

THE NEWSLETTER FOR GEM STATE FINANCIAL GROUP

HIDDEN GEM



**Gem State
Financial Group**

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Long Term Care Insurance Month

November is Long Term Care Insurance Awareness Month. In this month's newsletter you can find the Ameritas Care 4 Life Rider Brochure piece. Please be sure to review it and discuss with your Sales Directors how these products will benefit your clients.

With our brokerage line we have several other options to help with LTC.

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Announcements

GSFG is pleased to announce an additional location to our family! GSFG has partnered with Bill Barrus and his team of agents in the Nampa Historic Library Bldg.

We will be planning a Ribbon Cutting for this new location in the weeks to come. We would be pleased to have you join us to meet Bill and his team.

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GSFG Holiday Party

Here we are the, the Holiday's will be approaching in the coming weeks! We would like to invite our agents & their spouses for a casual evening of dinner and socializing.

Monday, December 9, 2019. We have attached the flyer with the information. Please RSVP by 12/2/19 to Amy.

Agency Trainings

November 4th - Process Training - Scott Leavitt

November 18th - Life Insurance Training - 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

Scott's Thought:

I'm sure you are all busy meeting with clients during the 4th quarter. I want to make you guys aware that November is Long Term Care Awareness Month. This is a good time to talk to your clients about their long-term care needs. November and December are also great months to talk to your clients about protecting their families and saving for the future as they spend the holidays with their families. Happy Thanksgiving!

-Scott



Congratulations

Monthly Drawing Winner...

Diana Hunter



Winter Holiday Cash

Contest Standings:

- 1st – Tracy Boster
- 2nd – Robin Everitt
- 2nd – Diana Hunter

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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Bill Barrus, Director of Sales

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Gem State Financial Group

Upcoming Events

2nd Annual Holiday Cash

October 1 - December 20th - Sales Contest (*refer to flyer in newsletter*)

November Trainings

Monday, November 4th

Monday, November 18th

November Birthdays

Wishing each of you a wonderful day and successful year!

11/2 Kimberley Severns

11/14 Jason Childers

11/30 Kathleen Bradley

GSFG Nampa Ribbon Cutting

More Details to come

November

21st

NAFIA Idaho Monthly Meeting

Louie's Resturant (*in Meridian*)

11:30 am

December

9th

GSFG Holiday Party

Center at the Park (Kleiner Park, Meridian)

6:00 - 8:00 pm

Life insurance helps protect life's special moments by ensuring our loved ones are cared for even if we aren't able to do it ourselves by providing financial protection through the policy's death benefit. But sometimes things happen, and you need financial protection while you're alive.

Life insurance policies that offer living benefits provide a practical and convenient way to help meet your financial needs by giving you part of your policy's death benefit while you're alive. Most Ameritas life insurance policies feature this type of living benefit. It's called the Care4Life 2.0 Accelerated Death Benefit rider, and it provides an accelerated death benefit if you are diagnosed with critical, chronic or terminal illness. With this feature, you can use your life insurance while you're still living.



Providing the money you need

If you are diagnosed with a chronic, critical or terminal illness, life insurance with the Care4Life accelerated death benefit rider gives you more options to deal with the financial strain of your condition.

The qualifying conditions for accessing an advance of your policy's death benefit require the certification of a physician. Recertification of the chronic illness is required annually.

Critical Illness—invasive life-threatening cancer, stroke, major heart attack, end-stage renal failure, major organ transplant, amyotrophic lateral sclerosis (ALS), blindness due to diabetes, paralysis of two or more limbs, major burns, coma, aplastic anemia, benign brain tumor, aortic aneurysm, heart valve replacement, coronary artery bypass graft surgery

Chronic Illness—inability to perform two of the six activities of daily living (dressing, toileting, transferring, continence, eating, bathing) or a diagnosis of severe cognitive impairment

Terminal Illness—a life expectancy of 12 months or less



Determining your benefit amount

The amount you could receive as an accelerated death benefit would be based on the qualifying event and value of your policy. Your life expectancy does not play a role in determining how much of your policy's death benefit you can receive.

Qualifying Event	Benefit Amount
Critical Illness	up to 25% of your policy's death benefit with a maximum of \$250,000
Chronic Illness	up to 50% of your policy's death benefit with a maximum of \$1 million
Terminal Illness	up to 75% of the policy's death benefit with a maximum of \$1 million

Receiving your benefit payments

Once the company receives the physician's certification of your critical, chronic or terminal illness diagnosis, your payment will be processed. The accelerated death benefit will be paid in a lump sum for a critical or terminal illness. Chronic illness payments will be paid in annual payments up to HIPAA limits.

Maintaining control of your money

There are no policy restrictions on spending the money you receive as an accelerated death benefit. You are in control and can use this living benefit any way you choose.



Frequently asked questions

What is the cost of the rider?

There is no charge for the valuable rider. However, if you do receive an accelerated death benefit, you will be charged a one-time administrative fee and be required to continue to pay the minimum premium necessary to keep the base policy and any attached riders in force.

