

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

UNITED BENEFITS, INC.

Vol. 81 No. 5

Richardson, Texas

NEW RECORD

April Winner

Christian Avalos!!

32,903 points

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

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 April Winners:*

James A Richter	22,731 Points
Jose Luna	15,410 Points
Manuel De J. Osorio	8,932 Points
Timothy Brown	8,739 Points
Esther Calvo Avalos	7,893 Points
Luis Roberto Cobos	7,537 Points
Blanca I Orozco	7,374 Points
Eusebio S. Saucedo	7,146 Points
G Olinka Gomez	6,426 Points
Tim Wilson	5,245 Points
Cassandra Y Moore	5,164 Points
Joaquin Hernandez	4,980 Points
Elva Judith Castro	4,945 Points
Maria D. Fernandez	4,825 Points
Joel Bermudez	4,817 Points
Joanna A. G. De Lopez	4,394 Points
Blanca Esthela Ramos	4,092 Points
Ronnie Nutt	4,065 Points



United Benefits set a record for new business issued this past month, April of 2019. For the month, the policies issued by our home office staff resulted in total agent points of 271,563. This eclipsed the old record of 267,294 points that was set in May of 2018.

This new record reflects the hard work and expertise of our home office staff. Consistently the strongest and best in the industry, our staff continues to grow and improve.

Also, of course, it reflects the hard work and sales success of our agents, along with our participating funeral homes. This has been and remains a particular strength in our organization. We thank you all. Our agents and funeral homes do a great job for us and for their clients.

We strive to be the best in the business, to become the leading provider of preneed insurance in the states of Texas and Oklahoma. To that end, we recommit to you our customers that we will always work hard to put you first. More and more funeral homes and agents are signing up with United Benefits, recognizing our superior products and home office service. The staff continues to impress with their ability to handle the higher sales volume.



Left to Right: Mary Kelly Chance, Kate Kormos, Anthony Perez, Nancy Cifuentes, Tamika Whaley, Eduardo Salido, Joan Rose, Venna Voyles, Alma Ayala, Charlie Allison, Karen Baumgardner, Angie Garduno, Terri Morgan, Gary Cox, Betsy Chance, Tom Elam, Val Santana, Suzie Ayala, Rhonda Carrier, Jackie Lopez, Shawnee Potts, Perla Perez, Julia Villarreal, Natalia Infante



TOM SAYS...

A PLEDGE TO OUR “CORE” CUSTOMERS

BUT FIRST: MY THANK YOU AND CONGRATULATIONS TO ALL OF THE APRIL 2019 WINNERS WHO HELPED UBI HAVE A NEW RECORD MONTH!!

It is the goal of United Benefits, Inc. and its insurance companies to please our policyholders, and every customer, including sponsoring funeral homes, agents, and employees, in every contact made. This is evidenced in our motto to provide “OUR BEST ALWAYS” and in our mission statement to provide “EXCELLENCE IN SERVICE TO OUR POLICYHOLDERS AND TO THE FUNERAL HOMES THAT SPONSOR US”.



UBI IDENTIFIES FOUR CORE AREAS TO WHICH WE DIRECT OUR FOCUS:

POLICYHOLDERS. Our policyholders are our first priority. Quick policy issue is important.

Providing accurate and timely responses to questions and requests is an important function of management and staff. The quick payment of death claim benefits is a daily priority. Premium accounting is critical. Our performance standards are high and we strive to meet them daily.

SPONSORING FUNERAL HOMES. The funeral homes that we partner with in providing insurance or annuity funded pre-paid funeral contracts are also high priority customers. Providing initial policy and pre-paid contract information and keeping them informed of changes is very important. Again, accurate and timely responses of requests for policyholder benefits are critical to them when they service the contracts. Our staff has the resources to provide the necessary information and we are continually improving the systems available.

AGENT FORCE. UBI sales come from independent agent groups and funeral home personnel who we must also serve and support. Our goal continues to be to provide the best overall commission arrangement possible and a product portfolio that is the best in the industry. It is important to us that an agent’s commission rewards the agent for the time, expense, and effort expended. Timely application processing and policy issue complete the sales cycle.

HOME OFFICE EMPLOYEES. It is important that UBI management continues to promote an atmosphere of service, cooperation and mutual respect with our employees to fulfill our mission. Management must continue to provide the administrative resources that will enable our team members to perform their respective responsibilities at a high level.

The Management and staff of UBI invite your input and feedback. When we fail, please let us know. It is one of the most important tools we have for self analysis.

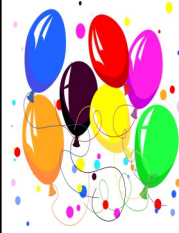
It is our goal to professionally and eagerly meet each new challenge, and we PLEDGE to continue to serve, guided by our motto to give “OUR BEST ALWAYS”.

GRADUATION

Congratulations to all those who are graduating this year, whether it be for high school, college, grade school, or other!!



Happy Birthday!!!



