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December 2022



Since 1938

"OUR BEST ALWAYS" NEWS TO

UNITED BENEFITS, INC.

Vol. 84 No. 12 Richardson, Texas

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 Avalos11,971 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**

MERRY CHRISTMAS



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:



Juan Garza, Jr. (MGA) Jose David Calvo (GA) Jose (Joe) Lopez (MGA) Christian Avalos Blanca Orozco Jose Luna

Funeral Home Providers

Memorial Funeral Home Ric Brown Family FH Legacy Funeral Home L&I Funeral Home

Delia Valle Olinka Gomez Elva Judith Castro Tim Brown Carilu Cantu

Esther Calvo Avalos James Richter Luis Roberto Cobos Dora Perez Delmy Moreno Alma Rosa Cobos *Elizabeth Santos (GA)*

Edinburg & San Juan, TX Mission, McAllen & Alamo, TX Edinburg, TX Hernandez-Lopez & Sons FH Laredo, TX Sullivan City, TX



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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?"



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:

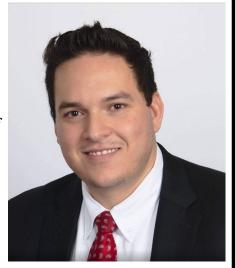
- 1. Sell some policies
- 2. Make sure to submit Quality business

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

,	1st Place 2nd Place 3rd Place	\$25,000 \$ 3,000 \$ 3,000 \$ 1,000 \$ 1,000						
Agents - Christian Avalos - 1st Agents - Blanca Orozco - 2st Agents - Jose Luna - 3st	nd Place	\$ 7,500 \$ 3,000 \$ 1,000						
Funeral Home Providers								
Memorial Funeral Homes - 1s		\$12,000						
Ric Brown Family FH - 2n		\$ 8,000						
Legacy Chapels, LLC - 3r	d 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.



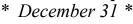


Happy Birthday!!!



Jesus Christ
* December 25 *

Carter Camp





Contests for 2023

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 **

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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^{* 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.