

**UBI "OUR BEST
ALWAYS"
NEWS TO "U"**



Since 1938

UNITED BENEFITS, INC.

Vol. 82 No. 12

Richardson, Texas

THANK YOU, TERRI

November Winner

Esther Avalos!!

27,000 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!

Esther!!!

*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:*

- Delia F Valle 11,732 Points
- Jose Luna 11,661 Points
- James A Richter 11,639 Points
- Blanca I Orozco 11,271 Points
- Christian E Avalos 9,545 Points
- Alma Rosa Cobos 8,106 Points
- G Olinka Gomez 7,965 Points
- Maricela Martinez 6,774 Points
- Alva Louise Rand 4,074 Points



For the first 62 years of our company's existence, we were located in Wichita Falls, Texas. In August 2000, the Company moved to Richardson, Texas. At that time, Terri Morgan came on board to serve as Executive Secretary, Accountant, and Board member. She has done a fabulous job these past twenty years, a source of strength and leadership for all of us. Also a mentor to many of our staff through the years, her positive impact on UBI is hard to overstate. Thank you Terri!



Terri has announced her retirement as of the end of 2020. Although there is no way to replace her, the role of Accountant will be assumed by Mr. Murray Smith, who has been with our company for over a month now. We are seeing a smooth transition. Terri's role as Executive Secretary will be assumed by Gary Cox, adding that to his duties as our Chief Operating Officer.

Terri and husband Gary look forward to spending more time with their two daughters and their families, which now include a total of three grandchildren. We will always consider Terri as part of the UBI family.

Terri,
Well Done.



See page 3 for Annual Contest Winners and Announcement of 2021 Contest!

TOM SAYS...



2020

Like me, I am sure you have experienced every conceivable emotion this year. I don't mean to remind you of them. But I have to say that in 2020 the UBI family still had its HEROES. First, our employees. With the virus raging, they came through in a big way. Many did so while continuing to care for their immediate family, including children at home. I can't say enough about our agents. Many buckled up their belts and continued to make sales, some in very creative ways. I'm sure most have new and unusual stories to tell about their sales. Our funeral home partners continued to serve their community's families, as they always do, but what a risk. I am inspired by their dedication and professionalism.

WE THANK ALL OF YOU!

I would ALSO like to congratulate all of the 2020 annual cash bonus winners as well as the winners of our awards trip, a FIVE DAY VISIT TO ONE OF OUR MOST HISTORIC OF CITIES, BOSTON, MA, scheduled for Spring 2021. In this most difficult year, we had 13 agents, 1 general agent, 3 managing general agents, and 5 funeral homes qualify for the trip. In addition, there may be some special guests that will be awarded the trip. Thank you all for the hard work, the dedication, and the loyalty to UBI these results represent. You are an inspiration to us.

MERRY CHRISTMAS AND ENJOY THE HOLIDAYS

Ready for Christmas? Probably not. Nor am I. With all that is happening in our world, it would be very easy to get discouraged. At least for December, I think I am going to join my friend that says that he does not watch the news anymore. Christmas is the time to be grateful, to celebrate the birth of our Lord and Savior and receive the love & peace offered to us.

So please join me this Christmas season to focus on our blessings and to make it a truly happy holiday. Let's choose to:

- Remember and honor the true reason for the celebration of Christmas.
- Make the special time you spend with your family and friends a time of remembrance and joy. Set aside any differences.
- Contact family members and friends who you will not see and wish them a Merry Christmas.
- Decide to have fun doing those tasks that are a part of the Christmas celebration. Play some music while decorating your home. Take time to break for hot chocolate and cookies. Shop early to avoid the crowds and keep foremost in your mind the joy your gift will bring to the recipient.
- Be kind to everyone (even if they are not kind to you). Contribute time to help someone in need.
- Plan something special for you and your family such as a Christmas play or music program.
- Take time for yourself for relaxation and remembrance. Do one thing that you have always wanted to do.
- Step back from the fast pace and the intolerance that seems to have engulfed our country. Remember, even with all of its shortcomings, our country is still the very best there is and has ever been.

From all of us here at UBI:

**MERRY CHRISTMAS,
AND WE WISH YOU A HAPPY AND PROSPEROUS 2021.**

Contests for 2021



Continuing our tradition with annual contest prizes for the New Year. Contests include the following:

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, 2020, through November 30, 2021.

The 2021 contest has already begun! Trip winners will go to a destination in the spring or early summer of 2022, to be determined.

