



# HIDDEN GEM

## THE NEWSLETTER FOR GEM STATE FINANCIAL GROUP



**Gem State  
Financial Group™**

Pages 5-7

### Product Spotlight

September is designated as Life Insurance Awareness Month. It is a time to educate Americans about the importance of having adequate life insurance. Even though you are making plans to meet with clients and prospects to discuss their life insurance needs, disability insurance can easily be included in your discussions. Life and DI Insurance both offer asset protection and income continuation for qualifying clients. Whether you lead with life or DI Insurance, you can increase your sales in both by adapting your conversations.

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### Michael's Corner

Mike Patrick, our V.P. of Wealth Management, has created a column for our producers. This information is for your purpose and is **NOT** for client use.

He will be sharing with us how the economy is fairing during these interesting times with the pandemic. Mike is willing to meet and discuss with you concerns you may have with your clients and their current wealth management needs.

Pages 10-18

### GSFG Highlights

Please take note at the calendar changes.

Scott, Preston & Amy will be out of the office Monday, Sept 7<sup>th</sup> – Thurs, Sept 10<sup>th</sup>

On these pages we have the details for the:

- 3<sup>rd</sup> Quarter Sales Contest
- GSFG Monthly Lunch Group
- OneAmerica Sales Incentive
- 2021 Ameritas Leaders Conference
- The GSFG Bison Award.

### Agency Trainings

September 7<sup>th</sup> - NO TRAINING - enjoy your Labor Day

September 21<sup>st</sup> - Disability Insurance Training - Scott McCarthy | Ameritas | Regional V.P. - DI Sales & Distribution

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:** I hope you have had a good summer getting a chance to spend some quality time with your family. This month is "Life Insurance Awareness Month" and a great time to talk with your clients and prospects about protecting their families. We will be posting weekly social media posts on the agency Facebook page that you can share on your pages to bring awareness. I hope you remember all of the great incentives we have for each of you as you work to protect the needs of your clients such as; Summer of Apps Quarterly Contest, the Monthly Lunch Group for writing 4 or more applications, the Monthly Drawing and the additional compensation you can receive by producing \$10,000+ of Ameritas FYC. Let's end the Summer Strong!

-Scott



## Congratulations

Monthly Drawing Winner...

**Wes Brinkman**

Summer of Apps Contest



### Contest Standings:

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

### 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

## Upcoming Events



### Summer of Apps



July 1, 2020 - September 30, 2020 - Sales Contest *(refer to flyer in newsletter)*

## September Trainings

Monday, September 7<sup>th</sup> - **CANCELED Labor Day**

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

## Curbside Lunch

**POSTPONED TIL FUTHER NOTICE**



## September: Life Insurance Awareness Month

## September Birthdays

Wishing each of you a wonderful day and successful year!



Stephanie Viertel 9/2

Megan Rock 9/5

Darren Butler 9/10

Richard Cardoza 9/14

Randy Flem 9/15

Dave Munger 9/18

Eric Ratzlaff 9/19

Michael Bouton 9/20

Carey Ann Spears 9/22

Larry Halvorson III 9/24

April Howard 9/29

# \* GSFG Out of Office Notice \*

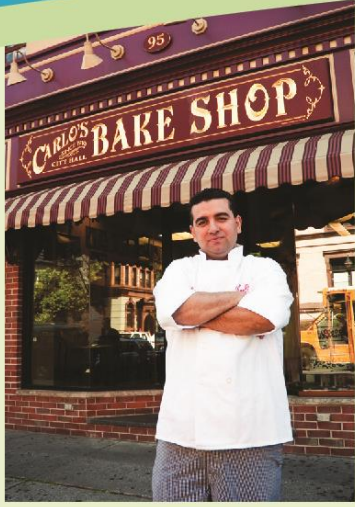


## FYI -

Scott, Preston and Amy will be on vacation from Monday, September 7<sup>th</sup> - Thursday, September 10<sup>th</sup>. We are taking the family on vacation to the Sawtooths. The cell service is very spotty up there and we can not guarantee we will be able to see all your emails or get your calls. Mike will still be in the office if you need to drop off any materials for Scott or Preston. If you need any assistance with Ameritas business, please contact Dane Ross - (402) 465-6128 or via email [dane.ross@ameritas.com](mailto:dane.ross@ameritas.com).

