

UBI "OUR BEST ALWAYS" NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 87 No. 9

Richardson, Texas

UPDATE YOUR BENEFICIARIES

August Winner Delia Valle 19,322 points

*Agent with the highest monthly points
wins \$750.00 and 500 bonus points
(\$1000 over 10,000, \$1250 over
20,000)*

WAY TO GO! Delia!!!

*Agents with over 4,000 points win
\$200.00 (\$500.00 if over 5,000 and
\$750.00 if over 10,000)*

Additional August Winners:

Eloisa Trevino	13,654 Points
Ruth Lozano	12,879 Points
Amos Ruiz	11,285 Points
Pamela Zuniga	10,120 Points
Blanca I Orozco	9,605 Points
Luis Roberto Cobos	8,461 Points
Elizabeth Santos	6,350 Points
Carilu Cantu	6,083 Points
Daniel Salinas Jr	6,000 Points
Diana Hernandez	5,930 Points
Maria M Valles	5,875 Points
Mirelda Nieves	5,559 Points
Evangelina G Luna	5,047 Points
Lucio Villagomez	5,047 Points
Monty B Roberts	4,632 Points
Lashon D Proctor	4,514 Points
G Olinka Gomez	4,482 Points
Rosalinda P Cantu	4,240 Points



SEPTEMBER

According to Webster's dictionary, a beneficiary is a person that receives benefits, profits, or advantages. A beneficiary is someone who has been named to receive a specific benefit upon certain conditions, such as someone named to receive the proceeds from a life insurance policy or retirement account.

Many people misunderstand the importance of the beneficiary designation. Changing a will or having a divorce settlement does not directly change your beneficiary on your insurance policies or retirement plans!

The proceeds will go to the beneficiary designated on your insurance policy, regardless of your will or other documents.

Insurance companies are bound by law to pay the designated beneficiary, even if in conflict with the deceased's wishes that might be clearly defined elsewhere. This is true no matter how out of date a designation may be.

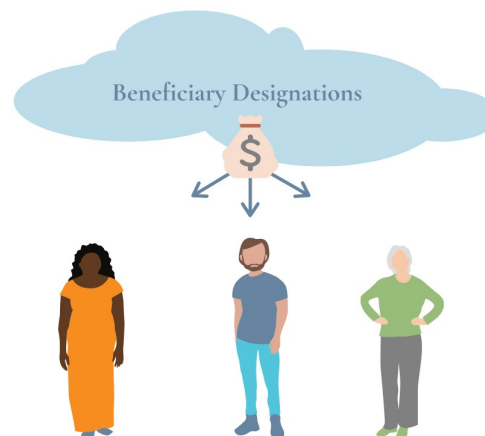
Furthermore, a person making premium payments has no claim to any death proceeds unless they are also named as beneficiary.

Have you checked your beneficiary designations lately?

The primary beneficiary is the person who is designated to receive the benefit. Contingent beneficiaries will receive the benefit if the primary beneficiary can't be found or has also passed away.

If neither your primary or contingent beneficiaries can be found, then your benefits will be passed to your estate and then to your remaining heirs based on state law. If your benefits have to go through your estate, it will take longer for heirs to receive your benefits. The benefits could be eaten up with court and legal costs, and your heirs could end up with nothing.

Use the plan's official beneficiary form, and keep your beneficiary designations up to date!!



EDUARDO PRESENTS...

LEAD MAGNETS

Are you an insurance agent that prospects by knocking on strangers' doors, but despite all the hard work, you can't seem to catch a break?

If this is you, then please continue reading. If not, you might still get some value from it, so I encourage you to keep on reading.

Hitting the hot pavement when the day is over 100 degrees is hard. Then you have the humidity of The Valley, or Laredo, or Houston or wherever you may be, making it worse.

So, if you're an agent that is prospecting a cold audience, you need to warm them up, and the summer weather won't do the trick. The good news is that we have a couple of tools that can help any Agent willing to DO The Work! These tools are called LEAD MAGNETS.

A Lead Magnet is something of value, something that will help a prospect solve a problem. However, it will not solve the main problem that they have. But it'll certainly point them in the right direction you want them to go next. As you know, the main problem our prospect has is to protect their family from the emotional and financial burden caused by their funeral service. That's their main problem—the cost of their funeral.

However, you need to warm them up so that they will buy from you and not your competitor. One way of doing this is to start the relationship between agent and prospect, by solving a small problem first using a Lead Magnet.

There could be different items or services you can do, but the ones we have readily available for UBI agents, are the following:

1. Personal Planning Guide
2. Medical Alert Card

These lead magnets are FREE for you to give to your prospect at no cost. However, even though they are FREE, you still need to sell them. By selling them I mean building the value of what the lead magnet will provide to them. Warning: even though you're giving it to them for FREE, you still must persuade them to see the value. You still have to do the work. Don't think a lead magnet will sell itself.

If I give you all the ingredients to make a great dinner, you still have to prepare and cook them. You still have to do the work. And depending on how good and creative you are, the better the outcome.

2 Corinthians 9:6 "Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously."

Let's be generous with our lead magnets and the way we build value toward our solution. In the past, some of our agents have done tremendously well using the lead magnets mentioned above to meet new people and help them with their main problem.

