

**UBI “OUR BEST ALWAYS”
NEWS TO “U”**

UNITED BENEFITS, INC.

Vol. 82 No. 4

Richardson, Texas

COVID-19

**March Winner
Christian Avalos!!
19,918 points**

*Agent with the highest monthly points
wins \$750.00 and 500 bonus points
(\$1000.00 if over 10,000 and \$1250 if
over 20,000)*

**WAY TO GO!
Christian!!!**

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

★ Ronnie Nutt	9,014 Points	★
★ G Olinka Gomez	8,266 Points	★
★ Timothy Brown	8,254 Points	★
★ Jimmy Moreno	7,983 Points	★
★ Jeffrey W King	7,912 Points	★
★ Blanca I Orozco	6,756 Points	★
★ Alva Louise Rand	5,664 Points	★
★ Jose Luna	5,244 Points	★
★ Amos Ruiz	5,088 Points	★
★ Alma Janira Ayala	5,000 Points	★
★ Dustin B May	4,868 Points	★
★ Jose M Lopez	4,401 Points	★
★ Monty B Roberts	4,071 Points	★



As the coronavirus pandemic continues, United Benefits remains committed to serving our customers in these difficult times. Our highest priorities are ensuring the safety and well-being of our employees and customers, as well as ensuring that we continue to meet our customers’ needs.

With uncertainty in our society and disruption in our daily lives, we want to assure you that we will be there for you. United Benefits has been a source of stability since 1938, serving customers through numerous epidemics, wars, and other national crises. We are here today to serve you in these challenging times. Our Company has taken measures to ensure we have appropriate staffing levels and technology solutions which enable us to deliver continued service through this situation. We are confident in our Business Continuity Plans and our ability to deal with any potential disruptions that could impact our customers. Our financial position remains strong. We continue to take care of all commitments, paying claims on a timely basis, answering telephone inquiries, issuing new policies, and otherwise transacting business as usual.

Ensuring the safety and well-being of our employees is a top priority. We rely on our people to deliver uninterrupted, quality service to you, our customers. Our offices remain open during regular business hours, but we have implemented a reduced staffing rotation that balances the need for employees in the office with a maximum amount of safety and social distancing. Some of our staff are working from home. We likewise discourage coming to our home office to conduct business during this time, unless it is absolutely necessary.

We all are trying to do our part to avoid spreading the virus, taking extra care to sanitize surfaces in the home office, washing hands often, maintaining social distancing among employees, and working from home where the work allows it.

Sheltering in place where possible is the desirable thing to do. This is a painful but necessary step to “flatten the curve”. Our prayers and thoughts go to all those serving who are putting their lives on the line to care and provide for others. We look forward to the day very soon when we can resume more normal activities.

You are in our thoughts and prayers, as well. May you stay safe and healthy.

TOM SAYS...

ANNUAL REPORT 2019

During 2019 UFBL (OK) and UFD (TX) had a significant impact on the communities served through our sponsoring funeral homes.

Total premium income from policyholders and conversions of funeral home or other provider trust accounts was \$12,136,205. Total income including interest earnings was \$16,968,343.

Benefits paid to policyholders were \$6,912,413 of which amount \$1,861,408 was in Oklahoma and \$5,051,005 was in Texas. The majority of the benefits paid went directly to a funeral home upon assignment of the benefits in consideration of providing a funeral service. The overwhelming majority of these payments were paid to the funeral home (or its successor) that originally sponsored the campaign that resulted in the sale of the policy or to a funeral service provider as the result of a prepaid funeral contract funded by one of our policies.

Growth in death benefits above contract amounts in 2019 on preneed policies was \$2,400,000 bringing the total outstanding growth on preneed policies in force as of 12/31/19 to \$17.7 million. These are the amounts above the original contract prices and will ultimately be paid to sponsoring funeral homes or beneficiaries at time of need.

