

United Funeral Directors Benefit Life Ins. Co.
United Funeral Benefit Life Ins. Co.

80
YEARS

April 2018



Since 1938

UBI "OUR BEST ALWAYS" NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 80 No. 4

Richardson, Texas

SFW

March Winner

Jose Luna!!

11,023 points

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

WAY TO GO!

Jose!!!

*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:*

★ Blanca I Orozco	★ 10,210 Points
★ William N Morris	★ 9,918 Points
★ Jimmy Moreno	★ 8,825 Points
★ Domingo Rivas Sr	★ 8,741 Points
★ Jose Calvo	★ 8,331 Points
★ Timothy Brown	★ 6,915 Points
★ G Olinka Gomez	★ 6,866 Points
★ Tomasa (Tammy) Arenas	★ 6,045 Points
★ Martin Garcia	★ 5,252 Points
★ Monica M. Garcia	★ 4,504 Points
★ Ronnie Nutt	★ 4,309 Points
★ Robin Broussard	★ 4,200 Points
★ Martin Lockstone	★ 4,196 Points
★ Maria Antonia Cobios	★ 4,026 Points



APRIL

Screen-Free Week (SFW), April 30-May 6 this year, is an annual international celebration when families, schools, and communities swap digital entertainment for the joys of life beyond the screen. Instead of watching TV, surfing the web, or playing with apps and video games, they read, play, think, create, get active, and spend more time with family and friends.

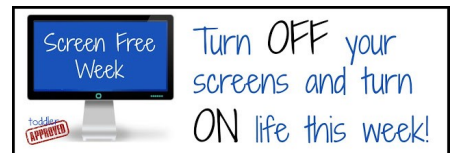
Remember, Screen-Free Week is about taking a break from digital entertainment. You can celebrate, and still use devices for work or school. But if screens of any kind interfere with family time (including meals), you may want to rethink how and when you're using them.



WHY Celebrate?

Regardless of whether children are consuming "good" or "bad" programming, it's clear that digital entertainment dominates the lives of far too many kids, displacing all sorts of other activities that are integral to childhood. Excessive screen time is linked to poor school performance, childhood obesity, and attention problems. And it is primarily through screens that children are exposed to harmful marketing.

Screen-Free Week is a fun way to rethink our dependence on digital entertainment, including television, video games, smartphones, tablets, and computers. It's a chance for children — and adults — to power down and reconnect with the world around them. And it encourages families to reconsider the role of digital entertainment in the year that follows (for example, some families become inspired to go screen-free at meals or in the hour before bed-time, or to spend part or all of their weekends screen-free).



TOM SAYS...

ANNUAL REPORT 2017

During 2017 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 \$10,229,147. Total income including interest earnings was \$15,276,838.

Benefits paid to policyholders were \$6,791,708 of which amount \$2,253,707 was in Oklahoma and \$4,538,001 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.

In addition to the payment of current claims, the companies booked significant increases in policyholder reserve funds in 2017 in the amount of \$2,920,305 to insure the payment of future claims.

Total assets at 12/31/2017 were \$166,668,065 of which amount \$41,739,491 were UFBL and \$124,928,574 were UFD.

At 12/31/2017 UFBL and UFD investments were in highly rated investment grade bonds, cash, and others as follows:

	BONDS	MORTGAGES	STOCKS	CASH	POLICY LOANS
UFBL	88.9%	0.0%	2.4%	7.8%	0.9%
UFD	86.7%	0.0%	2.0%	11.0%	0.3%

Our "BEST IN THE BUSINESS" growth rate for 2018 is 2 ½% on our increasing benefit (IB) policies. IB policies issued from 2005 through 2017 will increase at 3%. Annuity issues in 2018 will increase at 1.5%. Prior annuities issued from 2005 through 2016 will continue to increase at 3%, 2017 at 2%. Monthly Increasing Benefit (MIB) policies issued in 2018 will increase at 1.5%. Prior MIBs issued from 2005 through 2017 will increase 2.25%. **All of the growth rates are compounded annually, 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.

During 2017, we continued to benefit from our association with Managing General Agencies as well as our funeral home associates, many of whom also contributed significantly to our sales. We thank them. The Juan Garza Agency was our Number 1 agency for all of 2017. Our Number one agent was Jose Luna. Runner-up agent was Blanca Orozco. Thanks to all of you as well as all of our other agents and preneed providers for our successes in 2017.



Happy Birthday!!!



Betsy Chance

* April 6th *

Tom Elam

* April 26th *



Quote for the Month:

"I find television very educating. Every time someone turns on the set, I go into the other room and read a book." Groucho Marx

Screen-Free Week (continued)

April 30-May 6 - was formerly known as **TV Turnoff Week** and **Digital Detox Week**. More than seventy other organizations, such as the American Heart Association, the American Medical Association, Big Brothers Big Sisters of America and the YMCA, support the movement in the US. In 2004, a major partnership was created with the American Academy of Pediatrics. It is also celebrated in many other countries worldwide.

Take the opportunity to read, daydream, explore, enjoy nature, spend time with family and friends, or just be bored for a little while.

