

THE NEWSLETTER FOR GEM STATE FINANCIAL GROUP

HIDDEN GEM



Pages 4-7

Product Spotlight

This month is Disability Insurance Awareness Month. Take a moment and read the Real Life Story from the Life Foundation. Following the story, we have the products that are available from Ameritas and our Brokerage division.

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

Pages 9-10

Stay at Home Orders

On these pages you will find highlights from our Simplifying Annuities Presentation and couple of fun stories from our Stay at Home Orders.

We would also like to thank all our Agents for their patience while we are all learning how to navigate our business practices during these changing times.

Pages 11-15

Calendar & Contests

Please take note at the calendar changes. All events have been cancelled.

On these pages we have the details for the:

- 2nd quarter sales contest
- 2021 Ameritas Leaders Conference
- The GSFG Bison Award.

Deadline for the 2nd quarter sales contest will be May 31st. On page 2

Agency Trainings

May 4th - Technology Tools - Preston & Scott Leavitt
| GSFG President

May 18th - Retirement Plan Training - Shane Hanson
| Voya Financial | Regional VP of Sales

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 hope all of you are safe & healthy and being able to be productive during this unique time. We had over 25 attendees at our April 3rd CE Annuity training event, I hope you were able to learn how annuities can help your clients. As we continue to live and take care of our clients during this time, I would remind each of you, how important the work you do is! As always let us know how we can help!

-Scott



Congratulations

Monthly Drawing Winner...

Alexandria Lewis

Writing From a Distance



Contest Standings:

- 1st – Kim Severns
- 2nd – Jackson Longwill
- 3rd – Wes Brinkman

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, President/General Agent

Phone: (208) 850-7003

Email: scott.leavitt@gemstatefg.com

Preston Leavitt, Director of Operations

Phone: (208) 337-7030

Email: preston.leavitt@gemstatefg.com

Mike Patrick, V.P. Wealth Management

Phone: (208) 337-7033

Email: michael.patrick@gemstatefg.com

Gem State Financial Group

Upcoming Events

Writing from a Distance

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

May Trainings

Monday, May 4th

Monday, May 18th

May Birthdays

Wishing each of you a wonderful day and successful year!

Dixie Rogers 5/17 Jaisha Baber 5/21 Gary Adams 5/22 Jeanna Still 5/26

Dessa Lesmeister 5/28 Tom Shores 5/31

May

18th

Retirement Plan Training

Shane Hanson

Voya Financial Regional VP of Sales

May

Disability Insurance Awareness Month

REAL LIFE STORIES



Valerie King and her husband, Tim

Disability Insurance Saves a Family—Twice

Valerie King was not a believer. When she transitioned from her medical residency to practicing as an emergency room physician, she didn't think she needed disability insurance. "I could never envision a life without working," she says. Her insurance professional convinced the young doctor otherwise.

Although Valerie never thought she would need it, a condition called ulcerative colitis made the decision for her.

It was wise advice. Although Valerie never thought she would need it, a condition called ulcerative colitis made the decision for her. The disease and a series of surgeries made it impossible for her to carry out her duties, and she found herself unable to practice the profession she loved. It was her disability insurance coverage that allowed her to survive financially and care for her three young daughters who she was raising as a single mother.

Life also had a second chapter for Valerie. She met and married Tim, also a divorced parent. They looked forward to raising their blended family together and sought the advice of insurance professional Larry Ricke, CLU, ChFC.

In addition to the life insurance he had recommended, Larry made sure Tim understood the importance of disability insurance. Tim didn't believe he'd ever need it, but with Valerie's urging he finally agreed to get coverage.

"No one thinks lightening will strike twice," says Larry, "but in this case it did." Tim, who had a high-profile position in the printing business, came close to dying from an undiagnosed aneurism and valve issue with his heart. A risky operation saved his life but ultimately left him unable to return to work. Again, disability insurance made it possible for the family to go on financially.

"Most people think, 'It will never happen to me,'" says Valerie. "But the truth is it can—and does. Everything else goes away if you don't have disability insurance coverage and you can't work."



