

THE NEWSLETTER FOR GEM STATE FINANCIAL GROUP

HIDDEN GEM



Pages 4-5

Product Spotlight

This month we are spotlighting the Ameritas Quick Comparison of Index Annuities as our Simplifying Annuities CE Event is approaching, Friday, April 3rd.

Please take a moment to review this document and see how these products will be able to enhance the tools you have available for your client's needs.

Page 5

Simplifying Annuities

Annuities can provide the potential for a lifetime of income. Come and participate in our annual CE event.

[Using Annuities for Your Clients Retirement Needs](#)

We are pleased to have David Richert, Ameritas Regional VP and Nick Jasa, Ameritas Field Marketing Sales Director as our presenters for this event.

RSVP by Friday, March 27th as seating is limited.

Pages 12-16

Contests

On these pages we have the details for the:

- 1st quarter sales contest
- The Fast Start Gem Award
- 2021 Ameritas Leaders Conference
- The GSFG Bison Award.

Deadline for the 1st quarter sales contest and the Fast Start Gem Award are at the end of the month.

Agency Trainings

March 2nd - Case Design, Scott Leavitt GSFG GA

March 16th – Advanced SBA Training, Scott Leavitt GSFG GA

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:

I can't believe that we are already at the last month of the 1st quarter, I hope your business has been growing in a way that will have you reach your 2020 goals. One way is to make sure you are conducting an annual review of your current client's needs. This will give you an opportunity to strengthen your relationship, update their coverage and receive referrals. Let me know how we can help you with your marketing efforts! Thanks for all you do!

-Scott



Congratulations

Monthly Drawing Winner...

Randy Flem

20/20 Focused on Your Future



Contest Standings:

- 1st – Randy Flem
- 2nd – Robert Haunschild
- 3rd – Kim Severns
- 4th - Tracy Boster
- 5th - Jay Thurlow

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

20/20 Focused on Your Future

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

March Trainings

Monday, March 2nd

Monday, March 16th

March Birthdays

Wishing each of you a wonderful day and successful year!

Theresa Olson 3/5 Terry Fuhrman 3/16 Stephen Stech 3/19

Stan Dean 3/21 Don Mathern 3/28

April
3rd

Annuity CE Training

9:00 - 12:00pm

GSFG Conference Rm



IAHU Health Symposium
General Information
Thursday, April 23, 2020

Welcome

We would like to give a warm welcome to:

Alexandria Lewis

from Idaho Falls to our team!

Ameritas Life Insurance Corp. Quick Comparison of Index Annuities

	Compass Index Annuity	Ameritas Accumulation 7 Index Annuity
Product Details		
Issue Ages	0-85	0-85
Maturity Age	95	95
SPDA only or FPDA	FPDA	FPDA
Minimum Initial Deposit	\$2,000 (if single or annual premium)	\$25,000 (first year premium)
Minimum Additional Deposit	---	\$5,000
Maximum Lifetime Deposit	\$1,000,000	\$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 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%
Free Partial Withdrawals	After first policy year, 10% of total policy value each year	After first policy year, 10% of total policy accumulation each year
Policy Loans	No	No
Non-tax Qualified Business Allowed	Yes	Yes
Indexed Options		
S&P 500 1-Year Point to Point	Capped with 100% Par Rate	Capped with 100% Par Rate
S&P 500 1-Year Monthly Average	Capped with 100% Par Rate	Capped with 100% Par Rate
S&P 500 1-Year Monthly Sum Cap	No	Capped with 100% Par Rate
Russell 2000 1-Year Point to Point	Capped with 100% Par Rate	Capped with 100% Par Rate
Russell 2000 1-Year Monthly Average	Capped with 100% Par Rate	Capped with 100% Par Rate
MSCI EAFE 1-Year Point to Point	Capped with 100% Par Rate	Capped with 100% Par Rate
MSCI EAFE 1-Year Monthly Average	Capped with 100% Par Rate	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
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%

	Compass Index Annuity	Ameritas Accumulation 7 Index Annuity
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
Market Value Adjustment (MVA) Rider	No	Rider – automatically included – no cost
5 YR Surrender Charge Option Cost as % of Acct Value for 5 years²	No	9%,9%,7.75%,6.50%,5.25%,0% Cost = 0.15%
Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider	Optional Rider, Cost = 0.XX% (single life); 0.XX% (joint spousal)	No
Enhanced Death Benefit Rider	No	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	No	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
Commissions³ (First Year / Years 2+ / Trail)		
Schedule A (Issue Age 0-80)	5.00% / 3.50% / 0.10%	5.00% / 3.00% / 0.00%
Schedule B (Issue Age 0-80)	2.50% / 2.50% / 0.30%	4.50% / 2.50% / 0.10%
Schedule C (Issue Age 0-80)	0.65% / 0.65% / 0.65%	3.75% / 1.75% / 0.25%
Schedule D (Issue Age 0-80)	0.10% / 0.10% / 0.75%	2.75% / 1.00% / 0.50%

¹ Product features and riders may vary by state and may not be available in all states. Optional riders may have limitations, restrictions, and additional charges.

² The 5-Year Surrender Charge Rider is not available in combination with the Enhanced Death Benefit Plus Rider.

³ The 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), and riders are issued by Ameritas Life Insurance Corp. Policy, 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 Index Annuity and Ameritas Accumulation 7 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. 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.