Our "BEST IN THE BUSINESS" growth rate for 2020 is 1.5 % on our increasing benefit (IB) policies and 1% on Annuity, Clear Choice (CC) and Monthly Increasing Benefit (MIB) policies. IB policies issued from 2005 through 2017 will increase at 2.72%, issues of 1997 through 2004 also at 2.72%. Annuity issues in 2017 through 2019 will increase at 1%. Prior annuities issued from 2005 through 2016 will continue to increase at 3%. MIB's issued from 2005 through 2017 will increase at 1.72%, 2018 through 2019 at 1%. All of the growth rates are compounded annually, and since 2013, added daily to the death benefit paid. The IB, MIB and Annuity are issued to fund prepaid funeral contracts sold by our sponsoring funeral homes, cemeteries and other providers.

The companies booked significant increases in policyholder reserve funds in 2019 in the amount of \$3,772,418 to ensure the payment of future claims. Total assets at 12/31/19 were \$178,396,101, of which amount \$44,481,398 were UFBL and \$133,914,703 were UFD. Investments were in highly rated investment grade bonds, cash, and others as follows:

CO	BONDS	MORTGAGES	STOCKS	CASH	OTHER INV	POLICY LOANS
UFBL	91.1%		2.4%	5.8%		0.8%
UFD	88.3%	3.4%	2.0%	4.4%	1.6%	0.4%

During 2019, we continued to benefit from our association with Managing General Agencies as well as many of our funeral home associates who also contributed significantly to our sales and we thank them. The Juan Garza Agency was our Number 1 agency again for all of 2019. Our Number one agent was Christian Avalos. Runner-up agent was Blanca Orozco. Third was Jose Luna. The leading provider was Memorial Funeral Homes of Edinburg and San Juan, Texas.

Total agent and provider cash bonuses paid for 2019 were \$566,427. Writing agents \$96,850. MGA & GA agents including monthly face were \$334,577. Funeral home providers were \$50,500.

Congratulations and thank you to all who contributed to UBI's successes in 2019!!



Sporting Events

Here is a partial list of major sporting events that have been canceled or postponed due to pandemic:

2020 Tokyo Summer Olympics - now July 2021
 Kentucky Derby - now September 5 (was May 2)
 Masters golf tournament - now November 12-15
 British Open golf tournament - canceled
 Boston Marathon - now Sept 14 (was April 20)
 NCAA basketball - canceled
 NBA basketball - suspended
 MLB baseball - suspended
 NHL hockey - suspended



Other Pandemics in Recent History

1918 - Overlapping with much of World War I, the so-called "Spanish flu" led to the death of about 50 million worldwide, 675,000 in the United States (and U.S. population in 1918 was less than one-third what it is today)

1957-1958 Known as the Asian flu (H2N2), this one led to deaths of over 1 million worldwide, about 116,000 in the United States

1968 - The Hong Kong flu (H3N2) led to deaths of about 1 million worldwide, with 100,000 in the United States

2009-2010 - Known simply as the 2009 H1N1 virus or flu pandemic, estimates on deaths worldwide range from 150,000 to 575,000, with 12,469 in the United States

Perspective

The leading causes of death in the United States (2017, most recent year with full information)

Total Deaths for Year 2,813,503

By Leading Causes

Heart Disease	647,457
Cancer	599,108
Accidents (of all types)	169,936
Chronic Respiratory Disease	160,201
Stroke	146,383
Alzheimer's Disease	121,404
Diabetes	83,564
Influenza and Pneumonia	55,672

From CDC & National Center for Health Statistics

Happy Birthday!!!