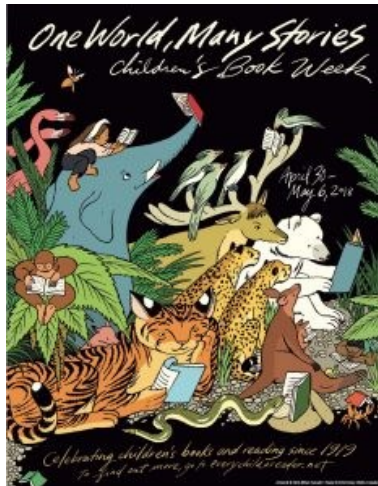


Children's Book Week

The week of April 30-May 6, 2018, is not only Screen Free Week - it is also Children's Book Week. Celebrate two great weeks in one!

What is Children's Book Week and how can you join in the celebrations? Children's Book Week is the annual celebration of books for young people and the joy of reading.

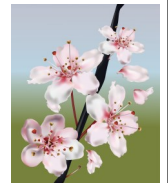
Established in 1919, Children's Book Week is the longest-running national literacy initiative in the country. It originated in the belief that children's books and literacy are life-changers. Every year, events are held nationwide at schools, libraries, bookstores, homes - wherever young readers and books connect!



In 1913, Franklin K. Matthews, the librarian of the Boy Scouts of America, began touring the country to promote higher standards in children's books. He proposed creating a Children's Book Week, which would be supported by all interested groups: publishers, booksellers, and librarians. A "Good Book Week" in 1916 by the Boy Scouts then turned into Children's Book Week with additional sponsors in 1919.

VERY PUNNY

See if you can stand any of these puns without groaning:



- A man's home is his castle, in a manor of speaking.
- Dijon vu - the same mustard as before.
- Shotgun wedding: a case of wife or death.
- Does the name Pavlov ring a bell?
- Swedish ships have barcodes, so that when they dock they can Scandinavian.
- When a book falls on your head, you only have your shelf to blame.
- I saw an ad for burial plots and I thought to myself, this is the last thing I need.
- You feel stuck with your debt if you can't budge it.
- A boiled egg in the morning is hard to beat.
- The definition of a will - a dead giveaway.
- Those who get too big for their britches will be exposed in the end.
- Ancient orators just tend to Babylon.

**UFBLIC / UFDBLIC
CELEBRATING 80 YEARS of SERVICE
2018 CONTEST STANDINGS**

Alaskan Cruise— early Summer 2019

4 months - December to March



AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
OROZCO, BLANCA I	1	29,925	10,210	40,135	HERNANDEZ, MARIA	16	7,053	2,699	9,752
LUNA, JOSE	2	22,531	11,523	34,054	MARTINEZ, MARICELA	17	6,572	3,090	9,662
MORRIS, WILLIAM N	3	16,269	9,918	26,187	OSORIO, MANUEL	18	9,266	-	9,266
BROWN, TIMOTHY	4	14,762	6,915	21,677	DE LEON, JACOB	19	8,870	-	8,870
MORENO, JIMMY	5	11,895	8,825	20,720	COBIOS, MARIA ANTONIA	20	4,735	4,026	8,761
RUIZ, AMOS	6	17,527	2,421	19,948	COBOS, MARIA	21	5,340	2,850	8,190
CALVO, JOSE	7	9,275	8,331	17,606	HERRERA, ANA M	22	6,214	1,488	7,702
NUTT, RONNIE	8	9,847	4,309	14,156	PALOMO, BELINDA	23	7,521	-	7,521
ARENAS, TOMASA	9	7,924	6,045	13,969	CASTRO, ELVA JUDITH	24	6,328	960	7,288
FERNANDEZ, MARIA	10	10,421	3,227	13,648	GUERRERO, ILLIANA	25	6,635	618	7,253
RAND, ALVA LOUISE	11	12,763	440	13,203	CHAIREZ-VALLADARES, E	26	4,318	2,870	7,188
GOMEZ, G OLINKA	12	4,658	6,866	11,524	WELCH, MARK E	27	5,691	957	6,648
ESCHITI, LARRY D	13	8,612	2,493	11,105	LOCKSTONE, MARTIN	28	2,391	4,196	6,587
COBOS, LUIS ROBERTO	14	9,590	1,265	10,855	GARCIA, MARTIN	29	1,314	5,252	6,566
RIVAS SR, DOMINGO	15	2,086	8,741	10,827	PADRON, MARIA DE	30	3,524	2,978	6,502

* 40,000 Points And Over Awarded On Policies Issued From December 1, 2017 to November 30, 2018 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 367,082 points; Joe Lopez -81,224; Blanca Orozco - 57,150

Top FHs: Ric Brown Family FH - 130,365; Legacy FH -79,480; Memorial FH -73,629

United Funeral Directors Benefit Life Ins. Co.
United Funeral Benefit Life Ins. Co.

PO Box 831670
Richardson TX 75083-1670

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

**United
Benefits, Inc.**

A Winning Attitude