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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GEM STATE FINANCIAL GROUP

PRESENTS

SIMPLYFING ANNUITIES

***3 hour CE credit pending**

Who Should Attend: Agents & Brokers

What: Free CE Meeting Discussing:

Using Annuities for Your Clients Retirement Needs

Speakers: Scott Leavitt; GSFG GA, Nick Jasa; Ameritas, Field Marketing Sales Director David Richert; Ameritas, Regional Vice President

Where: Gem State Financial Group Conference Room

When: April 3, 2020 8:00am – 12:30pm

8:00 – 8:30am: Welcome & Continental Breakfast

8:30 – 9:30 am: CE* - Basics of Annuities

9:30-10:30 am: CE* - Basics of Fixed Annuities

SPIA * SPDA * Flex Premium

10:30 – 11:30 am: CE* - Index Annuities

11:30 am – 12:30 pm: Overview of Ameritas Annuity Portfolio

Sponsored by:



**Gem State
Financial Group™**



Learn tools to help you
prepare for your client's
retirement

Annuities provide the
potential for lifetime
income

Protection against market
volatility

Help your clients
understand how an
Annuity can add to their
retirement portfolio

73% of retirees who own
an annuity feel they can
live the lifestyle they want

GEM STATE FINANCIAL GROUP

6223 N Discovery Way Ste 200
Boise, ID 83713

April 3, 2020
8:00 am – 12:30 pm
Continental Breakfast

RSVP:
amy.leavitt@gemstatefg.com

Year to Date - Agent Standings

Annuity Leader

William Barrus

Life Leader

Jay Thurlow

DI Leader

Randy Flem

Policy Leader

Randy Flem

GSFG

20/20 Focused on Your Future



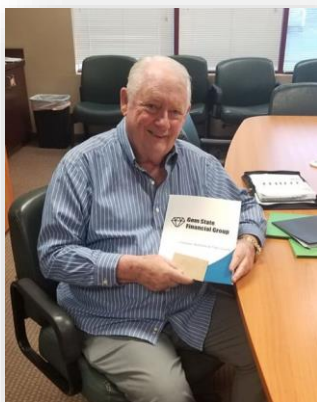
20/20 Focused on Your Future

We would like to thank Ken Herlihy from OneAmerica for his time to come and educate our GSFG Agents on their products. We would also like to thank the agents you for attending the meeting. We were able to have some great discussions on the:

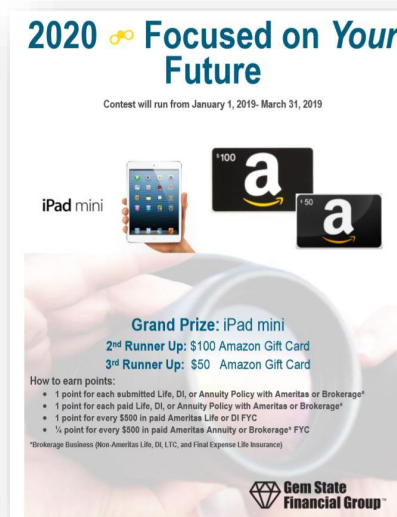
- The OneAmerica AssetCare/LTC
- The OneAmerica AnnuityCare/LTC
- The OneAmerica Index AnnuityCare/LTC

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

GSFG Awards



Left: Congratulations to Bob Haunschild, he was our January 2020 Monthly winner. He was presented with a \$50.00 gift card to Indian Lakes Stake House.



Top Left: Our Fast State Gem Award is coming to end this month. There's still time to submit those policies to receive this award.

Top Right: Our first quarter sales contest also ends this month. Tracy Boster has been the recipient of the past 8 quarterly sales contests.

We would like to thank each of you for your hard work and trust in Gem State Financial Group. We look forward to helping you find the best planning strategies for you and your clients for 2020.



<div> <div>GREEN – AMERITAS PAY DAY</div> <div>JANUARY 2020</div> <div>RED – AMERITAS COMMISSION CLOSE</div> </div>						
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	

<div> <div>GREEN – AMERITAS PAY DAY</div> <div>FEBRUARY 2020</div> <div>RED – AMERITAS COMMISSION CLOSE</div> </div>						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	<div> <div>♥</div> <div>INSURE YOUR LOVE MONTH</div> <div>♥</div> </div>					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	18 GSFG Training	19	20	21	22
23	24	25	26	27	28	29

<div> <div>GREEN – AMERITAS PAY DAY</div> <div>MARCH 2020</div> <div>RED – AMERITAS COMMISSION CLOSE</div> </div>						
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
22	23	24	25	26	27	28
29	30	31	<div> <div>Friday, April 3rd - Upcoming Event - Half Day CE Event - Annuity</div> </div>			



<div> <div>GREEN - AMERITAS PAY DAY</div> <div>APRIL 2020</div> <div>RED - AMERITAS COMMISSION CLOSE</div> </div>						
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
		AMERITAS GA FORUM - LINCOLN, NE IAHU SYMPOSIUM				
26	27	28	29	30		

<div> <div>GREEN - AMERITAS PAY DAY</div> <div>MAY 2020</div> <div>RED - AMERITAS COMMISSION CLOSE</div> </div>						
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
	AMERITAS DI FORUM - SAVANNAH, GA					
17	18	19	20	21	22	23
	AMERITAS NEW AGENT SALES ACADEMY - LINCOLN, NE					
24	31	25 Memorial Day CLOSED	26	27	28	29
						30

<div> <div>GREEN - AMERITAS PAY DAY</div> <div>JUNE 2020</div> <div>RED - AMERITAS COMMISSION CLOSE</div> </div>						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4	5	6
7	8	9	10	11	12	13
			NAIFA-ID CONV - TWIN FALLS			
14	15	16	17	18	19	20
21	22	23	24	25	26	27
						NAHU ----
28	29	30	ANNUITY AWARENESS			
			NAHU ANNUAL CONVENTION, CHICAGO, IL			

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™**

Fast Start Gem Award



25 Policies Submitted and Paid
before March 31, 2020

CONTACT YOUR SALES MANAGER
FOR FURTHER DETAILS

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

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

² 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.

³ 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.



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: _____