Merry Christmas



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! Boston trip winners include the following:

- | | |
|-------------------------------|------------------------------|
| <i>Juan Garza, Jr. (MGA)</i> | <i>Tim Brown</i> |
| <i>Jose David Calvo (GA)</i> | <i>Alma & Luis Cobos</i> |
| <i>Jose (Joe) Lopez (MGA)</i> | <i>G. Olinka Gomez</i> |
| <i>Charles Goff (MGA)</i> | <i>Erika Cavazos</i> |
| <i>Christian Avalos</i> | <i>Christopher Talley</i> |
| <i>Esther Calvo Avalos</i> | <i>Ronnie Nutt</i> |
| <i>Blanca Orozco</i> | <i>Monty Roberts</i> |
| <i>Delia Valle</i> | <i>James Richter</i> |
| <i>Jose Luna</i> | |

Funeral Home Providers

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

Contest Bonus Prize Winners

- | | |
|--|-----------------|
| MGA - Juan Garza, Jr.- 1st Place | \$15,000 |
| GA - Jose Calvo - 2nd Place | \$ 3,000 |
| MGA - Jose (Joe) M. Lopez - 3rd Place | \$ 3,000 |
| MGA - Charlie Goff | \$ 1,000 |
| Agents - Christian Avalos - 1st Place | \$ 7,500 |
| Agents - Esther Calvo Avalos - 2nd Place | \$ 3,000 |
| Agents - Blanca Orozco - 3rd Place | \$ 1,000 |

Funeral Home Providers

- | | |
|--|-----------------|
| Ric Brown Family FH - 1st Place | \$12,000 |
| Memorial Funeral Homes - 2nd Place | \$ 8,000 |
| L& I Funeral Home - 3rd Place | \$ 5,000 |
| Legacy Chapels, LLC | \$ 3,000 |
| Hernandez-Lopez & Sons FH | \$ 3,000 |
| Fry & Gibbs Funeral Home | \$ 2,000 |
| Joe Jackson Funeral Home | \$ 1,000 |
| Trinity Funeral Home | \$ 1,000 |
| Roberts Family Affordable FH | \$ 1,000 |
| Whitt Funeral Home | \$ 1,000 |
| Val Verde Memorial Gardens | \$ 1,000 |

Office Holiday Schedule

The offices of UBI will closed on December 24th and 25th - in celebration of Christmas. We will be closed on January 1st, in observance of the New Year.



Happy Birthday!!!

Jesus Christ

* December 25 *



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



FINAL STANDINGS—12 months

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	198,916	9,545	208,461	CASTRO, ELVA JUDITH	16	28,766	3,603	32,369
AVALOS, ESTHER CALVO	2	109,409	27,500	136,909	ELIZONDO, ORLANDO	17	31,452	300	31,752
OROZCO, BLANCA I	3	92,594	11,271	103,865	RAND, ALVA LOUISE	18	27,521	4,074	31,595
VALLE, DELIA F	4	75,686	11,732	87,418	CHAIRES-VALLADARES, E	19	25,042	2,975	28,017
LUNA, JOSE	5	74,696	11,661	86,357	LOPEZ, JOSE M	20	23,793	3,982	27,775
BROWN, TIMOTHY	6	67,877	2,816	70,693	GONZALEZ, MARIA	21	25,640	1,346	26,986
GOMEZ, G OLINKA	7	51,507	7,965	59,472	SANTOS, ELIZABETH	22	23,398	799	24,197
COBOS, ALMA ROSA	8	38,385	8,106	46,491	ELIZONDO, ALFREDO	23	22,782	-	22,782
CAVAZOS, ERIKA	9	43,086	2,813	45,899	KING, JEFFREY W	24	22,625	-	22,625
TALLEY, CHRISTOPHER	10	40,409	2,000	42,409	MAY, DUSTIN B	25	18,236	3,726	21,962
NUTT, RONNIE	11	38,548	2,024	40,572	RUIZ, AMOS	26	21,392	-	21,392
ROBERTS, MONTY B	12	36,430	3,833	40,263	TOLLE, AMY	27	19,175	2,147	21,322
RICHTER, JAMES A	13	28,508	11,639	40,147	COBOS, LUIS ROBERTO	28	20,833	-	20,833
SALINAS JR, DANIEL	14	35,653	2,627	38,280	BRYAN, RANDY	29	19,998	501	20,499
PROCTOR, WALTER J	15	32,186	2,350	34,536	LOCKSTONE, MARTIN	30	19,794	-	19,794

* 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 - 1,265,084 points; Jose Calvo – 350,786; Joe Lopez –285,628
 Top FHs: Ric Brown Family FH –315,789; Memorial FH - 268,666; L&I Funeral Home – 171,901

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**United
 Benefits, Inc.**

A Winning Attitude