



Since 1938

UBI "OUR BEST ALWAYS"  
 NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 84 No. 12 Richardson, Texas

MERRY CHRISTMAS

**November Winner**  
**Luis Roberto Cobos!**  
 16,487 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!**  
**Roberto!!!**

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

**Additional November Winners:**

- Timothy Brown 16,308 Points
- Jose Luna 15,454 Points
- Esther Calvo Avalos 11,971 Points
- Diana Hernandez 10,552 Points
- Dora A Perez 7,896 Points
- Blanca I Orozco 7,081 Points
- G Olinka Gomez 6,896 Points
- Delia F Valle 5,299 Points
- Carilu Cantu 4,461 Points
- Christian E Avalos 4,117 Points



**The UBI Home Office Staff wishes you a Merry Christmas and Happy New Year!**  
 Standing left to right: Charlie Allison, Alma Ayala, Eduardo Salido, Karen Baumgardner, Crystal Hernandez, Kate Kormos, Betsy Chance, Jackie Lopez, Murray Smith;  
 Seated: Angie Garduno, Suzie Ayala, Nancy Cifuentes, Perla Perez, Tamika Whaley, Natalia Infante; Not pictured: Gary Cox, Venna Voyles, Rhonda Carrier, Anthony Perez, Carter Camp

**ANNOUNCING: Annual Contest and Trip Winners**

The final results are in!! The following managing general agents, general agents, agents, and funeral homes have won the annual trip. Thank you to all! See page 3 for annual contest cash bonus winners.

Lake Tahoe trip winners include the following:

- |                               |                            |                              |
|-------------------------------|----------------------------|------------------------------|
| <i>Juan Garza, Jr. (MGA)</i>  | <i>Esther Calvo Avalos</i> | <i>James Richter</i>         |
| <i>Jose David Calvo (GA)</i>  | <i>Delia Valle</i>         | <i>Luis Roberto Cobos</i>    |
| <i>Jose (Joe) Lopez (MGA)</i> | <i>Olinka Gomez</i>        | <i>Dora Perez</i>            |
| <i>Christian Avalos</i>       | <i>Elva Judith Castro</i>  | <i>Delmy Moreno</i>          |
| <i>Blanca Orozco</i>          | <i>Tim Brown</i>           | <i>Alma Rosa Cobos</i>       |
| <i>Jose Luna</i>              | <i>Carilu Cantu</i>        | <i>Elizabeth Santos (GA)</i> |

**Funeral Home Providers**

- |                                      |   |
|--------------------------------------|---|
| <i>Memorial Funeral Home</i>         | <i>Edinburg &amp; San Juan, TX</i>      |
| <i>Ric Brown Family FH</i>           | <i>Mission, McAllen &amp; Alamo, TX</i> |
| <i>Legacy Funeral Home</i>           | <i>Edinburg, TX</i>                     |
| <i>Hernandez-Lopez &amp; Sons FH</i> | <i>Laredo, TX</i>                       |
| <i>L&amp;I Funeral Home</i>          | <i>Sullivan City, TX</i>                |



# EDUARDO PRESENTS...

## Reserve Account

After an Agent sells a policy, we pay a portion of their commission to them as an Unearned Advance. Usually, the company advances 75% of the commission owed to the Agent - which basically translates to 9 months of the first-year new business commission.

We hold the remaining 25% of the Agent's commission in the Reserve Account. This money is used to minimize the risk of chargebacks.

You may be asking, "When do I get my reserve account money paid?"

And that's a great question. We pay EXCESS RESERVE ACCOUNT MONEY every year in December!

I believe it's a great time to do so, because who doesn't need money for the holidays?

The Excess Reserve money is calculated the following way:

Unearned Advance minus Reserve Account equals Excess Reserve

For example, assume an agent had:

\$10,054.16 (Unearned Advance) versus \$17,708.50 (Reserve) = \$7,654.34 in positive Excess Reserve money. This Agent received a nice paycheck for \$7,654.34 to spend for the holidays.

You may be asking, "how do I get these nice paychecks?"

You need to do two things:

1. Sell some policies
2. Make sure to submit Quality business

I'm proud to mention that UBI pays Reserve Money to Agents. I personally worked with a couple of other insurance companies in the past, and to this date I've received zero dollars of my Reserve from those companies, while I have always kept my persistency levels above 90%.

For the year 2022 United Benefits paid a total of \$85,031.06 to Agents from their Reserve Account.

Our Best Always,

Eduardo Salido



## Annual Contest Bonus Prize Winners

<b>MGA - Juan Garza, Jr.</b>	<b>- 1st Place</b>	<b>\$25,000</b>
MGA - Jose Calvo	- 2nd Place	\$ 3,000
MGA - Jose (Joe) M. Lopez	- 3rd Place	\$ 3,000
GA - Blanca Orozco		\$ 1,000
GA - Luis Roberto Cobos		\$ 1,000
<b>Agents - Christian Avalos</b>	<b>- 1st Place</b>	<b>\$ 7,500</b>
Agents - Blanca Orozco	- 2nd Place	\$ 3,000
Agents - Jose Luna	- 3rd Place	\$ 1,000
<b>Funeral Home Providers</b>		
<b>Memorial Funeral Homes</b>	<b>- 1st Place</b>	<b>\$12,000</b>
Ric Brown Family FH	- 2nd Place	\$ 8,000
Legacy Chapels, LLC	- 3rd Place	\$ 5,000
Hernandez-Lopez & Sons FH		\$ 3,000
L& I Funeral Home		\$ 3,000
Trinity Funeral Home		\$ 2,000
Salinas Funeral Home		\$ 1,000
Fry & Gibbs Funeral Home		\$ 1,000
Val Verde Memorial Gardens		\$ 1,000
Aurora Funeral Home		\$ 1,000
Whitt Funeral Home		\$ 1,000
Roberts Family Affordable FH		\$ 1,000
Rudy Garza Funeral Home		\$ 1,000

## THANK YOU

We appreciate all of our policyholders, agents, funeral homes, and home office employees. Thank you for another great year!!



