

HIDDEN GEM

THE NEWSLETTER FOR GEM STATE FINANCIAL GROUP



Pages 5

Product Spotlight

This month we are highlighting our List Bill Life and DI program.

List bill Life and DI provides a way for Employers to provide **personalized, discounted, and portable** Life and Disability income insurance policies to their employees at little to **NO** cost to the Employer.

Check out our flyer on How Does it Work. Reach out to Preston or Scott for further information.

Pages 6-8

Michael's Corner

This month Mike will be continuing his discussion on helping your clients design a retirement plan. Mike is willing to meet and discuss with you concerns you may have with your clients and their current wealth management needs.

This information is for your purpose and is NOT for client use.

Pages 10-16

GSFG Highlights

Please take note at the calendar changes.

On these pages we have the details for the:

- 4th Quarter Sales Contest
- GSFG Monthly Lunch Group
- 2021 Ameritas Leaders Conference
- The GSFG Bison Award.

Agency Trainings

October 5th - **CANCELED**

October 19th - Long Term Care Training | Lawrence Vivnzio | Marketing Manager, Business Development | NGL

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:

As we enter the 4th quarter of the year, I know this a busy time of the year & many of you are dealing with Medicare AEP, Open enrollment for health insurance and group renewals. I would encourage you to continue to look for additional ways to help your clients. For your group clients this might be a great time to talk to them, about offering Life & DI insurance to their employees through our list bill program. Have a great 4th quarter and feel free to call our office for assistance!

-Scott



Congratulations

Monthly Drawing Winner...

Mike Patrick

Summer of Apps Contest



Contest Winners:

- 1st – Randy Flem
- 2nd – Kimberley Severns
- 3rd – 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:

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Mike Patrick, V.P. Wealth Management

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Gem State Financial Group Upcoming Events



Winter Holiday Cash



October 1, 2020 - December 18, 2020 - Sales Contest *(refer to flyer in newsletter)*

October Trainings

Monday, October 5th - CANCELED

Monday, October 19th

**** With this being Medicare and Open Enrollment Season, we have decided to have our training meetings only **ONCE** a month – the 3rd Monday of the month. ****

November:

Long Term Care Insurance Awareness Month

October Birthdays

Wishing each of you a wonderful day and successful year!



Michelle Sandoz 10/9

Scott Leavitt 10/13

Bob Haunschild 10/21

GSFG Reflections

What an interesting year 2020 has presented itself. While on our drive to the Sawtooths this past month Scott and I were reflecting on this past year. We were reflecting on our January Kick-off Meeting and our vision for the Year, “2020 – Focused on Your Future”. We were very excited to introduce the 3 areas of “Focus” for the year: SBA Lending, Special Needs and Business Buy/Sell.

We were looking forward to some great opportunities to be able to build some great networking legs that would then generate to some great leads for you, our agents. The excitement was buzzing, and relationships were starting, then in the background you could hear this rumbling of a virus that would end up becoming **THE** word for 2020 – Covid 19.

March came with a big punch in the gut that no one could have seen or predicted. NBA stopped a game abruptly and then by March 13th our own little safe have, Idaho, along with the country went into a shutdown. We were all scrambling on what this new normal is going to be, we were learning words like, social distancing and getting accustomed to wearing masks.

Here we are 7 months later, and we have all needed to make adjustments to our “Focus”. We here at GSFG could not be prouder of the obstacles each of you have had to maneuver through. We have appreciated your patience with us, as we all have had to work through corporate home offices being shut down and most everyone working from home. We are resilient and persistent though, and we have found a new normal.

They say hindsight is 2020 and I am hopeful that as we finish up this unprecedented year, 2020, we will all be able to see how much stronger we have become. We have now entered the 4th Quarter which can be the busiest time of the year, we here at GSFG wish you all a strong and successful end to one of the most interesting years for the books.

- Amy

Agent



List Bill Life and DI

List Bill Life and DI provides a way for Employers to provide *personalized, discounted, and portable* Life Insurance and Disability Income Insurance Policies to their employees at little to no cost to the employer.

How does it work?



A list of covered employees is sent to the Employer each month

Employee's share of premiums is pulled from their Paycheck

Employer mails one Premium check to the Insurance Company.

Coverage is provided to the Employee in the instance of Death or Disability

Little to No Cost to the Employer

The employer can choose how much they would like to cover whether that be \$100/employee, \$25/employee or even \$0/employee. They have the flexibility to choose how much they want to pay or if the Employer is wanting to offer the benefit to their employees, they do not have to help with any of the cost.

Discounts Their Employees cannot get elsewhere

With three or more employees purchasing a Disability Income Insurance Policy they will be eligible for a 15% Discount that they would not be able to receive on their own. With at least two life policies in place employees will receive a discount of \$3.33/month on their Life Insurance Premiums.

