



# HIDDEN GEM

A NEWSLETTER FOR GEM STATE FINANCIAL GROUP



Page 2

Check out the Agency Incentive Program to see the additional benefits of being a part of the Gem State Financial Group Team!

Page 3

### New Referral Program

Refer an agent or broker to join Gem State Financial Group and you can earn money!

Page 4

Effective October 2017

New Ameritas Term Rates



### Agency Trainings

February 5<sup>th</sup>- Scott Leavitt, General Agent

February 19<sup>th</sup>- Jon Geier, Ameritas Sales Consultant

To join agency trainings:

<https://global.gotomeeting.com/join/952783349>

Phone: 1 (646) 749-3112

Access Code: 952-783-349

## Scott's Thought:

You should always know your client. Make sure to spend more time *listening* to your client's needs and less time *talking*.

Are you Client Building or Transaction selling?



### INCENTIVE PROGRAM

**Rising Star-** \$30,000 in Life & DI calendar year FYC

- Wall plaque
- Additional \$500 in marketing co-op funds
- Annual Agency trip for agent

**All-Star-** \$60,000 in Life & DI calendar year FYC

- Wall plaque
- Additional \$1,000 in marketing co-op funds
- Annual Agency trip with agent & a guest

**Top Star-** \$100,000 in Life & DI calendar year FYC

- Wall plaque
- Additional \$2,000 in marketing co-op funds
- Annual Agency trip with agent & a guest
- NAIFA or NAHU dues paid
- Bonus TBD

#### Co-op Money

# 50/50 co-op marketing fund up to \$250/quarter if the agent has FYC of \$5,000/quarter

“Today, 70% of adults agree that they personally need life insurance. Yet only 63% own any form of life insurance.”

(Source: LIMRA/LIFE Insurance Barometer, 2011)

## NEED HELP?

#### CONTACT US:

**Scott Leavitt, General Agent**

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**Preston Leavitt, Assistant to GA**

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Email: [preston.leavitt@gemstatefg.com](mailto:preston.leavitt@gemstatefg.com)

**Jon Geier, Ameritas Internal Wholesaler**

Phone: (402) 465-6128

Email: [jgeier@ameritas.com](mailto:jgeier@ameritas.com)

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

Welcome: Michael Bouton, Rich Cardoza & Dixie Rogers



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: \_\_\_\_\_

# Ameritas Value Plus Term

## Quick Reference Guide

<b>At a Glance</b>	Life insurance protection for the selected term of 1, 10, 15, 20 or 30 years Renewable Convertible
<b>Issue Ages</b> (age nearest birthday)	<b>Minimum Issue Age:</b> 18  <b>Maximum Issue Ages</b> One-Year Term Period: age 75 except for standard underwriting classes: age 80 10-Year Term Period: age 80 15-Year Term Period: age 75 20-Year Term Period: age 70 30-Year Term Period: age 55
<b>Available Underwriting Classes</b>	Preferred Plus Nontobacco, Preferred Nontobacco, Select Nontobacco, Standard Nontobacco, Preferred Tobacco, Standard Tobacco
<b>Face Amount Banding</b> (no banding on one-year term)	Band 1: \$100,000 – \$249,999 Band 2: \$250,000 – \$499,999 Band 3: \$500,000 – \$999,999 Band 4: \$1,000,000 - \$2,999,999 Band 5: \$3 million or more
<b>Table Rating</b>	A = 1.225      C = 1.675      E = 2.125 B = 1.450      D = 1.900      F = 2.350
<b>Policy Fee</b>	Annual: \$80                      Quarterly: \$20.70 Semiannual: \$41              Electronic funds transfer: \$6.90
<b>Modal Factors</b>	Annual: 1.000                  Quarterly: 0.263 Semiannual: 0.510          Electronic funds transfer: 0.0868
<b>Discounts</b>	<ul style="list-style-type: none"> <li>• <b>Association Discount</b>—4% decrease in modal factors and policy fees in all years for members of approved associations.</li> <li>• <b>Employee/Producer Discount</b>— 4% premium discount.</li> <li>• <b>Same Payor Discount</b>—policy fees reduced by 50% for each policy when two or more policies have the same payor.</li> </ul>
<b>Renewable</b>	To age 95
<b>Convertibility</b>	Convertible to any available single-life Ameritas individual permanent life insurance product up to the end of the guaranteed term period or to age 70, whichever comes first, but never less than 5 years.
<b>Conversion Credits</b>	<ul style="list-style-type: none"> <li>• Conversion credits are the lesser of premium paid to date or 12 months of premium (including policy fee, but excluding supplemental benefits and substandard extra premiums).</li> <li>• Conversion credits earn 20% commission.</li> </ul>
<b>Riders</b> (see agent guide for complete details)	<ul style="list-style-type: none"> <li>• <b>Accidental Death Benefit</b>—pays additional benefit if death is accidental.</li> <li>• <b>Children's Insurance</b>—provides \$25,000 of convertible insurance for insured's children.</li> <li>• <b>Terminal Illness</b>— Accelerate up to 90% of the policy's death benefit (up to \$1.5 million) if doctor certifies insured's life expectancy is 12 months or less</li> <li>• <b>Waiver of Premium</b>—waives premiums if insured is disabled.</li> </ul>

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

