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August 2025



Since 1938

UBI "OUR BEST ALWAYS"

News to "U"

UNITED BENEFITS, INC.

Vol. 87 No. 8

Richardson, Texas

### July Winner Lucio Villagomez 11,969 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! Lucio!!!

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

Additional July Winners:

-	
Carilu Cantu	11,805 Points
Blanca I Orozco	9,513 Points
Delia F Valle	9,000 Points
Diana Hernandez	7,194 Points
Ruth Lozano	5,741 Points
Maria D.Fernandez	5,485 Points
Luis Roberto Cobos	5,414 Points
Tomasa Arenas	5,087 Points
Sanjuana Gallegos	4,584 Points
G Olinka Gomez	4,440 Points
Eloisa E.Trevino	4,378 Points
Rosalinda P Cantu	4,124 Points





# Meet the Dogs of UBI

Rylee





Bear



Coco Chanel & Oreo



Jax



Willow



Lola



Leo



**Bruno** 



**Shooter** 



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# EDUARDO PRESENTS...

#### Are you pricing your preneed plans strategically?

Ever since I was a kid, I loved going to the movie theater and can still remember the excitement of getting the kids movie package. I remember it was a side of popcorn, coca cola soda in a movie character cup, and packaged candy.

Some Wall Street experts believe that the movie theater is like a dinosaur fighting for its survival. I don't know about that, but what I do know is that a couple of weeks ago when I was watching Oppenheimer, the Cinemark movie theater was full due to that movie and Barbie as well.

For me, going to the movie theater without popcorn is like not going to the movie theater. I have to get my large butter popcorn and a large coke. I've always purchased a large popcorn and a large coke even when I was by myself and wouldn't finish the popcorn. And the reason why, is because buying the large popcorn was a "better deal".



#### **Pricing Strategy**

Until recently, I realized how pricing strategies have persuaded my buying decisions. This is the case with popcorn. For example, looking into Cinemark's website, they have their popcorn for sale as follows:

XL Refillable Popcorn \$9.25, Popcorn Tub \$7.95, Medium Popcorn \$7.60, Small Popcorn \$6.15. Just by looking at the prices you know which one you'll get, but when you see the size of every popcorn bag or tub, you realize that it's a no brainer and you pick the large tub, because its just .35 cents more hahaha. I laugh because it's brilliant. The theater without saying anything is basically selling me on which one to get.





CROUNG

\$7.95

Medium Popcorn

\$7.60



**Small Popcorn** 

\$6.15

#### **Testing**

\$9.25

A couple of weeks ago, an agent and I started testing these "popcorn" pricing strategies with preneed. Even though we just started, I believe it'll work as well. The reason why is because Greed can be a psychological trigger for every consumer, no matter the product or service you're selling.

#### Sample

Here is what the test looks like:

<u>Traditional Package Platinum</u>	Traditional Package Gold	Traditional Package Silver	Traditional Package Basic
Subtotal \$18,782	Subtotal \$10,239	Subtotal \$9,835	Subtotal \$7,855
Discount \$2,787	Discount \$2,244	Discount \$3,340	Discount \$2,860
Total \$15,995	Total \$7,995	Total \$6,495	Total \$4,995
Monthly \$190.42	Monthly \$95.17	Monthly \$77.32	Monthly \$59.47

(Continued on page 3)

# Are you pricing your preneed plans strategically? (continued from page 2)

#### Naming your offers

The names on the sample given on page 2 are all made up, but the prices are real, as we took them from the funeral home's GPL. I believe taking the time to name each offer is important.

#### **Additional Tips**

Just like the movie theater shows you the different sizes of popcorn, you need to show your prospect your different services and what it is that they will be getting. If you have MORE TIME than prospects, I encourage you to meet every single prospect at the funeral home. Make sure they see the casket room, the limousines, the hearse, maybe they can even sit in the driver's seat. It is very important to SHOW them what they are buying and not just tell them. Start high, go low. Start with your highest most expensive packages, then work your way down the packages like I've shown you above.

There's more information regarding these strategies that I would like to share with you, but unfortunately, I've run out of space. If you're interested in learning more, give me a call to chat about it.

#### Food for thought?

Can these pricing strategies help **YOU** sell more preneeds?

Our Best Always,

Eduardo Salido

**Labor Day** Our offices will be closed on Friday, August 29th and Monday, September 1st in observance of Labor Day.





Happy Birthday!!!
Suzie Ayala
\* August 18th \*



#### **Labor Day**

Labor Day is a holiday most Americans can get behind! For one, it's just another excuse to eat our favorite grilled foods or host a pool party. And while it's certainly a day worth celebrating for those reasons, there's a bit more



history behind the meaning of Labor Day, too.

