



# HIDDEN GEM

THE NEWSLETTER FOR GEM STATE FINANCIAL GROUP



Pages 3

## Final Expense Division

As you prepare for Medicare Season be sure to look at our final expense division. Check to see if their final expenses are being taken care of and if you can help them solve this need. **Remember to set up an additional appointment**

Page 4

## Life Insurance Awareness Month

This Month is Life Insurance Awareness Month. It's our responsibility as agents to make sure our clients are taken care of and know their options. Page 4 shares a story of the importance of life insurance. Be sure to check it out!

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## Summer of App Recap

The Summer of Apps Sales Contest has come to an end! Congrats to all the winners of the Monthly Drawings for Gift Cards and Congrats to our overall contest winner!! See page 5 to see who won!

## Agency Trainings

**September 3<sup>rd</sup> - Scott Leavitt, General Agent**

September 17<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:

Thanks for all your hard work for the month of August. The agency had 20 policies submitted for over \$50,000 of Annual Premium with Ameritas Life.

Gem State Financial Group now has 37 contracted agents & brokers of which 15 have submitted business during the 2018 calendar year. We appreciate all of the hard work you do and look forward to being able to help more of you service your clients before the end of this year!



### SALES STATISTICS

48% OF SALES PEOPLE NEVER FOLLOW UP WITH A PROSPECT  
 25% OF SALES PEOPLE MAKE A SECOND CONTACT AND STOP  
 12% OF SALES PEOPLE ONLY MAKE THREE CONTACTS AND STOP  
 ONLY 10% OF SALES PEOPLE MAKE MORE THAN THREE CONTACTS  
 2% OF SALES ARE MADE ON THE FIRST CONTACT  
 3% OF SALES ARE MADE ON THE SECOND CONTACT  
 5% OF SALES ARE MADE ON THE THIRD CONTACT  
 10% OF SALES ARE MADE ON THE FORTH CONTACT  
 80% OF SALES ARE MADE ON THE FIFTH TO TWELFTH CONTACT

### 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:

**Scott Leavitt, General Agent**

Phone: (208) 850-7003

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

**Preston Leavitt, Assistant to GA**

Phone: (208) 891-6901

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**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:

**Kathleen Bradley**



**KEYSTONE WL**

ISSUE AGE	Benefit Amount
0-85	\$10,000-\$24,999

**Easier Application Process**

When you purchase Keystone Whole Life with an initial death benefit between \$10,000 and \$24,999, the application process is easier than it would be for larger amounts of coverage.

- The application is shorter with just five medical questions.
- There is no need for a physical exam or medical tests.



**Level Benefit/Preferred Plan**

Immediate full face death benefit that equals 100% of the face amount.

Issue Age	Benefit Amount
0-60	\$5,000 to \$50,000
61 -70	\$3,000 to \$25,000
71 -80	\$3,000 to \$25,000
81-85	\$3,000 to \$20,000

**Modified Benefit/Return of Premium Plan**

Full face death benefit beginning the third year. Death benefit is limited in the first two years to the return of premiums paid, plus 10% interest. *(Not currently available in AR, MA, MN, NC, PA)*

Issue Age	Benefit Amount
40-60	\$5,000 to \$15,000
61-70	\$3,000 to \$15,000
71-80	\$3,000 to \$10,000



	Level	Graded	Modified
<b>Death Benefit<sup>2,4</sup></b>	Based on <sup>1</sup> 100% of face amount in effect	For years 1 and 2 based on <sup>1</sup> , the greater of: 1. Return of Premium (ROP) plus 4.5% annual interest <sup>5</sup> or; 2. In year 1 - 30% of the face amount in effect. In year 2 - 70% of the face amount in effect. In year 3+ - full death benefit payable	Year 1: Based on <sup>1</sup> Premium paid plus 10% annual interest <sup>5</sup> Year 2: Based on <sup>1</sup> Premium paid plus 10% annual interest <sup>5</sup> Year 3+: Full Death Benefit
<b>Issue Ages</b> (age last birthday)	50-85	50-85	50-80
<b>Minimum Face Amount</b>	\$2,000 <sup>6</sup>		
<b>Maximum Face Amounts</b>	Ages 50-80: \$35,000 Ages 81-85: \$15,000	Ages 50-80: \$20,000 Ages 81-85: \$10,000	Ages 50-80: \$15,000 Ages 81-85: N/A



**GUARANTEED ASSURANCE**

ISSUE AGE	Benefit Amount
40-80	\$1,000-\$40,000

Plan	Guaranteed Assurance
Underwriting	Guaranteed Issue – no questions
Minimum Face	\$1,000
Maximum Face	\$40,000
Issue Ages	40-80

[Click here to run rates with our final expense companies](#)

# Don't Leave Your Family's Financial Security to Chance

It's often the small things in our lives that make the biggest impact. When Tracy Basden reminisces about her dad, Eddie, she speaks about everyday things that made life with him fun, like how he could transform a trip to the grocery store into a family adventure. Those simple pleasures a child enjoys with a parent disappeared for Tracy when her father died after a long illness. She was 18, and her brother, Matthew, only 14.

But her story of loss begins much earlier. Her mother died just weeks after Matthew was born, thrusting Eddie into the role of single parent. Eddie rose to the challenge, creating a loving home, but the up-and-down nature of his work as a contractor sometimes made for tough financial circumstances.

It was during one of those down times that Eddie cancelled a sizable life insurance policy he had purchased after his wife died, not realizing the far-reaching impact that decision would have. It meant that upon his untimely death, Tracy was instantly thrust into the world of adults. She became legal

guardian—and surrogate parent—to her brother and at times found herself working 90-plus hours a week to make ends meet. There was little time or money to enjoy life's everyday, simple pleasures.

Financially life continues to be a struggle, as Tracy balances both working and studying to become a nurse. While money wouldn't have brought back her parents, Tracy does think of how things might have been different if they had purchased more life insurance. "Dealing with death is hard enough," she says. "Dealing with death without any money is extremely hard. It's definitely important to have life insurance."



Tracy Basden (right) and with her father, Eddie, in 1989.

## Life Insurance: Your Financial Safety Net

Life insurance provides financial support when people need it most. In the short term, it pays for immediate expenses, allowing loved ones time to grieve. In the long term, it helps replace lost income so the family can continue to pay

for life's necessities. To learn what life insurance can do for your family, contact an insurance professional in your community or your benefits manager at work to make sure that you have the right amount and type of insurance.



LIFE is a nonprofit organization dedicated to helping consumers make smart insurance decisions to safeguard their families' financial futures. Learn more at [www.lifehappens.org](http://www.lifehappens.org) © 2012 LIFE. All rights reserved.



# Summer of Apps

## June Drawing Winner

- Jacob Wood



## July Drawing Winner

- Tracy Boster



## August Drawing Winner

- Jeff Orton



*Summer of Apps Contest Winner is...*



**...Tracy Boster!!**



Total Contest Apps submitted:

37 Applications Submitted with Ameritas



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: \_\_\_\_\_