# Buddy Valastro's realLIFEstory®

## A challenging path to success



Buddy Valastro, the Cake Boss, in front of his famous bakery

As a boy, Buddy Valastro's dream was to work alongside his father in the family bakery to help make it a household name. But that dream was blown off course on his 17th birthday. That's the day his father, 54, was diagnosed with lung cancer. He died just three weeks later.

Buddy lost his best friend and mentor. And his family lost its breadwinner. Buddy had to drop out of high school to run the family business. That meant 12- to 18-hour workdays, six days a week and overseeing 30 employees. "It was a huge amount of pressure," says Buddy. "And there were many days I didn't think I could pull it off."



The Valastro family circa 1979, with Buddy sitting on his father's lap

Buddy's situation was made more challenging by the fact that his father didn't have life insurance. "If there had been life insurance, I know things would have been a lot easier. I could have hired more people, worried less and had time to grieve," says Buddy.

### Always have a backup plan

Today, Carlo's Bake Shop is a household name. Much of that success is due to meticulous planning. Buddy leaves nothing to chance. A finished cake goes crashing to the floor? It may make for entertaining TV, but Buddy always has a backup plan. He has extra sponge cake and sugar flowers on hand to create something new, just in case.

He feels the same way when it comes to taking care of his wife, Lisa, and their four children. No one expects to die prematurely, but Buddy learned at 17 that it's critical to have a backup plan for your family. Buddy bought life insurance when his first child was born and has increased his coverage as his family and business have grown. "If people depend on you, you have to protect them with life insurance," he says.



**September is Life Insurance Awareness Month,** the perfect time to take stock of your life insurance needs. Start by using the Life Insurance Needs Calculator on the nonprofit LIFE Foundation's website at [www.lifehappens.org/lifecalculator](http://www.lifehappens.org/lifecalculator). Then meet with a qualified insurance professional or your benefits manager at work. They can help you determine the right amount and type of coverage for your specific needs.



[www.lifehappens.org/cakeboss](http://www.lifehappens.org/cakeboss)

# Life Insurance at a Glance

Our competitive life insurance products, which include both commission and fee-based options, offer a full range of features and benefits to help your individual and business owner clients achieve their goals.

## Universal life

Universal life insurance offers flexible, permanent coverage with the ability to reduce or increase the death benefit and to pay premiums at any time in any amount (subject to certain limits).

**Ameritas Value Plus Universal Life** is ideal for clients looking for low-cost death benefit protection with the advantages of permanent life insurance.

**Ameritas Growth Index Universal Life** produces some of the top accumulation potential in the industry, especially when overfunded. It also features a 10-year lookback guarantee of 4%, six index strategy choices and an index credit enhancement.

**Ameritas Value Plus Index Universal Life** is optimized for affordable death benefit protection and provides a meaningful guarantee to age 90. It also features a 10-year lookback guarantee of 3% and six index strategy choices, including the uncapped BNP Paribas Momentum Multi-Asset 5 Index.

## Whole life

Whole life provides a guaranteed death benefit and guaranteed cash values at a premium that will not increase.

**Ameritas Access Whole Life** offers strong guaranteed cash values early in the policy, while also delivering higher current cash values over the long-term.

**Ameritas Growth Whole Life** focuses on long term cash value over a long period such as 20-30 years. It also features a 10-year funding option.

**Ameritas Value Plus Whole Life** is ideal for clients looking for the lowest whole life premium for the dollar of death benefit. The level term rider can make premiums even more affordable. The focus on cash value is secondary.

## Lifetime income

If your client wants to access their cash value in retirement, the Lifetime Income rider guarantees your client income for life. Available on:

- Value Plus UL
- Value Plus IUL
- Growth IUL

## Living benefits

The **Care4Life accelerated death benefit rider** provides an accelerated death benefit for chronic, critical or terminal illnesses, with 18 triggers for qualifying conditions\*. In addition, your client is guaranteed how much they'll receive if they are diagnosed with a qualifying condition and their policy will retain value even if a portion of their death benefit is accelerated. Available on:

- Value Plus UL
- Value Plus IUL
- Growth IUL
- Access Whole Life
- Growth Whole Life
- Value Plus Whole Life

Ameritas Life Insurance Corp.  
Ameritas Life Insurance Corp. of New York



## Term

**Ameritas Value Plus Term** provides lower cost protection for a period of 1, 10, 15, 20 or 30 years and is especially competitive at face amounts of \$1 million or more. It also offers a competitive conversion privilege and commission options.

