



HIDDEN GEM

THE NEWSLETTER FOR GEM STATE FINANCIAL GROUP



Pages 3-4

Product Highlight: Ameritas Whole Life Insurance

Did you know that Ameritas has five different Whole Life Policies each designed for a specific purpose? Check out the details below and see how these products can help your clients.

Page 5

SUMMER OF APPS SALES CONTEST

Be sure to check out our Summer of Apps Contest! The winner gets a projector! This would be great for office, home, or recreational use. We will also be doing monthly drawings for submitted business as well.

Page 6

Quote Request Form

We have created both a Life and a DI Quote Request Form to make it easier for you when obtaining information for running a quote or sending information our way to have a quote ran. See below.

Agency Trainings

August 6th – Scott Leavitt, General Agent

August 20th - 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:

As we've have reached over halfway through this year. It is time to reflect on your production for the year and ask yourself the following question:

"Am I on track to achieve my 2018 sales production goals? If I am not what do I need to change to reach my goals for the year."

As your conduct this review please contact us with anything we can do to help you with these goals.



JULY SALES CONTEST DRAWING WINNER

Tracy Boster

Congratulations Tracy! Scott will be contacting you about where you would like your \$50 Restaurant Gift Card to soon.

SUMMER OF APPS SALES CONTEST

How to earn points:

- **1 point for each submitted Life or Disability policy**
 - **½ point for each bound Life or Disability policy**
 - **1 point for every paid Life or Disability policy**
- *Ameritas Life & Disability Business only

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.



"95 Million US adults don't have any life insurance at all (That's 41% of the population)"

NEED HELP?

CONTACT US:

Scott Leavitt, General Agent

Phone: (208) 850-7003

Email: scott.leavitt@gemstatefg.com

Preston Leavitt, Assistant to GA

Phone: (208) 891-6901

Email: preston.leavitt@gemstatefg.com

Jon Geier, Ameritas Internal Wholesaler

Phone: (402) 465-6128

Email: jgeier@ameritas.com

Gem State Financial Group's Newest Team Members:

Jeffrey Orton

quick reference guide to whole life policies

	Ameritas Growth Whole Life	Ameritas Value Plus Whole Life	Keystone Foundation Whole Life
Target Market	Clients looking to build cash value over a long period such as 20-30 years. Also, clients interested in a 10-year funding option.	Clients looking for the lowest premium for the dollar of death benefit plus long-term cash value.	Clients looking for early cash value and strong return of investment in 10-15 years.
Issue Ages & Underwriting Classes (age nearest birthday)	18-75: Preferred Plus Nontobacco (NT) 18-80: Preferred NT, Select NT, Preferred Tobacco 18-85: Standard Tobacco 0-85: Standard Nontobacco		
Minimum Specified Amount	\$25,000: Standard Tobacco, Standard NT, Rated \$100,000: All other classes		
Dividend Options	<ul style="list-style-type: none"> • Purchase Paid Up Additions (default) • Cash • Reduce Premiums (except monthly billing) • Accumulate with Interest • Purchase Participating One-Year Term Insurance • Reduce Outstanding Loan • Purchase One-Year Term Insurance Equal to Cash Value 		
Premiums Payable Until	Age 100; 10-year funding option also available	Age 121	98
Annual Policy Fee	\$0	\$75	\$75
Interest Crediting Method	Portfolio	Portfolio	Portfolio
Guaranteed Interest Rate	4%		
Loans ¹	5% fixed loan rate (current and maximum)	5% variable loan rate (current). Maximum varies by Moody's Corporate Bond Yield Average.	5% fixed loan rate (current and maximum)
Flexible Paid Up Rider Premium Load (Charge guaranteed at time of issue.)	5% current load up to 150% of the annual base policy premium. 8% current load above 150% of the annual base policy premium. Maximum load is 10%.		0% load up to 150% of the annual base policy premium. 8% (current, 10% max. load) above 150% of the annual base policy premium.
Riders	<ul style="list-style-type: none"> • Accelerated Benefit for Terminal Illness² • Accidental Death Benefit • Care4Life Accelerated Death Benefit • Children's Insurance • Flexible Paid Up • Guaranteed Insurability • Terminal Illness Acceleration³ • Waiver of Premium 		<ul style="list-style-type: none"> • Accelerated Benefit for Terminal Illness² • Accidental Death Benefit • Care4Life Accelerated Death Benefit • Children's Insurance • Guaranteed Insurability • One-Year Term • One-Year Term and Paid-Up Life Insurance • Paid Up • Terminal Illness Acceleration³ • Total Disability Benefit • Waiver of Premium for Total Disability

FINAL MONTH



Summer of Apps

Contest will run from June 1, 2018- August 31, 2018

***Ameritas Life & Disability Business only**




Grand Prize: Video Projector (Great for Office or Home Use)

Runner Up: \$75 Amazon Gift Card

Participation Prize (15 Points): \$25 Amazon Gift Card

How to earn points:

- 1 point for each submitted unbound Life or Disability policy
- ½ point for each bound Life or Disability policy
- 1 point for every paid Life or Disability policy

How to win: You must earn 15 points to qualify for a prize 

MONTHLY DRAWINGS: Every app written in a month gets a ticket into a raffle for a \$50 Gift Card to a Restaurant of the winner's choosing. We will draw one name at the end of each month.



Life Insurance Quote Request Form

Agent Name: _____ Client's Name: _____

Date of Birth: _____ Residence State: _____ Gender: ___ Male ___ Female

Tobacco User? ___ Yes ___ No Height _____ Weight _____

Any known medical history: _____

Any known medications: _____

Death Benefit: \$ _____

Term Coverage: (select up to 3)

ART ___ 10yr ___ 15yr ___ 20yr ___ 30yr ___

Permanent Insurance:

Survivorship Universal Life ___ Variable Universal Life ___ Index Universal Life ___

Growth Whole Life ___ Low Cost Whole Life: ___ Final Expense WL: ___

Additional Notes: _____



Disability Income Insurance Quote Request Form

Agent Name: _____ INDIVIDUAL___ BOE___

Client's Name: _____ Date of Birth: _____ Residence State: _____

___Male ___Female Tobacco User? ___Yes ___No Height _____ Weight _____

Occupation: _____ Monthly Income: \$ _____

Description of Occupational Duties: _____

Is the client a business owner/self-employed? ___Yes ___No If yes, how long? _____

Does the client currently have any in force DI coverage? ___Yes ___No

If yes, details of coverage: _____

Any known medical history: _____

Any known medications: _____

<p>TOTAL INDIVIDUAL NEEDS \$ _____</p> <p>Benefit Period: ___1 Year ___2 Year ___5 Year ___10 Year ___Age 65 ___Age 67 ___Age 70</p> <p>Elimination Period: ___30 Day ___60 Day ___90 Day ___180 Day</p>

<p>TOTAL BOE NEEDS \$ _____</p> <p>Benefit Period: ___12 Mo. ___18 Mo. ___24 Mo</p> <p>Elimination Period: ___30 Day ___60 Day ___90 Day</p>

Optional Riders: _____



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: _____