Personalized Benefits

Some employees may be up to their eyeballs in debt and some might be in a good financial spot. List Bill allows you to sit down with employees and personalize the policy so they are buying what they need.

Benefits that Employees can take with them

Policies bought through list bill are completely portable and convertible while maintaining their discounts. Policies can be taken after employment and are convertible at any time.



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208-377-1428

www.gemstatefg.com

Michael's Corner



Helping Your Clients Design A Retirement Plan Series – Continued

2. USE TIME TO YOUR ADVANTAGE

Save and invest based on your time horizon

All goals are not created equal, so investing for them as one may not be the best plan. Instead, decide how much of your savings to put toward college, retirement and other goals based on your priorities. Next, create an investment strategy that allows you to take advantage of the longer investment horizon for goals with longer time frames. To keep your strategy on track, be sure to have a short-term fund that can cover emergencies without having to sell your investments during down markets.

Good things come to those who wait

While markets can always have a bad day, week, month or even year, history suggests investors are less likely to suffer losses over longer periods.

This information is for your purpose and is NOT for client use.

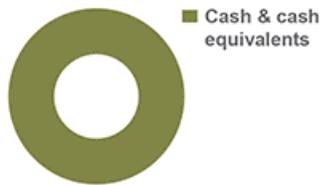
Michael's Corner

Helping Your Clients Design A Retirement Plan Series – Continued

Goals-based wealth management

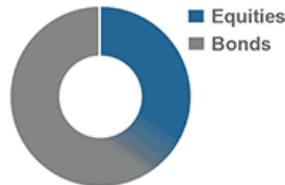
Short-term goals

Includes emergency reserve fund of total spending needs for 3-6 months



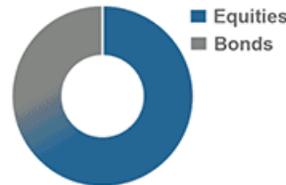
Medium-term goals

5-10 years, e.g. college, home



Long-term goals

15+ years, e.g. retirement

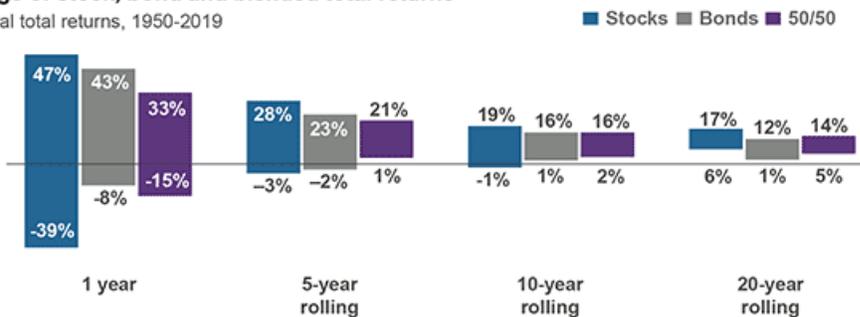


DIVIDE AND CONQUER

Aligning your investment strategy by goal can help you take different levels of risk based on varying time horizons and make sure you are saving enough to accomplish all of your goals – not just the ones that occur first.

Range of stock, bond and blended total returns

Annual total returns, 1950-2019



Source (top chart): J.P. Morgan Asset Management.

Source (bottom chart): Barclays, Bloomberg, FactSet, Federal Reserve, Robert Shiller, Strategas/Ibbotson, J.P. Morgan Asset Management. Returns shown are based on calendar year returns from 1950 to 2019. Stocks represent the S&P 500 Shiller Composite and Bonds represent Strategas/Ibbotson for periods from 1950 to 2010 and Bloomberg Barclays Aggregate thereafter.

Note: Portfolio allocations are hypothetical and are for illustrative purposes only. They were created to illustrate different risk/return profiles and are not meant to represent actual asset allocation.

3. Plan for a long life

The longer you live, the longer your investments must last

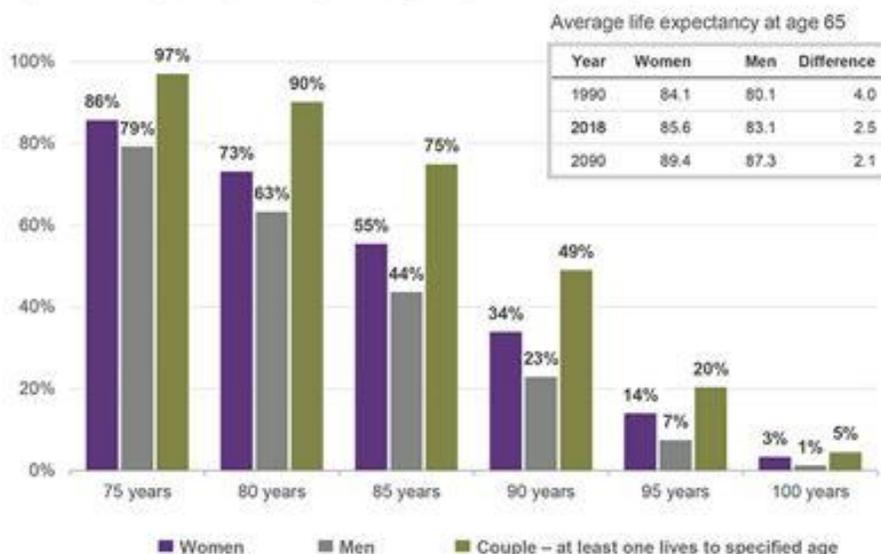
At least one member of a 65-year-old couple now has a 90% chance of living to 80 or beyond, a nearly 50/50 chance of reaching 90 and a one-in-five chance of turning 95 or older. Living longer affects key retirement decisions such as how to make the most of your time, how to invest, when to claim Social Security and whether you might need long-term care.