**FOCUS 10 Life®**, as a simplified-issue term policy, works well for small groups of people in business situations. Designed for groups with as few as 10 lives and to provide benefits from \$50,000 to \$1.5 million.

## Variable universal life

**Ameritas Performance II VUL** is designed for long-term, moderate to aggressive investors who have death benefit needs but are also seeking opportunities in a broad array of investment options.

## Fee-based

**Ameritas Advisor II VUL** provides your clients with the vital security of life insurance combined with long-term investing potential. The low-cost fee structure and 100% liquidity from day one lead to more flexibility and control, which means more money going to work for your client.



Ameritas Life Insurance Corp.  
Ameritas Life Insurance Corp. of New York

Life insurance is 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 Company, LLC. Policy and riders may vary and may not be available in all states.

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.**

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# Michael's Corner

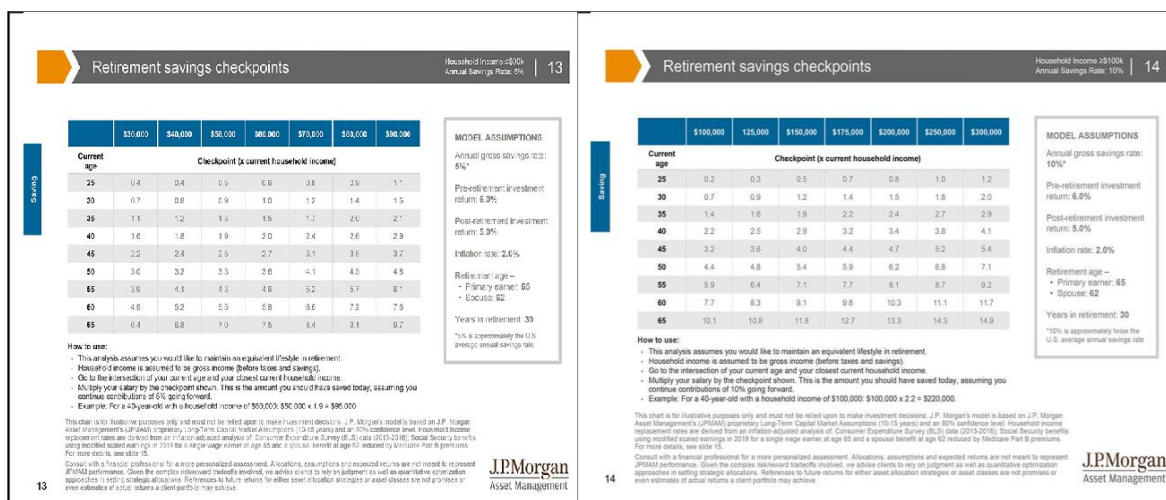


## Helping Your Clients Design A Retirement Plan Series

### Part I Define their goals and craft a plan—then know their checkpoint

A retirement plan does not have to be daunting—it's important to just get started. Once you know where they are heading, a comprehensive retirement plan is like any good GPS. It helps them get and stay on track to their destination—even as their life, the markets and the economy change.

The retirement savings checkpoints tell them how much they should have invested today to be on pace toward maintaining their current lifestyle through 30 years of retirement. If they are below their checkpoint today or have a quite different vision for their retirement tomorrow, they need to work with a financial professional such as you to adjust their plan. Be sure to review and update it regularly.



### Save, save, save

A key factor in achieving a successful retirement is to save as much as possible during their working years. The checkpoint assumes that they save 10% of their gross annual income each year—nearly twice the average annual savings rate in America. The good news is that they are in complete control of how much they save, and their employer may help with a company match, so make savings a priority.

# Year to Date - Agent Standings



LTC Leader

**Melinda Wells**



Life Leader

**Kimberley Severns**



DI Leader

**Randy Flem**



Policy Leader

**Kimberley Severns**

# GSFG Highlights



## Congratulations



### August GSFG Lunch Group

Scott, Tracy Boster, Robin Everitt & Kimberley Severns enjoying lunch at Goodwood BBQ.

Randy Flem and Jaisha Baber also qualified but were unable to join us for lunch.