Some ideas for you to explore are to use these lead magnets when knocking on doors and sharing these lead magnets with your community. I've also seen agents using them at health fairs successfully. You can also use them in your church. There really isn't a limit or restriction on where to use them.

The only thing we ask is for you to be respectful of others and UBI when using these lead magnets. If you would like to learn more on how You can use these lead magnets to get more business, give me a call to discuss further.

Our Best Always,

Eduardo Salido

P.S. If you go on Google, you'll find out there are businesses that sell the Medical Alert Cards for \$19.95 plus shipping and handling.



Hispanic Heritage Month

Each year from September 15 to October 15, we celebrate Hispanic Heritage Month.

It is a time to honor the cultures, histories, and contributions of Hispanic and Latino Americans who have helped shape our communities and country.



Ways to celebrate:

Attend Cultural Events & Festivals – Many cities host parades, community gatherings, and celebrations during this month.

Visit Museums & Exhibits – Art museums often showcase special galleries featuring the work of Hispanic and Latino artists.

Enjoy Live Music – From salsa and mariachi to reggaetón and bachata, Hispanic music is incredibly diverse, with unique styles from every country and region.

Support Hispanic-Owned Businesses – Dining at a local restaurant or shopping at a family-owned store is a meaningful way to participate.

How will **you** be celebrating Hispanic Heritage Month?

Verse of the month: Romans 8:32—

Since he did not spare even his own Son but gave him up for us all, won't he also give us everything else?

Happy Birthday!!!



Eduardo Salido
* September 5th *
Angie Garduno
* September 9th *



REMEMBERING 9/11

Twenty-four years later, it is still hard to fathom the hate and evil behind the attacks of September 11, 2001. If you want to push back against that hate and evil, then let us join in protest. Let us show acts of love and kindness. Every time we show kindness and grace, every time we attend a church or other worship service, every time we show love to someone, we are rejecting that hate and evil. Reject the hate and join the protest with a diligent loving hearts.



Fall is back! Hello Pumpkin Spice!

The first day of autumn arrives on Monday, September 22, 2025. It marks the autumnal equinox which is when the sun is directly aligned with the equator.



We will experience the same amount of daylight and darkness across the planet. Afterwards the days will begin to get shorter.

Other changes that you will notice is the temperature starts to be in a more comfortable range. Leaves start to change colors and fun seasonal activities begin!

Are you excited about the Fall season? What are you looking forward to this Fall season?



UFBLIC / UFDBLIC
CELEBRATING 87 YEARS of SERVICE
2025 CONTEST STANDINGS
Eastern Caribbean - Spring 2026



**

**

9 months - December through August

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
CANTU, CARILU	1	82,019	6,083	88,102	ARENAS, TOMASA	16	26,195	1,059	27,254
OROZCO, BLANCA I	2	77,571	9,605	87,176	CANTU, ROSALINDA P	17	22,442	4,240	26,682
VALLE, DELIA F	3	64,044	19,822	83,866	CAVAZOS, ERIKA	18	25,772	189	25,961
LOZANO, RUTH	4	56,673	12,879	69,552	GUTIERREZ, ROSA I	19	23,521	1,806	25,327
ZUNIGA, PAMELA	5	44,028	10,120	54,148	TREVINO, ELOISA	20	11,287	13,654	24,941
FERNANDEZ, MARIA	6	49,403	392	49,795	BARRIENTOS, ELIAS	21	24,761	-	24,761
COBOS, ALMA ROSA	7	49,718	(304)	49,414	COBOS, LUIS ROBERTO	22	16,127	8,461	24,588
VALLES, MARIA M	8	40,085	5,875	45,960	MONTALVO, VANESSA	23	21,880	2,098	23,978
RUIZ, AMOS	9	34,036	11,285	45,321	GIBBS, MICHAEL	24	23,562	-	23,562
HERNANDEZ, DIANA	10	35,959	5,930	41,889	PADILLA, ALONSO	25	21,590	1,625	23,215
LUNA, EVANGELINA	11	35,859	5,047	40,906	TALLEY, CHRISTOPHER	26	20,209	2,000	22,209
SANTOS, ELIZABETH	12	29,570	6,350	35,920	RUIZ, BLANCA ESTELA	27	22,095	-	22,095
GOMEZ, G OLINKA	13	26,948	4,482	31,430	C-VALLADARES, ESPERANZA	28	19,110	2,520	21,630
ROBERTS, MONTY B	14	26,171	4,632	30,803	GALLEGOS, SANJUANA	29	20,681	-	20,681
CASTRO, ELVA JUDITH	15	25,836	2,070	27,906	NIEVES, MIRELDA	30	13,253	5,559	18,812

** Cutoff for August points is **September 26th at 12:00 PM** **

* 50,000 Points And Over Awarded On Policies Issued From December 1, 2024 to November 30, 2025 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Luis Roberto Cobos - 494,376 points; Edward Garza – 234,847; Ruth Lozano – 230,726
 Top FHs: Memorial FH - 265,975; La Paz Funeral Home – 216,555 ; L & I Funeral Home – 211,049;

United Funeral Directors Benefit Life Ins. Co.
 United Funeral Benefit Life Ins. Co.
 Hawthorn Life Insurance Company

PO Box 831670
 Richardson TX 75083-1670

Phone: 469-330-2200
 Fax: 469-330-2204

**United
Benefits, Inc.**

A Winning Attitude