



HIDDEN GEM

THE NEWSLETTER FOR GEM STATE FINANCIAL GROUP

June Drawing
Winner!



Pages 3-4

AMERITAS DISABILITY POLICIES

Did you know that Ameritas has one of the top Disability Policies in the industry? Preston will now be sending out DI quotes with each Life Policy approved for you to have available for your clients.

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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.

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SEMI-ANNUAL REVIEW

We have had a great year so far with lots of great things happening every month! Crazy to think that 2018 is already halfway done. Look at some of the things we have been able to do this year as an agency.

Agency Trainings

~~July 2nd - Scott Leavitt, General Agent~~ **Canceled**

Due to the Holiday Week

June 16th - Scott Leavitt, General Agent

“Special Needs Planning”

To join agency trainings:

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

Phone: 1 (646) 749-3112

Access Code: 952-783-349

Scott's Thought:

Make sure you are remembering to ask the pivot questions as you are meeting with your Health, Life, and P&C clients. You might be surprised that many of your clients don't know that you can help them with additional lines of coverage. According to Gartner Group Statistics, "80% of your future revenue will come from 20% of your existing customer base."



JUNE SALES CONTEST **DRAWING WINNER**

Jacob Wood

Congratulations Jacob! Scott will be contacting you about where you would like your \$50 Restaurant Gift Card to within the week.

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.



"61% of Americans say most people need disability insurance yet only 26% have it.

(Source: 2015 Insurance Barometer Study, Life Happens and LIMRA)

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:

Bryce Shurtliff and Stanley Dean

quick reference guide to disability income insurance policies

Individual Disability Income and Business Overhead Expense Insurance

	DInamic Foundation NC/GR	DInamic Foundation BOE																				
At a Glance	Noncancelable and/or Guaranteed Renewable disability income insurance that pays a monthly benefit for a covered disability that results from an injury or sickness.	Business Overhead Expense insurance covers normal and customary expenses necessary to maintain the business while disabled.																				
Target Market	High income earners, professionals and business owners. Includes the medical and legal professions.	Owners of small businesses (sole proprietors, partners, closely held corporations).																				
Definition of Disability*	Three definitions of total disability, including specialty language for physicians and dentists, subject to age and occupation. <ul style="list-style-type: none"> • Own Occupation for the length of the benefit period • Own Occupation and Not Working for the length of the benefit period • Five-Year Own Occupation, then Not Working for the remainder of the benefit period (Available to 3A and 3M only) 	All BOE policies have Own Occupation for the entire benefit period definition—including specialty language for physicians and dentists.																				
Issue Ages*	18-64	18-64																				
Benefit and Elimination Periods*	Choice of up to seven benefit and six elimination periods: <table border="1"> <thead> <tr> <th>Benefit Period</th> <th>Elimination Period</th> </tr> </thead> <tbody> <tr> <td>To Age 70/67/65</td> <td>90, 180, 365, 730 days</td> </tr> <tr> <td>Ten-Year</td> <td>90, 180, 365, 730 days</td> </tr> <tr> <td>Five-Year</td> <td>30, 60, 90, 180, 365 days</td> </tr> <tr> <td>Two-Year</td> <td>30, 60, 90, 180 days</td> </tr> <tr> <td>One-Year</td> <td>30, 60, 90 days</td> </tr> </tbody> </table>	Benefit Period	Elimination Period	To Age 70/67/65	90, 180, 365, 730 days	Ten-Year	90, 180, 365, 730 days	Five-Year	30, 60, 90, 180, 365 days	Two-Year	30, 60, 90, 180 days	One-Year	30, 60, 90 days	Choice of three benefit and three elimination periods: <table border="1"> <thead> <tr> <th>Benefit Period</th> <th>Elimination Period</th> </tr> </thead> <tbody> <tr> <td>24 Months</td> <td>30, 60 and 90 days</td> </tr> <tr> <td>18 Months</td> <td>30, 60 and 90 days</td> </tr> <tr> <td>12 Months</td> <td>30, 60 and 90 days</td> </tr> </tbody> </table>	Benefit Period	Elimination Period	24 Months	30, 60 and 90 days	18 Months	30, 60 and 90 days	12 Months	30, 60 and 90 days
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Occupational Classification*	For NC Policies: <ul style="list-style-type: none"> • Non-medical – 6A, 5A, 4A, 3A and 2A • Medical – 6M, 5M, 4M, 3M and 2M For GR Policies: <ul style="list-style-type: none"> • Non-medical – 6A, 5A, 4A, 3A, 2A, A and B • Medical – 6M, 5M, 4M, 3M, 2M and M 	For BOE Policies: <ul style="list-style-type: none"> • Non-medical – 6A, 5A, 4A, 3A and 2A • Medical – 6M, 5M, 4M, 3M and 2M 																				
Covered Expenses	N/A	100% of covered overhead expenses for which the insured is responsible, up to the available monthly benefit on the policy.																				