What happens to my life insurance protection?

If you receive an accelerated death benefit, your policy will still have value as life insurance. In most states, your beneficiaries will receive the death benefit, reduced by the acceleration amount you received plus accrued interest.

You must continue to pay the minimum premium to keep the base policy and any riders in force.

What about Medicare?

Medicare pays for skilled services or rehabilitative care in a nursing home. **On average, Medicare pays for a stay of 22 days.**

Medicare does not pay for non-skilled assistance with Activities of Daily Living (ADL), which make up the majority of long-term care services. Medicaid does pay for more services, however, there are income and state eligibility requirements to qualify.

Source: <https://longtermcare.acl.gov/the-basics/who-pays-for-long-term-care.html> (accessed June 2018)





Getting started

With life insurance and the Care4Life 2.0 rider you can relax and concentrate on the important things in life. You will know that you have things in place to provide some financial protection for your family if you die. You'll also know you and your family are protected against the potential financial strain of a chronic, critical or terminal illness. Talk to your financial professional.

Protecting what is most cherished

At Ameritas, we are proud to be in the business of fulfilling life. We offer competitive insurance, employee benefits and financial products and services to customers nationwide. We work hard to understand our customers' needs and to design valued insurance and financial solutions to help meet those needs. Our goal is to help enable a life that's rich in family, happiness, health and financial security.

Founded in 1887, Ameritas remains committed to building enduring relationships. We are a mutual-based organization, focused on providing value generation after generation. We believe in providing our customers with consistent exceptional service and in serving our communities with purpose.

We strive to help our customers make life better, and we do it in so many ways. This is who we are. It's our calling. And we would never want it any other way.



Ameritas Life Insurance Corp.

The Ameritas Care4Life 2.0 accelerated death benefit rider (form ICC-17 ADBCTIRUL 1-17) may not be available in all states and may vary in some states. Life insurance policies on which this rider is available are issued by Ameritas Life Insurance Corp.

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.

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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

For Producer Use Only

Year to Date - Agent Standings

Annuity Leader

Larry Gunn

Life Leader

Tracy Boster

DI Leader

Randy Flem

Policy Leader

Tracy Boster

Welcome to the Team!



William M Barrus

Director of Sales



We are pleased to welcome William Barrus to our GSFG Family! Bill has been hired as a new Director of Sales in Canyon County. We are excited to announce that Bill will be Directing agents in our new location in the Nampa Historic Library Bldg. Bill is eager to teach, empower, assist and grow our new team of financial professionals in the Canyon County area.

Bill has been involved with financial services since 2006, serving his clients at companies such as Waddell & Reed, Northwestern Mutual, and New York Life.

Bill was raised in the Treasure Valley and attended the University of Idaho where he met his sweetheart, Jennifer Saxton. Bill and Jennifer were married in 1979 and have been blessed with 4 daughters (all married), 1 son, and 3 grandchildren.

Bill's mission in his exciting new partnership with Scott Leavitt, the Gem State Financial Group, and his local team of Financial Professionals is to foster long-lasting relationships with the community - local families, farm families, medical professionals, and business owners of small, medium, and large businesses – by offering complete, comprehensive income and asset protection strategies within client-based, deliberate, sensible, and affordable financial strategies.

Announcements

GSFG is very excited about our new partnership with Bill Barrus and his agents in our new Canyon County location! We would like to welcome the following agents to our team this month!



Front Row - (Left to Right) Kim Severns, Jaisha Baber, and Lisa Wolfe

Back Row - (Left to Right) Scott Leavitt, Eric Ratzlaff, Bill Barrus, and Preston Leavitt

Announcements



Congratulations to Tracy Boster for winning the Summer of Apps Contest! Scott presenting the portable gas grill to Tracy.

Congratulations to Robin Everitt for winning 3rd place in the Summer of Apps Contest! Scott presenting Robin with her \$50 Amazon gift cards.





**Gem State
Financial Group**

2nd Annual End of Year Contest

October 1, 2019 – December 20, 2019

Winter HOLIDAY CASH

Prize:

- 1st place - \$250 Visa Gift Card
- 2nd place - \$100 Visa Gift Card
- 3rd place - \$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)



GEM STATE FINANCIAL GROUP
Cordially Invites You to Our

HOLIDAY PARTY

Monday, December 9, 2019
6:00 – 8:00pm

Center at the Park
Kleiner Park
1920 N Records Ave,
Meridian, ID 83642

*Spouses/Significant Other Invited
Smart Casual Attire*

Please join us for dinner and a casual evening of socializing.

Please R.S.V.P. by 12/2/19 to
Amy Leavitt
amy.leavitt@gemstatefg.com
or you can text her at 208-850-7017

Those that would like to participate we will have a couples gift exchange
(one per couple \$10.00 limit)

We would like to gather items for CATCH a local charity – they help displaced families once they are able to get into a new safe environment. A list of their needs is listed on their website
<http://www.catchprogram.org/needs-list.php>



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**



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: _____