### September GSFG Lunch Group

Below is the list of individuals that qualified for the Monthly GSFG Lunch Group:

Unfortunately, we did not have any qualifiers for August. We hope to have more for September. Remember it only takes 4 apps in a month to qualify.

GSFG Lunch Group will meet the 3<sup>rd</sup> Friday of the month



# 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+ policies 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. \*\*\*



# GSFG 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 1001 Agency 9-20

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.

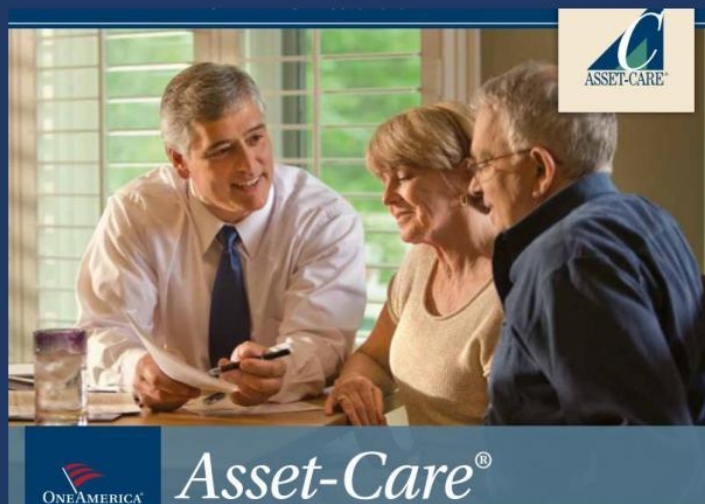
The property management company has needed to make some adjustments to the restrooms here at the office. GSFG and John L Scott are currently using the men's restrooms as a gender-neutral restroom.

## Adjusted Office Hours

**9:30am – 4:30pm  
Monday - Friday**

# SALES INCENTIVE REWARDS

## AUGUST 2020 .....



OneAmerica will send a \$50 Amazon gift card for **EVERY** application\* submitted in the next 60 days (8/1/20 - 9/29/20):

### Qualifications:

- Application subsequently needs to be issued and paid within 90 days of submission.
- Products eligible are any Asset Care or Annuity Care products placed during the time period.

\*A joint contract is ONE application



JULY 2020						
GREEN - AMERITAS PAY DAY		RED - AMERITAS COMMISSION CLOSE				
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3 Independence Day Observed CLOSED	4 
5	6 Training Case Studies Scott Leavitt	7	8	9	10	11
12	13	14	15	16	17	18
19	20 Training Ameritas Accelerated Underwriting Dane Ross	21	22	23	24	25
26	27	28	29	30	31	

AUGUST 2020						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1
2	3 <del>CANCELLED</del> Training French	4	5	6	7	8
9	10	11	12	13 <del>CANCELLED</del> Golf 12-1:30	14	15
16	17 Training Life Products Market Update	18	19	20	21	22
23 30	24 31	25	26	27	28	29

LIFE INSURANCE AWARENESS

SEPTEMBER 2020						
GREEN - AMERITAS PAY DAY		RED - AMERITAS COMMISSION CLOSE				
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3	4	5
6	7 Labor Day CLOSED	8	9	10	11	12
13	14	15	16	17	18	19
20	21 Training Disability Insurance	22	23	24	25	26
27	28	29* Virtual Staff Only - Operations Academy	30			



# Summer of Apps

Contest will run from July 1, 2020– September 30, 2020



**Grand Prize: \$250.00 Amazon Gift Card**

**2<sup>nd</sup> Prize: \$100.00 Amazon Gift Card**

**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.

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**



### 2021 Conference Production Requirements

(Based on 2020 Production)

2021 Scotland Summit <sup>1</sup> May 24-28, 2021	Production Required	Life and DI Only
Summit of the Inner Circle <sup>1</sup>	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 <sup>2</sup>	39,000	35,000
Associate Leaders Conference <sup>3</sup>		
Contracted in 2018	51,000	41,000
Contracted in 2019	39,000	35,000
Contracted in 2020	31,000	27,000

<sup>1</sup> Summit of the Inner Circle requires an eight life and DI minimum policy count.

<sup>2</sup> 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.

<sup>3</sup> 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.

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

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

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

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

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