Labor Day celebrates the women and men who campaigned tirelessly for workers' rights in the labor movement of the late 19th century. Their hard-fought wins are the reason for many of the rights we enjoy and take for granted today, such as a 40-hour work week, safe work conditions, and paid time off. Those workers saw that there could be no freedom and liberty in this country without economic freedom for the working class. The holiday honors the source of this nation's strength - American workers. No matter how you decide to celebrate Labor Day 2025, take some time to reflect and pay tribute to all the laborers, past and present, who helped build America and make it the country it is today.

#### **Back to School!**

It is that time of year again! As summer vacation winds down, it is time to gear up for a fresh start. Whether you have students or even one yourself its important to get back into healthy habits to be successful.

- Get organized like setting up a calendar with key dates and deadlines
- Ease into routines such as setting times for studying and classwork

Another tip to be successful is to write down your goals. Studies show that you are 42% more likely to achieve your goals just by writing them down. Some people underestimate something so simple. Are you excited for the new school year?

#### **August is National Dog Month!**

We hoped you liked our furry friends on page 1. We wanted to celebrate the ones that always celebrate us after a long day. Dogs can help improve their owners physical and mental health as well as enhance our lives by making us happier, less stressed, and more optimistic. If anything let this be your sign to go and take your dog out for a walk, or buy those treats that they love. Do you have any furry friends?



# UFBLIC / UFDBLIC CELEBRATING 87 YEARS of SERVICE 2025 CONTEST STANDINGS \*\* Eastern Caribbean - Spring 2026 \*\*



## 8 months - December through July

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
CANTU, CARILU	1	70,214	11,805	82,019	CASTRO, ELVA JUDITH	16	25,836	-	25,836
OROZCO, BLANCA I	2	68,058	9,513	77,571	CAVAZOS, ERIKA	17	22,089	3,683	25,772
VALLE, DELIA F	3	55,044	9,000	64,044	BARRIENTOS, ELIAS G	18	22,749	2,012	24,761
LOZANO, RUTH	4	50,932	5,741	56,673	GIBBS, MICHAEL	19	19,949	3,613	23,562
COBOS, ALMA ROSA	5	48,846	872	49,718	GUTIERREZ, ROSA I	20	23,521	-	23,521
FERNANDEZ, MARIA	6	43,918	5,485	49,403	CANTU, ROSALINDA P	21	18,318	4,124	22,442
ZUNIGA, PAMELA	7	43,229	799	44,028	RUIZ, BLANCA ESTELA	22	21,585	510	22,095
VILLANUEVA, MARIA M	8	37,577	2,508	40,085	MONTALVO, VANESSA	23	19,312	2,568	21,880
HERNANDEZ, DIANA	9	28,765	7,194	35,959	PADILLA, ALONSO	24	21,590	-	21,590
LUNA, EVANGELINA G	10	32,465	3,394	35,859	GALLEGOS, SANJUANA	25	16,097	4,584	20,681
RUIZ, AMOS	11	33,509	527	34,036	TALLEY, CHRISTOPHER	26	19,795	414	20,209
SANTOS, ELIZABETH	12	26,793	2,777	29,570	C-VALLADARES, ESPERANZA	27	17,850	1,260	19,110
GOMEZ, G OLINKA	13	22,508	4,440	26,948	WILLIAMS, LASANDRA	28	17,975	-	17,975
ARENAS, TAMMY	14	21,108	5,087	26,195	KING, JEFFREY W	29	15,334	1,297	16,631
ROBERTS, MONTY B	15	22,638	3,533	26,171	COBOS, LUIS ROBERTO	30	10,713	5,414	16,127

\*\* Cutoff for August points is August 26th at 4:30 PM \*\*

Top Agencies: Luis Roberto Cobos - 431,226 points; Ruth Lozano - 201,215; Joe Lopez - 197,105 Top FHs: Memorial FH - 236,991; La Paz Funeral Home - 186,663; L&I Funeral Home - 176,194;

United Funeral Directors Benefit Life Ins. Co. United Funeral Benefit Life Ins. Co. Hawthorn Life Insurance Company

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A Winning Attitude

<sup>\* 50,000</sup> Points And Over Awarded On Policies Issued From December 1, 2024 to November 30, 2025 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.