



# HIDDEN GEM

THE NEWSLETTER FOR GEM STATE FINANCIAL GROUP



Pages 3

## New Product Offering

Gem State Financial Group is proud to announce that we have partnered with three different carriers to provide your clients with options for Long Term Care. See below!

Page 4

## Long Term Care Awareness

November is Long Term Care awareness month. Many of your clients will experience a need of some form of Long-Term care throughout their life. See page 4 for a story illustrating the need for Long Term Care coverage.

Page 5

## End of the Year Contest

As the Holiday Season is approaching out last contest of the year will feature extra Holiday Cash as the prize! The winner will receive a \$250 Visa Gift Card! All business written and paid with us will qualify!!!

## Agency Trainings

No agency trainings will be held this month.

Feel free to call with any questions you have

about products or cases.

To join agency trainings:

<https://global.gotomeeting.com/join/952783349>

Phone: 1 (646) 749-3112

Access Code: 952-783-349

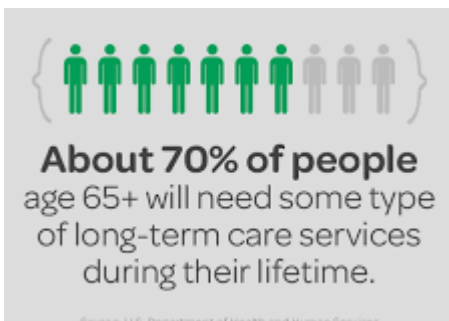
## Scott's Thought:

I know many of you are busy this time of year meeting with your clients & prospects with "Open Enrollment". As the conversation ends in assisting your clients be sure to make them aware that you are there to help them with additional needs such as: life insurance, disability insurance, retirement needs and long-term care. Many of your clients have these additional needs and are unaware that you can also help them. Have a Great Month!



### *End of the Year Contest Standings:*

1. *Tracy Boster*
2. *Randy Flem*
3. *Roscoe Orton*



### 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**

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**Preston Leavitt, Assistant to GA**

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**Jon Geier, Ameritas Internal Wholesaler**

Phone: (402) 465-6128

Email: [jgeier@ameritas.com](mailto:jgeier@ameritas.com)

### Gem State Financial Group's newest Team Member:

**Amy Leavitt, Office Manager**

Phone: (208) 377-1428

Email: [amy.leavitt@gemstatefg.com](mailto:amy.leavitt@gemstatefg.com)

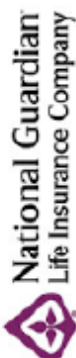


## Long Term-Care Products

Long Term Care Insurance will help cover the costs of different support services and care providers in the location that is best for the client. Below you will find some details on products you can now offer your clients.



Product Name:	Privileged Choice® Flex 3 - Enhanced
Issue Ages:	40-75
Monthly Benefit Amounts:	\$1,500 to \$9,000
Payment Period Options:	Lifetime
Elimination Periods:	30, 90, 180, and 365
Benefit Periods:	24, 36, 48, or 60 months 730, 1095, 1460, or 1825 days
Inflation Protection:	5%, 4%, 3% or 2% Compound, 5% Simple, 3% Future Purchase Option or None
Home Health Care:	50% or 100%
Discounts:	Couples Discount: 15%



Product Name:	EssentialLTC
Issue Ages:	40-79
Daily Benefit Amounts:	\$50 to \$300 (\$10 increments)
Payment Period Options:	Lifetime, Single Pay, 10 Pay
Elimination Periods:	0, 30, 90, 180 days (cumulative and vanishing)
Benefit Periods:	2-year, 3 year (Benefit Extension Riders are available with a 3-year benefit period, resulting in either a 4 years, 5 years, 6 years, or Lifetime benefit period)
Inflation Protection:	5%, 4%, 3% or 2% Compound, 5% Simple, 3% Future Purchase Option or None
Home Health Care:	100% or 0%
Discounts:	Association and Employer: 5%



Product Name:	MutualCare® Secure Solution	MutualCare® Custom Solution
Issue Ages:	30-79	
Monthly Benefit Amounts:	\$1,500 to \$10,000 (\$1 increments)	\$1,500 to \$10,000 (\$50 increments)
Payment Period Options:	Lifetime	
Elimination Periods:	90, 180, or 365 Calendar Days	0, 30, 60, 90, 180 or 365 Calendar Days
Policy Limit:	24, 36, 48, or 60 months	Pool of Dollars determines policy limit- Options include \$50,000 to \$500,000 in \$500 increments
Inflation Protection Buy Option:	No	Yes
Inflation Protection:	Lifetime: 3%, 4% or 5% compound / 20 yr-3% or 5% compound or no inflation protection	1% to 5% compound in .25% increments Inflation duration timeline, 20, 15, or 10 yrs or no inflation protection
Home Health Care:	50%, 75% or 100% of maximum monthly benefit	
Discounts:	Partner (Both issued):30%, Partner (One issued): 15%, Pref: 15%, Assn: 5%, Prod: 5% & Common Employer: 5%	

For more information on offering Long Term care insurance to your clients please contact Scott Leavitt or Preston Leavitt at (208) 377-1428

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## Long Term Care Awareness Month

*The need for Long Term Care Insurance is illustrated through the following story below.*

### Meet Richard and Nancy

Richard and Nancy Gilman didn't worry much about long term care planning until they witnessed firsthand the danger of facing the golden years without ample savings. It pains them to see Richard's father struggle to care for Richard's mother, who is in a nursing home with Alzheimer's disease.

Richard's father, a retired school principal, has about \$200,000 saved, but it's not likely to be enough to pay for his wife's long-term care--now running about \$68,000 a year--and then carry him through retirement without government help.

That scenario scares Nancy, 49, and Richard, 50, who like his father is a veteran public school educator. As parents of two girls, the Baldwin Township couple wanted to make certain they have enough coverage so they won't face a similar plight later.

"I think if my father had done things differently, maybe purchased long term care insurance, he would be able to have in-home care for my mother, which is what he really wanted," said Richard, who has taught physical education for the Baldwin school district for the past 24 years. "Because of what he's going through, we want to make sure we can take care of ourselves and not become a burden on our children."

"So many people think they have so much time to plan, but now I know you have to start early," Richard said.

Source: Meet Richard and Nancy. (2018). Retrieved November 09, 2018, from <https://longtermcareinsurancepartner.com/long-term-care-insurance/3stories>



# End of the Year Contest

*October 1, 2018- December 20, 2018*



## Extra Holiday Cash!!



### Prize:

- 1<sup>st</sup> place-\$250 Visa Gift Card
- 2<sup>nd</sup> place- \$100 Visa Gift Card
- 3<sup>rd</sup> place-\$50 visa gift card



### How to earn points:

- 1 point for each submitted Life or Disability policy
- ½ point for every \$1,000 Submitted Annual Premium
- 1 point for every paid Life or Disability policy
- 1 point for every \$1,000 Submitted Annual Premium



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: \_\_\_\_\_