸 Spring!

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



Grand Prize: 43" Smart TV

2nd Runner Up: \$100 Visa Gift Card

3rd Runner Up: \$50 Visa 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)



Spring Contest Standings:

1st – Tracy Boster

2nd – Larry Gunn

3rd – Wesley Brinkman



**Gem State
Financial Group**

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: _____