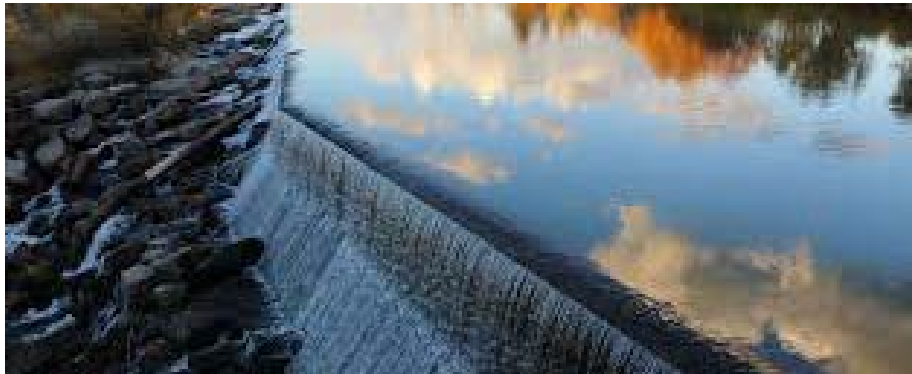




# HIDDEN GEM

THE NEWSLETTER FOR GEM STATE FINANCIAL GROUP



Pages 3-5

## Product Highlight: Value Plus Universal Life

Ameritas is very excited to be launching Ameritas Value Plus UL. It's different than their current UL products, providing a more competitive premium and more flexibility, creating a more competitive product.

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## Gift of Life Sales Idea

Please review the attached customizable sales flyer to talk about with some of your senior clients. What better gift can you give to a child or young adult than one that offers a lifetime of protection and financial security?

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## End of the Year Contest

As the Holiday Season is approaching out last contest of the year will feature extra Holiday Cash as the prize! The winner will receive a \$250 Visa Gift Card! All business written and paid with us will qualify!!!

## Agency Trainings

October 1<sup>st</sup>- Scott Leavitt, General Agent

October 15<sup>th</sup> - Jon Geier, Ameritas Internal Wholesaler

To join agency trainings:

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

Phone: 1 (646) 749-3112

Access Code: 952-783-349

# Scott's Thought:

I would encourage you to look at your goals that you set earlier in the year and to see how close you are to hitting those goals.

As we enter the 4<sup>th</sup> Quarter of the Year I know many of you will be meeting with many of your health insurance and senior clients. Make sure you ask the pivot question of "When was the last time you had your life insurance reviewed?" You will be surprised as to how many clients will be receptive to a review.



*Life Insurance Awareness Month Contest Winner is...  
...Tracy Boster!!*



*Runner up...*



*... Jeff Orton!*



*Monthly Drawing Winner...  
... Robin Everitt*

WE'RE ON SOCIAL MEDIA!

Did you know Gem State Financial Group is now on LinkedIn and Facebook? 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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**Jon Geier, Ameritas Internal Wholesaler**

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# Ameritas Value Plus Universal Life

## Marketing Guide

Value Plus Universal Life insurance provides an affordable death benefit your clients can depend on with the flexibility and features of universal life insurance.

### Key selling points

Protection, accumulation, living benefits and lifetime income. They all come together with Value Plus UL. See some of the key features and benefits:

Feature	Benefit
<b>Competitive premiums</b> , especially at funding levels to carry to age 121 and at face amounts above \$250,000.	Provides coverage guaranteed to last for less than you might think.
<b>Guaranteed 15-year minimum death benefit</b>	Clients have the security of knowing that their policy will stay in force for 15 years if the minimum no-lapse premium is paid.
<b>Care4Life 2.0</b> accelerated death benefit rider Provides a guaranteed amount if clients are diagnosed with critical, chronic or terminal illness.	Provides financial resources if insured faces one of 18 qualifying conditions.
<b>Supplemental coverage</b> rider provides additional coverage on the based insured at a lower total cost than the base policy alone.	Provides a lower-cost alternative when permanent coverage is desired but the cost of all-permanent coverage is prohibitive.
<b>Early cash value</b> rider creates higher cash surrender value in the early years of the policy, without sacrificing long-term performance.	Helps in situations where cash is needed in a shorter time frame, such as business planning and premium finance.
<b>Lifetime income</b> rider provides a guaranteed stream of payments for life with optional annual adjustments to help offset cost of living increases. No charge until activated.	Helps give clients confidence they won't outlive their income during retirement.

### Target Market

Ideal prospects for Ameritas Value Plus Universal Life insurance are looking for the low-cost death benefit protection with the advantages of permanent life insurance. Look for:

- Clients age 35-45 who desire permanent insurance but can't afford whole life
- Older clients, age 55+, who want to provide a legacy at an economical cost
- Small businesses owners interested in a low-cost way to fund a business continuation plan