If you are in good health at 65 and have a family history of longevity, your retirement plan should conservatively account for 30 or more years of living expenses. That means your investments need to continue growing long after you stop working to keep pace with inflation and reduce the risk of outliving your money.

Life expectancy probabilities | 5

Retirement landscape

If you're 65 today, the probability of living to a specific age or beyond



PLAN FOR LONGEVITY
 Average life expectancy continues to increase and is a mid-point not an end-point. You may need to plan on the probability of living much longer – perhaps 30+ years in retirement – and invest a portion of your portfolio for growth to maintain your purchasing power over time.

Chart: Social Security Administration, Period Life Table; 2016 (published in 2019). J.P. Morgan Asset Management.
 Table: Social Security Administration 2019 OASDI Trustees Report.
 Probability at least one member of a same-sex female couple lives to age 90 is 56% and a same-sex male couple is 41%.

This information is for your purpose and is NOT for client use.

To be continued next month

Year to Date - Agent Standings



Annuity Leader

Wes Brinkman



DI Leader

Randy Flem



Life Leader

Kimberley Severns



LTC Leader

Melinda Wells



Policy Leader

Kimberley Severns

let's do lunch

GEM STATE FINANCIAL GROUP

PRESENTS

Monthly Lunch Group

GSFG will be implementing a new Monthly Lunch Group.

The criteria will be as follows:

Submit a total of 4 or more policies in a month to participate in the GSFG Monthly Lunch Group with Scott.

Your 4+ polices could include any combination of the following:

Life ✕ Disability Insurance ✕ Annuity ✕ LTC

*** Those not in the Treasure Valley Area will receive a gift card of equivalent value. ***



GSGG Highlights



The office is open again! We would like to remind everyone before coming to the office if you are experiencing or experienced any of the following:

Feeling ill or think you might have a fever

Have you come in contact with anyone known to have COVID-19 in the past 14 days

Have you traveled outside Idaho in the last 14 days

We ask that you please contact us via phone or email to answer any of your questions.

WAIT!

In light of the coronavirus outbreak, we are taking extra measures to protect our clients and employees.

Before entering this space, ask yourself:

- Are you currently feeling ill or think you might have a fever?
- Have you come in contact with anyone known to have COVID-19?
- Have you traveled outside the United States in the last 14 days?

If your answer to any question is YES:

- PLEASE DO NOT ENTER THIS SPACE.
- Call, text or email the person you wanted to see.

If your answer to all questions is NO, please come in.

Thank you for helping protect the health and safety of everyone in our community.

HR 1011 Agency 2/20

We are taking the necessary precautions to keeping the office clean and sanitized.

We would like to ask you to respect the 6ft. social distancing that has been suggested.

Masks are not required, however, if it does make your clients feel safer when meeting with you, we will encourage you to do so.

The property management company has needed to make some adjustments to the restrooms here at the office. GSGG and John L Scott are currently using the men's restrooms as a gender-neutral restroom.

Adjusted Office Hours

**9:30am – 4:30pm
Monday - Friday**

GSFG 2020 4th Quarter Calendar

OCTOBER 2020						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1*	2	3
4	5	6*	7	8*	9	10
11	12 Columbus Day	13*	14	15*	16	17
18	19 Training	20 Ameritas Immersion - Cincinnati, OH	21	22	23	24
25	26	27	28	29	30	31

LONG TERM CARE INSURANCE

NOVEMBER 2020						
GREEN - AMERITAS PAY DAY					RED - AMERITAS COMMISSION CLOSE	
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7 BSU BYU TARGATE
8	9	10	11 VETERAN'S DAY	12	13	14
15	16 Training	17	18	19	20	21
22	23	24	25	26 Office Closed	27 Closed	28
29	30			THANKSGIVING HOLIDAY		

DECEMBER 2020						
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 Training	22	23	24 Office Closed	25 Closed	26
27	28	29	30	31 Office Closed	Closed	



3rd Annual End of Year Contest

October 1, 2020 – December 18, 2020

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)

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



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: _____