chart continued on back



	Dnamic Foundation NC/GR	Dnamic Foundation BOE
Base Policy Selling Features*	<ul style="list-style-type: none"> • Presumptive Total Disability • Surgical Transplant • Cosmetic Surgery • Successive Periods of Disability • Nondisabling Injury • Good Health Benefit • Survivor Benefit • COBRA Premium • Partial Disability Benefit (GR policy only) • Rehabilitation • Waiver of Premium 	<ul style="list-style-type: none"> • Residual Disability Benefit (can enhance with Extended Residual Rider) • Recovery Benefit • Presumptive Total Disability • Advance Benefit • Successive Periods of Disability • Finder Fee Benefit • Extension of Benefits • Accumulation Benefit • Legal and Accounting Fee Benefit • Conversion Privilege • Good Health Benefit
Riders*	<ul style="list-style-type: none"> • Residual Disability (Enhanced Residual and Basic Residual Disability) • Cost of Living Adjustment (6% Compound and 3% Simple) • Social Insurance Substitute • Future Increase Option (FIO) • Automatic Increase 	<ul style="list-style-type: none"> • Substitute Salary Expense • Future Increase Option Rider (FIOR) • Extended Residual • Business Loan Replacement
Policy Fees	<ul style="list-style-type: none"> • Annual \$40 • Semi-Annual \$23 • Quarterly \$13 • Monthly \$4 	<ul style="list-style-type: none"> • Annual \$40 • Semi-Annual \$23 • Quarterly \$13 • Monthly \$4
Cost Saving Opportunities	<ul style="list-style-type: none"> • Fully Underwritten Multi-life • Guaranteed Standard Issue (GSI) • Association Marketing • Double Annual • Big Case Discount • Medical and Dental Resident Discount • Preferred Occupations Premium 	<ul style="list-style-type: none"> • Fully Underwritten Multi-life • Guaranteed Standard Issue (GSI) • Association Marketing • Double Annual • Big Case Discount
Variations	State variations are available on Producer Workbench in the Dnamic Foundation agent guide, D11228.	

* May vary by policy, state and occupational class. See the Dnamic Foundation agent guide for complete details.

For more information, contact your Ameritas sales development team at 800-319-6903.



Approved states, Dnamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) is issued by Ameritas Life Insurance Corp. located at 5900 O Street, Lincoln, NE 68510. In New York, Dnamic Foundation (forms 5501-NC, 5502-GR and 5503NCBOE) is issued by Ameritas Life Insurance Corp. of New York located at 1350 Broadway, Suite 2201, New York, NY 10018. Policy and riders may vary and may not be available in all states.

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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.



SEMI-ANNUAL REVIEW

In April we sponsored the Boise NAIFA luncheon and held our CE class with Wendell Stallings from the Ameritas Home Office.



Congratulations to Tracy Boster for winning the Spring Sales Contest! Here he is with his new iPad mini and Gem State Financial Group Shirt!

In June, Gem State Financial Group sponsored a booth at the NAIFA Idaho Convention in Boise. Here is a photo of our booth.



GEM STATE GROWTH

- We currently have 35 Agents/Brokers
- We have advisors in 4 states (Idaho, Oregon, Washington, and Nevada).



Gem State Financial Group

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: _____