## Quick reference guide

<b>Issue Ages</b> (Age nearest birthday)	18-75 Preferred Plus Nontobacco 18-80 Preferred Nontobacco, Select Nontobacco, Preferred Tobacco 18-85 Standard Tobacco 0-85 Standard Nontobacco
<b>Minimum Specified Amount</b>	\$50,000 Standard underwriting classes \$100,000 All other underwriting classes
<b>Loans</b>	Years 1-5: 4.0%, Years 6+: 3.0% current (4.0% max.) Net rate: Years 1-5: 1.0% Years 6+: 0.0% (1.0% max.)
<b>Death Benefit Options</b>	Option A: level (specified amount) Option B: increasing (specified amount plus account value) Option C: return of premium (specified amount plus premiums paid minus any partial withdrawals)
<b>Guaranteed Interest Rate</b>	3.00%
<b>Premium Charge</b>	7.00% (current and maximum)
<b>Monthly Expense Charge</b>	\$7.00/month (current); \$10.00/month (maximum) all years plus a charge per \$1,000 specified amount
<b>Surrender Charge</b>	Decreases to 0 in year 20
<b>Riders &amp; Endorsements</b>	<p><b>Accidental Death Benefit:</b> Pays additional benefit if death is accidental.</p> <p><b>Care4Life 2.0 Accelerated Death Benefit:</b></p> <p><i>Critical Illness:</i> Pays up to 25% of eligible amount with a maximum of \$250,000 in a lump sum for 15 qualifying conditions: invasive life threatening cancer, stroke, major heart attack, end-stage renal failure, major organ transplant, ALS, blindness due to diabetes, paralysis of two or more limbs, major burns, coma, aplastic anemia, benign brain tumor, aortic aneurysm, heart valve replacement, coronary artery bypass graft surgery.</p> <p><i>Chronic Illness:</i> Pays up to 50% of death benefit with a maximum of \$1 million in a lump sum or installments for severe cognitive impairment or inability to perform two of six activities of daily living for at least 90 days.</p> <p><i>Terminal Illness:</i> Pays up to 75% of death benefit with a maximum of \$1 million when life expectancy is 12 months or less.</p> <p><b>Children's Insurance:</b> Provides \$25,000 of convertible insurance for insured's children.</p> <p><b>Early Cash Value:</b> Enables higher cash surrender value in the early policy years, without sacrificing long-term performance.</p> <p><b>Guaranteed Insurability:</b> Policy face amount may be increased on scheduled dates without evidence of insurability.</p> <p><b>Insurance Exchange:</b> Policy may be exchanged for a new policy on the life of a substitute insured with evidence of insurability on the new insured.</p> <p><b>Lifetime Income:</b> Provides policy disbursements for life upon selection of an irrevocable level, increasing or potentially increasing disbursement option. No charge unless activated.</p> <p><b>Overloan Protection Benefit:</b> Keeps the policy in force when there is a large outstanding loan balance by providing paid-up life insurance benefit.</p> <p><b>Term for Other Insureds:</b> Provides term insurance coverage for up to five other people such as family members or business partners.</p>



### Riders & Endorsements (Continued)

**Terminal Illness Accelerated Death Benefit:** Provides a guaranteed amount upon diagnosis of a terminal illness. Available if Care4Life 2.0 is not available.

**Supplemental Coverage:** Provides additional coverage of up to nine times the base policy coverage at a lower total premium than the base policy alone.

**Waiver of Monthly Deductions:** Pays the monthly insurance and expense charges if the insured is disabled.

**Waiver of Specified Premium:** Waives the specified amount of premium declared when policy was issued if insured is disabled.

## Sales Ideas

You may want to consider Ameritas Value Plus Universal Life insurance in these sales situations. These sales ideas provide you with education about the concept, along with a variety of prospecting tools and client meeting materials. You'll find more information and the tools you need on Producer Workbench.

### Universal Life in a Changing Interest Rate Environment

Universal life insurance may be the tool your clients need to take advantage of rising interest rates.

### Enhance Legacies

Help your clients create an enhanced legacy with cash received through a bonus, inheritance or the sale of an asset.

### Care4Life

If your clients someday face a serious medical situation, the Care4Life 2.0 accelerated death benefit rider provides more options at a time of great strain.

### Basics of Life

Most Americans don't have enough life insurance coverage. Educating your clients on the basics of life insurance is crucial to help them get the coverage they need.

### Individual vs Group Insurance

Clients may think the life insurance they can access through work is a better value than anything they can purchase on their own. However, group coverage may not meet all their needs.

### Insure Against Business Risks

Life insurance can help meet many business owner needs, including business continuation, employee retention and even the owner's own retirement.

Protection, accumulation,  
living benefits and lifetime income.

**Ameritas Value Plus**



## give a gift that lasts a lifetime

### Think About This...

Purchasing a life insurance policy on the life of a young person can help establish the foundation for a lifetime of financial security.

#### Scott Leavitt

Gem State Financial Group

2088507003  
 scott.leavitt@gemstatefg.com  
 gemstatefg.com



What better gift can you give to a child or young adult than one that offers a lifetime of protection and financial security? A gift of permanent life insurance may provide the security and funds to provide assistance for a lifetime.

The policy you purchase for a child today can still be there years from now, providing death benefit protection for this child's own spouse or children. And, if the cash value in the policy grows, it may be used through policy loans and partial withdrawals\* for any number of purposes, such as:

- Funds to help with college expenses
- A down payment for a new home
- Money to start a new business venture
- Income for their own retirement decades from now

A permanent life insurance policy offers tax benefits as well. The policy cash values can be withdrawn utilizing partial surrenders and policy loans, with potentially no tax consequences\*. Upon the death of the insured, the policy provides a tax-free death benefit to beneficiaries.

Few gifts have so much versatility and lasting value. Call me today to discuss how you can give the gift of life insurance.

Gem State Financial Group  
 is not an affiliate of Ameritas or its subsidiaries.

LJ 1542 VF 11-14



# End of the Year Contest

*October 1, 2018- December 20, 2018*



## Extra 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 or Disability policy
- ½ point for every \$1,000 Submitted Annual Premium
- 1 point for every paid Life or Disability policy
- 1 point for every \$1,000 Submitted Annual Premium





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: \_\_\_\_\_