

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

**80  
YEARS**

May 2018

**United  
Benefits Inc.**

*Since 1938*

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

UNITED BENEFITS, INC.

Vol. 80 No. 5

Richardson, Texas

**NEW YORK CITY**

Contest Winners trip to New York City a big success!



MGA of the Year Juan Garza and Theresa Garza, with Top Agent of the Year Jose Luna and Evangelina Luna.

Right: The De Leon family accepts award for top Funeral Home of the Year from CEO Tom Elam.



Top funeral home prize winners include, left to right: Ric Brown Family FH represented by Tim Brown and Kathy Brown, Memorial FH represented by Velma and Leon De Leon, Legacy FH represented by Lee Castro, and Hernandez-Lopez FH represented by Hector Hernandez.

**April Winner**

**Jose Luna!!**

**15,619 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 April Winners:*

- Amos Ruiz 9,719 Points
- Blanca I Orozco 8,175 Points
- Maria Antonia Cobios 6,974 Points
- Timothy Brown 6,768 Points
- Tim Wilson 6,412 Points
- Jeffrey W King 5,904 Points
- Jimmy Moreno 5,630 Points
- Luis Roberto Cobos 5,342 Points
- Ana M Herrera 5,144 Points
- Jose Calvo 5,072 Points
- Alva Louise Rand 4,835 Points
- Christian E Avalos 4,463 Points
- G Olinka Gomez 4,321 Points
- Monica Marroquin Garcia 4,157 Points
- Esperanza Chairez-Valladares 4,030 Points



**MAY**

# TOM SAYS...

## PRESENTATION PROCESSES

Are you an order taker or do you fully engage your prospect during your preneed presentation? The difference can result in a totally different outcome in the choices your prospect makes. While it is true that some of your clients may know exactly what they want in a funeral service, most have no idea what is needed to provide that service.

The classic example in today's world is "I just want to be cremated". However, if you then just write a contract for a cremation, you may not be giving the customer what they understand or providing what they really want. And you may be leaving it to the family and funeral home to make additional decisions necessary at the time of need.

So even if the prospect feels that they know what they want, every preneed presentation should begin with a needs assessment. The assessment has two equally important functions. First, you learn about the individual's funeral preferences and family relationships that may be affected as a result of the decisions made. Secondly, the assessment must also enlighten your prospect. Consideration should be given to the family and friends who will ultimately experience the funeral.

After the assessment, the discussion should move toward clearly and concisely educating the customer on advance funeral planning. Just what is a preneed? How does it work? What makes planning and funding a funeral through the funeral homes' program much better than just setting aside savings or conventional life insurance to cover the inevitable cost? How will a complete funeral plan benefit the entire family? Are there guarantees involved from the funeral home? How does the funding work? How do all the parts fit together?

Now is the time to use the information you have gained to complete the preneed contract. Collaboration is needed here. Together, you can discuss the service and merchandise options available from the funeral home. You can make suggestions and tie them to the needs of the individual. Affordability is an issue in the discussion as you move closer to a final cost. Reinforce what you learned in the needs assessment. Come to a final decision on the items in the contract and calculate the final costs. Obtain affirmation from the client that his or her expectations have been met.

The final step is finding the funding solution. At this point it is your responsibility to lay out the funding options for the customer. Again, it is important to be clear and concise. It is also important to bring the presentation to a conclusion and ask for the sale. Once the customer has reached a decision, he or she should feel good about the choices made.

At the conclusion, you should be convinced that you have engaged the customer in the entire process of the contract purchased. Your customer will be satisfied that he or she did the right thing. The result is that you will see fewer direct dispositions. In addition, there will be almost no buyer's remorse, therefore fewer contract cancellations and lapses of the funding mechanism. Your funeral home will be pleased, happy that you are a part of their team.



*Tom R. Elam*



**Happy Birthday!!!**



**Rhonda Carrier**  
\* May 11th \*



The UBI awards dinner and all the sights and sounds of New York City combined into a memorable experience for the trip winners and their guests.



**Agent Trip Winners**



Juan Garza, Joe Lopez, David Calvo, Jose Luna



Amos Ruiz, Jimmy Moreno, Maria Fernandez, Roberto Cobos



Blanca Orozco, Bill Morris, Olinka Gomez, Tim Brown



James Richter, Jacob De Leon, Maricela Martinez

**UFBLIC / UFDBLIC  
 CELEBRATING 80 YEARS of SERVICE  
 2018 CONTEST STANDINGS  
 \*Alaskan Cruise– early Summer 2019\***

5 months - December to April



AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
LUNA, JOSE	1	34,054	16,119	50,173	HERRERA, ANA M	16	7,702	5,144	12,846
OROZCO, BLANCA I	2	40,135	8,175	48,310	HERNANDEZ, MARIA	17	9,752	2,266	12,018
RUIZ, AMOS	3	19,948	9,719	29,667	RIVAS SR, DOMINGO	18	10,827	1,082	11,909
BROWN, TIMOTHY	4	21,677	6,768	28,445	KING, JEFFREY W	19	5,601	5,904	11,505
MORRIS, WILLIAM N	5	26,187	1,182	27,369	MARTINEZ, MARICELA	20	9,662	1,795	11,457
MORENO, JIMMY	6	20,720	5,630	26,350	CHAIRES-VALLADARES, E	21	7,188	4,030	11,218
CALVO, JOSE	7	17,606	5,072	22,678	WILSON, TIM	22	4,420	6,412	10,832
RAND, ALVA LOUISE	8	13,203	4,835	18,038	GARCIA, MARTIN	23	6,566	3,736	10,302
FERNANDEZ, MARIA	9	13,648	3,525	17,173	CASTRO, ELVA JUDITH	24	7,288	2,868	10,156
COBOS, LUIS ROBERTO	10	10,855	5,342	16,197	OSORIO, MANUEL	25	9,266	702	9,968
GOMEZ, G OLINKA	11	11,524	4,321	15,845	PADRON, MARIA DE	26	6,502	3,259	9,761
COBIOS, MARIA ANTONIA	12	8,761	6,974	15,735	WELCH, MARK E	27	6,648	2,597	9,245
ESCHITI, LARRY D	13	11,105	3,196	14,301	VELASQUEZ, ELLESE J	28	5,906	3,264	9,170
NUTT, RONNIE	14	14,156	-	14,156	DE LEON, JACOB	29	8,870	-	8,870
ARENAS, TOMASA	15	13,969	-	13,969	GARCIA, MONICA	30	4,504	4,157	8,661

\* 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 - 496,794 points; Joe Lopez –104,034; Blanca Orozco – 70,250  
 Top FHs: Ric Brown Family FH - 175,489; Memorial FH –101,874; Legacy FH –99,578

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



*A Winning Attitude*