

THE NEWSLETTER FOR GEM STATE FINANCIAL GROUP

# HIDDEN GEM



Pages 4-5

## Annuities at a Glance

Ameritas has a competitive suite of annuities and have added to it recently with the addition of the Ameritas Income 10 Index Annuity and the Ameritas Accumulation 7 Index Annuity.

Please reach out to any of our management team with questions regarding any of the Annuity options that we have available through Ameritas.

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## Pictures from the BBQ

Amy and I would like to thank those that were able to make it to our home for the End of the Summer BBQ.

We would like to make this an annual event and hope to see those that were not able to join us this year. On page 7 are some pictures of the fun we were able to have. 😊

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## 2<sup>nd</sup> Annual Holiday Cash

The Holiday's will be here before we know it. We have chosen the Holiday Cash Sales Contest to be an annual event.

On page 8 you can find the contest requirements and prizes. The contest will end Friday, December 20, 2019.

## Agency Trainings

October 7<sup>th</sup> - Process Training - Scott Leavitt

October 21<sup>st</sup> - DI 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](mailto:dane.ross@ameritas.com)

**Scott's Thought:**

As we start the 4<sup>th</sup> quarter of the year, let us know how we can help you finish strong! This is a good time to talk with your clients and prospects about reviewing their coverage, protecting their families & saving money for the future. Have a great year end!

-Scott



## Congratulations

Monthly Drawing Winner...

**Jay Thurlow**



## Summer of Apps

Contest Winners!:

- 1<sup>st</sup> – Tracy Boster
- 2<sup>nd</sup> – Randy Flem
- 3<sup>rd</sup> – Robin Everitt

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**

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**David Riffe, Director of Sales**

Phone: (208) 377-1428

Email: [david.riffe@gemstatefg.com](mailto:david.riffe@gemstatefg.com)

**Gem State Financial Group's newest Team Members:**

Bob Haunschild      Kim Severns  
William Coon

# Gem State Financial Group Upcoming Events

**Oct 1 -  
Dec 20**

## 2<sup>nd</sup> Annual Holiday Cash

Sales Contest

*(refer to flyer in newsletter)*

## October Trainings

Monday, October 7<sup>th</sup>

Monday, October 21<sup>st</sup>

**October  
17<sup>th</sup>**

## NAFIA Idaho Monthly Meeting

Louie's Resturant *(in Meridian)*

11:30 am

## October Birthdays

Wishing each of you a wonderful day and successful year!

### October

10/9 Michelle Sandoz

10/13 Scott Leavitt

10/21 Bob Haunschild

10/25 Bryce Shurtliff



# Annuities at a Glance

Our competitive annuities, which include both commission and fee-based options, offer a full range of features and benefits to help your clients achieve their goals.

## Indexed annuities

**Ameritas Accumulation 7 Index Annuity**, a flexible premium deferred indexed annuity, provides the features to help meet your clients' accumulation needs, along with options for them to access their money if they need it.

- Surrender charge options
- Enhanced death benefit riders

**Ameritas Income 10 Index Annuity**, a flexible premium deferred indexed annuity, offers your clients the choice of two Guaranteed Lifetime Withdrawal Benefit (GLWB) riders. Income Protector for guarantees. Income Builder for potential growth. (Current annual charge is 1.00% for Single Life or Joint Spousal)

Other key features include:

- Booster option (Current annual charge is 1.10% for Single Life or Joint Spousal) and Principal Protection Credit for both GLWB riders
- Partial index credit upon death

## Index choices

Both of our indexed annuities offer four index choices, including the new S&P 500 Sector Rotator Daily RC2 5% Index.

## Waiver of surrender charges

Both of our indexed annuities offer a waiver of surrender charges for confinement, terminal illness and home health care.

## Variable annuity

A variable annuity can be an integral part of your clients' long-term retirement planning strategy to help protect their financial future. Variable annuities provide a tax-deferral benefit that can work well with your clients' goals of investing for long-term retirement. Variable annuities offer professionally managed investment options, guaranteed death benefits and payment options to help meet your clients' needs. They should always read the prospectus before investing in variable annuities to make sure they understand the risks and charges involved.

**Direction Variable Annuity** gives your clients low-cost custom design options with a variety of investment options and riders. It features:

- Over 70 investment options
- Waiver of surrender charges
- Quality riders including the Waypoint Income Rider, which provides guaranteed income for life and competitive lifetime distribution factors



## Fee-based

The **Ameritas Advisor No-Load VA** features one of the industry's lowest M&E charges of just 0.45% and no sales load or withdrawal charges. In addition, your clients have the opportunity to invest the cash value in a wide range of investment options advised by well-known fund managers including funds from Vanguard, Dimensional Funds, PIMCO, Fidelity and more. This variety, along with the ability to move the money among the different options tax-free, makes it easy to diversify an investment.

## Fixed annuities

**SPDA 2000**, a single premium deferred annuity, provides tax-deferred growth, principal guarantee, flexible access to the policy value and potential income for life.

**Compass SPIA**, a single premium immediate annuity, is designed to provide payments for specific period of time. It can help manage retirement income by converting a portion of savings into a guaranteed payment stream for life.

**Compass FPDA in NY**, a flexible premium deferred annuity, features a guaranteed minimum interest rate, safety of principal and tax-deferral.



Policy guarantees are based on the claims-paying ability of the issuer.

Annuities are issued by Ameritas Life Insurance Corp. in approved states and by Ameritas Life Insurance Corp. of New York in New York. Variable products are underwritten by Ameritas Investment Corp.

Variable products are suitable for long term investing and are subject to investment risk, including possible loss of principal. **Before investing, carefully consider the investment objectives, risks, charges, expenses, and other important information about the policy issuer and underlying investment options. This information can be found in the policy and investment option prospectuses. Prospectuses are available online for Ameritas Life at [ameritas.com](http://ameritas.com) or by calling 800-745-1112.**

Policies, index strategies and riders may vary and may not be available in all states. Optional features and riders may have limitations, restrictions and additional charges. Refer to product brochures for additional details. Withdrawals may be subject to income tax. If withdrawals are made before age 59½, they also may be subject to an IRS penalty tax. Information presented here is not intended as tax or other legal advice. It is recommended that tax advisers be consulted. Guaranteed lifetime withdrawal riders are not available with certain tax-qualified plan types.

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# Year to Date - Agent Standings

**Annuity Leader**

**Larry Gunn**

**Life Leader**

**Tracy Boster**

**DI Leader**

**Randy Flem**

**Policy Leader**

**Tracy Boster**



# End of the Summer BBQ

Amy and I would like to thank those that were able to make it to our home for the End of the Summer BBQ. We would like to make this an annual event and hope to see those that were not able to join us this year. Below are a few pictures from the BBQ





## 2<sup>nd</sup> Annual End of Year Contest

October 1, 2019 – December 20, 2019

# Winter 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, 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**



**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.

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Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Phone Number: \_\_\_\_\_

Best Time to Call: \_\_\_\_\_

Agent/Broker Name: \_\_\_\_\_ Date: \_\_\_\_\_