Betsy Chance

* April 6th *

Jackie Lopez

* April 14th *

Tom Elam

* April 26th *

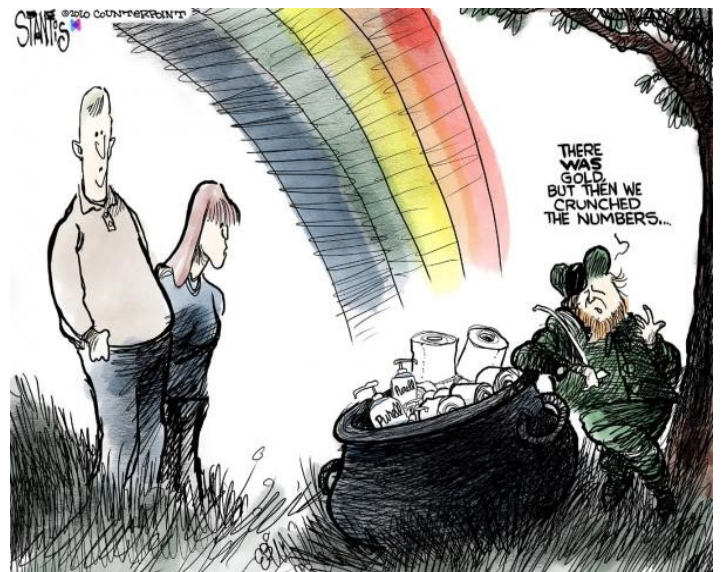


April Showers

Though April showers may come your way, they bring the flowers that bloom in May.

So if it's raining, have no regrets. Because it isn't raining rain, you know. It's raining violets.

If you see clouds upon the hill, they soon will bring clouds of daffodils, so keep on looking for that bluebird, and listening for his song, whenever April showers come along.



UFBLIC / UFDBLIC
CELEBRATING 82 YEARS of SERVICE
2020 CONTEST STANDINGS
Boston, Massachusetts—late Spring 2021



4 Months - December - March

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	66,405	20,418	86,823	KING, JEFFREY W	16	4,156	7,912	12,068
BROWN, TIMOTHY	2	28,543	8,254	36,797	RAMOS, BLANCA	17	7,563	3,956	11,519
LUNA, JOSE	3	28,629	5,244	33,873	AYALA, ALMA JANIRA	18	6,500	5,000	11,500
OROZCO, BLANCA I	4	25,663	6,756	32,419	ABREGO, RODOLFO	19	7,840	2,858	10,698
GOMEZ, G OLINKA	5	16,396	8,266	24,662	RICHTER, JAMES A	20	7,641	2,895	10,536
GARZA, FRANCISCA D	6	23,051	1,359	24,410	SALINAS JR, DANIEL	21	8,989	1,044	10,033
GONZALEZ, MARIA	7	16,355	2,996	19,351	TALLEY, CHRISTO-	22	8,110	1,707	9,817
COBOS, LUIS ROBERTO	8	17,512	976	18,488	ARENAS, TOMASA	23	7,410	1,658	9,068
ROBERTS, MONTY B	9	14,129	4,071	18,200	MAY, DUSTIN B	24	4,090	4,868	8,958
MORENO, JIMMY	10	8,770	7,983	16,753	BRYAN, RANDY	25	5,947	2,894	8,841
RAND, ALVA LOUISE	11	10,345	5,664	16,009	CHAIREZ-VALLADARES, E	26	7,765	1,050	8,815
AVALOS, ESTHER CALVO	12	12,628	3,169	15,797	KEMP, ALBERT A	27	8,608	-	8,608
NUTT, RONNIE	13	5,733	9,014	14,747	GUERRERO, ILLIANA	28	7,204	1,348	8,552
RUIZ, AMOS	14	9,222	5,088	14,310	WILSON, TIM	29	8,369	-	8,369
LOPEZ, JOSE M	15	9,156	4,401	13,557	SANTOS, ELIZABETH	30	6,270	1,943	8,213

* 40,000 Points And Over Awarded On Policies Issued From December 1, 2019 to November 30, 2020 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 502,409 points; Jose Calvo – 112,831; Joe Lopez – 73,222
 Top FHs: Memorial FH – 130,893; Ric Brown Family FH - 101,555; L&I FH – 79,165

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**United
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A Winning Attitude