

## THE NEWSLETTER FOR GEM STATE FINANCIAL GROUP

# HIDDEN GEM

*September is*

## Life Insurance AWARENESS month



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### Life Insurance Awareness

"It's not for you **it's for them**" is the theme for this year's campaign. LIAM has partnered with Brooke Shields this year, In LIAM's marketing pieces she states "protecting my family financially means everything to me. That's why I have life insurance and you should too."

Throughout the month we will provide you with tools from LIAM

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### Agency BBQ

We would like to remind you about our end of the summer agency BBQ. Please RSVP to Amy by Wed, September 18<sup>th</sup>.

This will be a great time to visit with the other agents and their families within GSFG.

Scott, Preston & Amy appreciate all the hard work and dedication each of you provide to our agency. They would like to thank each you and your families for your support.

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### Summer of Apps

This is the last month for our Summer of Apps contest. You can find the Contest standings on page 2.

You can find the contest requirements and prizes can be found on Page 8. There's still time to get those apps in.

### Agency Trainings

Sept 16<sup>th</sup> - Marketing Final Expense Coverage to your Sr. Clients - Shea McCoy - NEAT Management

Oct 21<sup>st</sup> - Product 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:**

September is Life Insurance Awareness Month (LIAM). Brooke Shields has been chosen to be the 2019 Spokesperson for LIAM. We will be sharing many tools to help you with having discussions with your prospects & clients regarding the important need for Life Insurance.

This is our last month for our Summer of Apps sales contest, let's see who will finish strong! Good luck to everyone! -Scott



## Congratulations

Monthly Drawing Winner...

**Robin Everitt**



## Summer of Apps

### Contest Standings:

- 1<sup>st</sup> – Randy Flem
- 2<sup>nd</sup> – Jackson Longwill
- 3<sup>rd</sup> – Jay Thurlow

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

Jason Curlanis

Jason Childers

# Gem State Financial Group Upcoming Events

**July 1 -  
Sept 30**

**Summer of Apps Sales Contest**  
"Making Your Apps Count"

## September is Life Insurance Awareness Month

**Sept  
21<sup>st</sup>**

**End of Summer BBQ**  
Leavitt Residence  
5:30 - 7:30 pm

## September Birthdays

Wishing each of you a wonderful day and successful year!

### September

9/4	Richard Cardoza	9/20	Michael Bouton
9/10	Darren Butler	9/24	Larry Halverson
9/15	Randy Flem	9/29	April Howard



## It's Not for You. It's for Them.

If protecting your loved ones financially is a priority, then getting life insurance is an easy step in helping you accomplish that. It means they would be OK financially if anything were to happen to you.

And it's more affordable than you think. In fact, most people overestimate the true cost of life insurance by three times or more.\*

While life insurance can't replace a loved one, it can make the path easier for those left behind.



\*2019 Insurance Barometer Study, Life Happens and LIMRA

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# It's Not for You. It's for Them.

## Chich Family: It's About Family



Jenny was single and in her 20s, but that didn't mean she wasn't thinking about the future. In fact, she knew she wanted to have a family one day and that saving for retirement—even this early on—was a priority.

That's why after meeting with insurance professional Jim Silbernagel, she decided to buy a permanent life insurance policy. She knew it would help her with both goals: provide the life insurance coverage she sought and the ability to accumulate cash value to help with saving for retirement.

Jenny's dream of having a family did come true. She met Jim on a blind date, and once married, they welcomed a son, Michael, and then several years later twins, Samuel and Nathaniel. As often happens with growing families, finances got stretched tight, and Jim suggested they cancel Jenny's policy to save money. Jenny was adamant that they keep it. Instead, they used some of the accumulated cash value to pay the premium and keep the policy in force.\* That decision would be life changing for her family.

The Chich family was looking forward to welcoming their fourth child—a girl, but tragically Jenny died while giving birth. The shock to her family was overwhelming. While life insurance could never replace their vibrant wife and mother, Jim says that Jenny's policy helped the family in the aftermath of her death. He was able to take a yearlong leave of absence from his job to care for newborn Emma and the boys, who were all younger than 6. "I was able to focus on my kids and not worry about how I was going to buy a gallon of milk," says Jim.

And his advice to other families is simple: "Be prepared. You may look at the cost of premiums as scary, but if you work it into your budget you don't even realize the money is going out. Just make sure your life insurance is taken care of."

*\*Withdrawing or borrowing funds from your policy will reduce its cash value and death benefit if not repaid, and may result in a tax liability if the policy terminates before the death of the insured.*

# 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

September 21, 2019

5:30-7:30pm \* Leavitt Residence

Amy and I would like to invite you and your families to our home for an End of the Summer BBQ. We would like to thank each of you for all your hard work this year!



## backyard BBQ



*we're gathering the gang*

Join us for an End of Summer Backyard BBQ!

Saturday, September 21st at 5:30pm

Scott & Amy's House

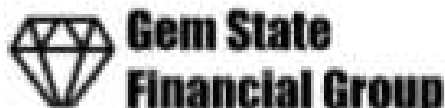
12988 W Paint Dr, Boise



Everyone's welcome!

Burgers - Hotdogs - Chicken  
Lots of side dishes! COME HUNGRY!

RSVP to Amy by September 18th  
(208) 850 - 7017



# Summer of Apps

Contest will run from July 1, 2019 – September 30, 2019



**Grand Prize:** Travel Propane Grill

**2<sup>nd</sup> Prize:** Outdoor Solar Bluetooth Speakers

**3<sup>rd</sup> Prize:** \$50.00 Amazon Gift Card

How to earn points:

- 1 point for each Ameritas submitted non-bound Life or DI app
- 1½ points for each bound Ameritas Life or DI app
- 1 point for every paid Ameritas Life or DI app
- ½ point for each submitted/paid Ameritas Annuity, Brokerage - Life, DI, LTCI or Annuity app.





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: \_\_\_\_\_