Rhonda Carrier
* May 11th *



Memorial Day is celebrated in the United States on the last Monday in May (May 27th this year). UB offices will be closed that day. It is a time for all of us to remember and honor those who have served in our military and given their lives to preserve our freedom and liberty.

Seventy Years Ago

On April 4, 1949, the North Atlantic Treaty Organization (NATO) was formed. NATO is a political and military alliance that joins the US and Canada with allies in Europe. The alliance grew largely out of Cold War fears of Soviet aggression and expansionism.

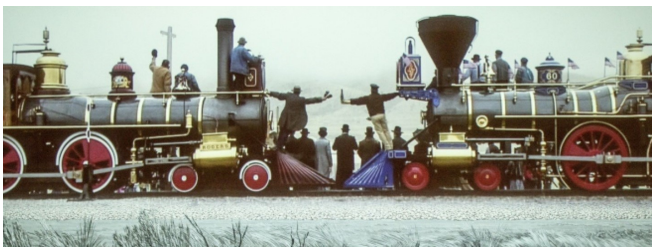
A key provision of the treaty, the so-called Article 5, states that if one member of the alliance is attacked in Europe or North America, it is to be considered an attack on all members. That effectively put Western Europe under the "nuclear umbrella" of the US. Article 5 has only been invoked once - after September 11, 2001.



NATO has grown from the original 12 countries to an alliance of 29. Several other nations are in membership negotiations. Current member countries and the year they joined NATO:

One Hundred Fifty Years Ago

On May 10, 1869, the first transcontinental railroad was completed across the United States. The final spike was driven by Leland Stanford during a ceremony at Promontory Summit, Utah.



The project spanned across the years 1863-1869, connecting the eastern line that ended previously in Omaha, Nebraska, to San Francisco, California.

With its completion, travel across the country was revolutionized. Delivery of mail and goods became significantly more efficient. The country also became more unified as a result.



Albania (2009), Belgium (1949), Bulgaria (2004), Canada (1949), Croatia (2009), Czech Republic (1999), Denmark (1949), Estonia (2004), France (1949), Germany (1955), Greece (1952), Hungary (1999), Iceland (1949), Italy (1949), Latvia (2004), Lithuania (2004), Luxembourg (1949), Montenegro (2017), Netherlands (1949), Norway (1949), Poland (1999), Portugal (1999), Romania (2004), Slovakia (2004), Slovenia (2004), Spain (1982), Turkey (1952), UK (1949) and US (1949).

**UFBLIC / UFDBLIC
CELEBRATING 81 YEARS of SERVICE
2019 CONTEST STANDINGS
*The Bahamas -Spring 2020***



5 months ending April 2019

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	140,118	33,403	173,521	CASTRO, ELVA JUDITH	16	11,593	4,945	16,538
LUNA, JOSE	2	42,792	15,410	58,202	BERMUDEZ, JOEL	17	11,451	4,817	16,268
OROZCO, BLANCA I	3	29,537	7,374	36,911	GONZALEZ, MARIA	18	14,707	754	15,461
RICHTER, JAMES A	4	13,569	22,731	36,300	RAND, ALVA LOUISE	19	14,060	654	14,714
COBOS, LUIS ROBERTO	5	20,949	7,537	28,486	VARGAS, MIRIAM	20	11,613	2,438	14,051
WILSON, TIM	6	19,425	5,245	24,670	OSORIO, MANUEL	21	5,005	8,932	13,937
BROWN, TIMOTHY	7	15,501	8,739	24,240	RUIZ, AMOS	22	11,845	603	12,448
FERNANDEZ, MARIA	8	18,475	4,825	23,300	MORRIS, WILLIAM N	23	12,171	-	12,171
SAUCEDA, EUSEBIO	9	14,191	7,146	21,337	CHAIRES-VALLADARES, E	24	10,188	1,860	12,048
GILBERT, EVA	10	16,415	3,399	19,814	HERNANDEZ, JOAQUIN	25	6,834	4,980	11,814
HERRERA, ANA M	11	18,250	970	19,220	DE LOPEZ, JOANNA	26	6,894	4,394	11,288
NUTT, RONNIE	12	14,975	4,065	19,040	MARTINEZ, MARICELA	27	8,838	1,822	10,660
MORENO, JIMMY	13	17,232	1,671	18,903	CHAVEZ, MARINA	28	9,430	659	10,089
GOMEZ, G OLINKA	14	12,178	6,426	18,604	GUERRERO, ILLIANA	29	8,957	490	9,447
TRAYNOR, KENT	15	15,166	2,086	17,252	DE LEON, JACOB	30	9,282	-	9,282

* 40,000 Points And Over Awarded On Policies Issued From December 1, 2018 to November 30, 2019 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 723,090 points; Jose Calvo -196,897; Joe Lopez - 103,010
Top FHs: Memorial FH -202,847; Ric Brown Family FH - 159,513; Legacy FH - 89,296

United Funeral Directors Benefit Life Ins. Co.
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**United
Benefits, Inc.**

A Winning Attitude