## Office Holiday Schedule

The office will be closed on Monday December 26th and Tuesday December 27th - in celebration of Christmas, reopening on Wednesday December 28th. We will likewise be closed on Monday January 2nd.



## Happy Birthday!!!



**Jesus Christ**  
\* December 25 \*  
**Carter Camp**  
\* December 31 \*



## Contests for 2023

*Merry Christmas*



We are continuing our tradition of annual contest prizes for the New Year. Contests include:

### Agent Monthly Prizes:

- \$750 – 1st Place (\$1000 if over 10,000 Points, with additional \$250 at 20,000 and at 30,000, etc.)
- \$500 – All others over 5,000 Points (\$750 if over 10,000 Points)
- \$200 – All others 4,000 to 5,000 Points

### Agent Quarterly Bonuses:

- \$150 for 5,000+ points in calendar quarter
- \$ 75 for 2,500 to 5,000 points

### Agent Annual Contest:

- \$7,500 1st Place in Points for the 12 months
- \$3,000 2nd Place in Points
- \$1,000 3rd Place in Points

### General Agent Annual Contest:

- \$ 25,000 – Over 1,500,000 Points for the year
- \$ 15,000 – 750,000 to 1,500,000 Points
- \$ 7,500 – 500,000 to 750,000 Points
- \$ 3,000 – 250,000 to 500,000 Points
- \$ 1,000 – 150,000 to 250,000 Points

### Funeral Homes/ Providers Monthly Contest:

- \$ 2,000 – over 40,000 points for month
- \$ 1,000 – over 25,000 to 40,000 points
- \$ 600 – over 15,000 to 25,000 points
- \$ 300 – over 10,000 to 15,000 points

### Funeral Homes/ Providers Annual Contest:

- \$12,000 – 1st Place in Points for Year
- \$ 8,000 – 2nd Place in Points
- \$ 5,000 – 3rd Place in Points
- \$ 3,000 – All others over 120,000 Points
- \$ 2,000 – All others 80,000 to 120,000 Points
- \$ 1,000 – All others 40,000 to 80,000 Points

**These bonuses are in addition to our usual Agent Trip Contest. All contests except quarterly bonuses run from December 1, 2022, through November 30, 2023.**

The 2023 contest has already begun!

Trip winners will go to a destination in the spring or early summer of 2024, to be determined.





**UFBLIC / UFDBLIC  
CELEBRATING 84 YEARS of SERVICE  
2022 CONTEST STANDINGS  
Lake Tahoe, California/Nevada**



FINAL - December through November

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	198,659	4,117	202,776	ROBERTS, MONTY B	16	35,483	1,069	36,552
OROZCO, BLANCA I	2	126,868	7,081	133,949	ELIZONDO, ALFREDO	17	34,715	608	35,323
LUNA, JOSE	3	87,757	15,454	103,211	ARENAS, TOMASA	18	30,144	3,630	33,774
AVALOS, ESTHER CALVO	4	82,587	11,971	94,558	CHAIREZ-VALLADARES, E	19	32,703	780	33,483
VALLE, DELIA F	5	78,401	5,299	83,700	SALINAS JR, DANIEL	20	29,819	2,282	32,101
GOMEZ, G OLINKA	6	74,060	6,896	80,956	DOMINGUEZ, NATALIA	21	28,977	1,800	30,777
CASTRO, ELVA JUDITH	7	54,588	2,663	57,251	PROCTOR, WALTER J	22	28,914	1,706	30,620
BROWN, TIMOTHY	8	34,780	16,308	51,088	NUTT, RONNIE	23	28,643	-	28,643
CANTU, CARILU	9	40,267	4,461	44,728	SANTOS, GRACE	24	28,359	-	28,359
RICHTER, JAMES A	10	42,526	-	42,526	SANTOS, ELIZABETH	25	26,642	812	27,454
COBOS, LUIS ROBERTO	11	25,094	16,987	42,081	ELIZONDO, ORLANDO	26	26,737	-	26,737
PEREZ, DORA A	12	33,716	7,896	41,612	TOLLE, AMY	27	23,390	900	24,290
MORENO, DELMY L	13	33,450	7,333	40,783	CAVAZOS, ERIKA	28	23,277	-	23,277
COBOS, ALMA ROSA	14	40,259	-	40,259	KING, JEFFREY W	29	19,431	2,241	21,672
HERNANDEZ, DIANA	15	28,181	10,552	38,733	ESCHITI, LARRY D	30	18,506	3,083	21,589

\*\* Cutoff for December points is **December 28th** at 4:30 PM \*\*

\* 40,000 Points And Over Awarded On Policies Issued From December 1, 2021 to November 30, 2022 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 1,655,444 points; Jose Calvo – 311,575; Joe Lopez – 266,705  
Top FHs: Memorial FH - 419,617; Ric Brown Family FH – 298,715; Legacy Chapels, LLC– 205,564

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

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**United  
Benefits, Inc.**

*A Winning Attitude*