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Watch Valerie's story at
www.lifehappens.org/king

quick reference guide to disability income insurance policies

Individual Disability Income and Business Overhead Expense Insurance

Dnamic Foundation Individual		Dnamic Foundation BOE																				
At a Glance	Noncancelable and/or Guaranteed Renewable disability income insurance that pays a monthly benefit for a covered disability that results from an injury or sickness.	Business Overhead Expense insurance covers normal and customary expenses necessary to maintain the business while the owner is disabled.																				
Target Market	High income earners, professionals and business owners. Includes medical and legal professions.	Owners of small businesses (sole proprietors, partners, closely held corporations).																				
Definition of Disability*	Three definitions of total disability, including specialty language for physicians and dentists, subject to age and occupation. <ul style="list-style-type: none">• Own Occupation for the length of the benefit period• Own Occupation and Not Working for the length of the benefit period• Five-Year Own Occupation, then Not Working for the remainder of the benefit period (Available to 3A and 3M only)	All BOE policies have Own Occupation for the entire benefit period definition—including specialty language for physicians and dentists.																				
Issue Ages*	18-64	18-64																				
Benefit and Elimination Periods*	Choice of up to seven benefit and six elimination periods: <table><tr><th>Benefit Period</th><th>Elimination Period</th></tr><tr><td>To Age 70/67/65</td><td>90, 180, 365, 730 days</td></tr><tr><td>Ten-Year</td><td>90, 180, 365, 730 days</td></tr><tr><td>Five-Year</td><td>30, 60, 90, 180, 365 days</td></tr><tr><td>Two-Year</td><td>30, 60, 90, 180 days</td></tr><tr><td>One-Year</td><td>30, 60, 90 days</td></tr></table>	Benefit Period	Elimination Period	To Age 70/67/65	90, 180, 365, 730 days	Ten-Year	90, 180, 365, 730 days	Five-Year	30, 60, 90, 180, 365 days	Two-Year	30, 60, 90, 180 days	One-Year	30, 60, 90 days	Choice of three benefit and three elimination periods: <table><tr><th>Benefit Period</th><th>Elimination Period</th></tr><tr><td>24 Months</td><td>30, 60 and 90 days</td></tr><tr><td>18 Months</td><td>30, 60 and 90 days</td></tr><tr><td>12 Months</td><td>30, 60 and 90 days</td></tr></table>	Benefit Period	Elimination Period	24 Months	30, 60 and 90 days	18 Months	30, 60 and 90 days	12 Months	30, 60 and 90 days
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24 Months	30, 60 and 90 days																					
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12 Months	30, 60 and 90 days																					
Occupational Classification*	For NC Policies: <ul style="list-style-type: none">• Non-medical – 6A, 5A, 4A, 3A and 2A• Medical – 6M, 5M, 4M, 3M and 2M For GR Policies: <ul style="list-style-type: none">• Non-medical – 6A, 5A, 4A, 3A, 2A, A and B• Medical – 6M, 5M, 4M, 3M, 2M and M	For BOE Policies: <ul style="list-style-type: none">• Non-medical – 6A, 5A, 4A, 3A and 2A**• Medical – 6M, 5M, 4M, 3M and 2M **If eligible for Business Owner Upgrade to a 3A or 4A.																				
Covered Expenses	N/A	100% of covered overhead expenses for which the insured is responsible, up to the available monthly benefit on the policy.																				

chart continued on back



	Dnamic Foundation Individual	Dnamic Foundation BOE
Base Policy Selling Features*	<ul style="list-style-type: none"> • Presumptive Total Disability • Surgical Transplant • Cosmetic Surgery • Successive Periods of Disability • Nondisabling Injury Benefit • Good Health Benefit • Survivor Benefit • COBRA Premium • Partial Disability Benefit (GR policy only) • Rehabilitation • Waiver of Premium 	<ul style="list-style-type: none"> • Residual Disability Benefit (can be enhanced with Extended Residual Rider) • Recovery Benefit • Presumptive Total Disability • Advance Benefit • Successive Periods of Disability • Finder Fee Benefit • Extension of Benefits • Accumulation Benefit • Legal and Accounting Fee Benefit • Conversion Privilege • Good Health Benefit
Riders*	<ul style="list-style-type: none"> • Residual Disability (Enhanced Residual and Basic Residual Disability) • Cost of Living Adjustment (6% Compound and 3% Simple) • Social Insurance Substitute • Future Increase Option • Automatic Increase • Catastrophic Disability • Student Loan Repayment 	<ul style="list-style-type: none"> • Substitute Salary Expense • Future Increase Option • Extended Residual • Business Loan Repayment
Policy Fees	<ul style="list-style-type: none"> • Annual \$40 • Semi-Annual \$23 • Quarterly \$13 • Monthly \$4 	<ul style="list-style-type: none"> • Annual \$40 • Semi-Annual \$23 • Quarterly \$13 • Monthly \$4
Cost Saving Opportunities	<ul style="list-style-type: none"> • Fully-Underwritten Multi-life • Guaranteed Standard Issue • Association Marketing • Double Annual • Big Case Discount • Medical and Dental Intern/Resident Discount • Preferred Occupations Premium 	<ul style="list-style-type: none"> • Fully-Underwritten Multi-life • Association Marketing • Double Annual • Big Case Discount
Variations	State variations are available on Producer Workbench in the Dnamic Foundation agent guide, DI1228.	

* Availability and provisions may vary by policy, state and occupational class.

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



Approved states, Dnamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) is issued by Ameritas Life Insurance Corp. located at 5900 O Street, Lincoln, NE 68510. In New York, Dnamic Foundation (forms 5501-NC, 5502-GR and 5503NCBOE) is issued by Ameritas Life Insurance Corp. of New York located at 1350 Broadway, Suite 2201, New York, NY 10018. Policy and riders may vary and may not be available in all states.

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Brokerage- Disability Products

The ability to work and earn a living makes everything else possible. It's our most valuable asset. And it deserves protection. Below you will find some details on products you can now offer your clients.

Companies



A- Rated Company (A.M. Best)



A- Rated Company (A.M. Best)



A+ Rated Company A.M. Best)



A Rated Company (A.M. Best)



A+ Rated Company (A.M. Best)

Product Offerings

Individual	Business
Personal Paycheck Power®	Business Expense Power®

Individual	Business
Century+ Individual Disability Income	Business Overhead Expense Disability Income
Simplified Disability Income	
Graded Benefit Disability Income	

Individual	Business
Accident Only Disability	Business Overhead Expense
Short-Term Disability	
Long-Term Disability	

Individual	Business
Platinum Advantage *Not yet available in California	Business Equity Protector SM
Protector Platinum SM (Available only in California)	
Protector Essential SM (Available only in California)	

Individual	Business
Individual Disability Income insurance – Series 700	Overhead Expense Insurance
DI Retirement Security	Disability Buy-Out Insurance

For more information on offering these Disability Income products to your clients please contact
Scott Leavitt or Preston Leavitt at (208) 377-1428

For Producer Use Only

Year to Date - Agent Standings

Annuity Leader

William Barrus

Life Leader

Kim Severns

DI Leader

Randy Flem

Policy Leader

Kim Severns

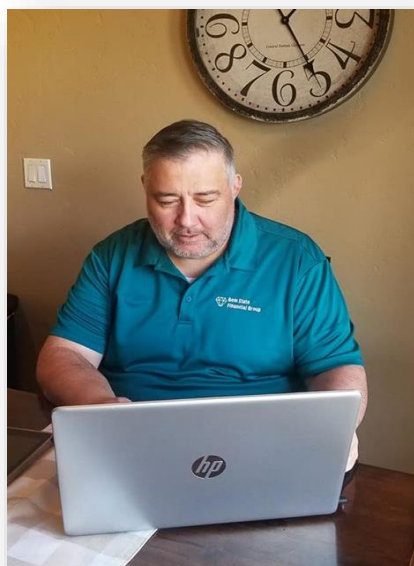
GSFG

Simplifying Annuities



David Richert
Ameritas | Regional V.P.

Scott Leavitt
Gem State Financial Group | President



Simplifying Annuities Training

We would like to thank David Richert and Nick Jasa from Ameritas for their time to educate our GSFG Agents on the value of annuities and the role it can help with your clients. We would also like to thank the agents you for attending the meeting, we were met with some different challenges with the beginning of the governor's stay at home order.

We asked our presenters to send us pictures during this "Social Distancing" event. I'm thinking that everyone probably 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.

Nick Jasa
Ameritas | Field Sales Manager



GSFG

Quarantine Highlights

We thought it would be fun to share what others were doing during the “Stay at Home Order”.

Scott decided he would grow out a beard for the first time.
He's taking votes, keep or shave:



Megan Rock's Daughter celebrated her 7th Birthday with a drive by birthday parade!





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

2nd Runner Up: Echo Show 5

3rd 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 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: _____