

UBI "OUR BEST ALWAYS" NEWS TO "U"



UNITED BENEFITS, INC.

Vol. 79 No. 4

Richardson, Texas

Alaska

One Hundred Fiftieth Anniversary of the Alaska Purchase March 30, 1867



Alaska today remains our largest state in physical size, by far, with over 663,000 square miles - over twice the size of Texas. It is the third least populated state, however, with only about 742,000 people. (Vermont and Wyoming are the only states with fewer people.) About half of Alaska residents are in the Anchorage metropolitan area.

Approximately 65% of Alaska is owned and managed by the U.S. federal government as public lands, including a multitude of national forests, national parks, and national wildlife refuges.



Yes, there once was a time when the U.S. Senate acted quickly. Case in point, the Alaska Purchase. In the early 1860s a cash-strapped Tsar Alexander II feared Russia might not be able to defend its claim to its distant colony in Alaska. So he decided to turn a lemon into lemonade by selling the territory to the United States. The American Civil War put the effort on hold, but talks resumed in 1867. In rapid fire negotiations that culminated in an all-night bargaining session on March 30, 1867, U.S. Secretary of State William H. Seward agreed to pay \$7.2 million - or a little more than two cents per acre - for the Russian colony. Folklore has it that Americans derided the deal as "Seward's Folly" and "Seward's Icebox." In fact, it was quite popular. The U.S. Senate overwhelmingly approved the deal ten days after it was signed. Just like that, the United States was one-fifth larger.



Alaska was an afterthought for most Americans until the "Klondike Goldrush" of 1897 inspired over 30,000 settlers to head northwest. In 1912, Alaska was formally made a territory of the United States. On January 3, 1959, it became the 49th state.

March Winner

Blanca Orozco!!

14,882 points

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

WAY TO GO!

Blanca!!!

*Agents with over 4,000 points win \$200.00
(\$500.00 if over 5,000 and \$750.00 if over
10,000) Additional March Winners:*

Jose Luna	10,040 Points
Jacob De Leon	9,505 Points
Luis Roberto Cobos	8,171 Points
Amos Ruiz	7,986 Points
G Olinka Gomez	7,578 Points
William N Morris	7,513 Points
Maria D Fernandez	5,475 Points
Jimmy Moreno	5,465 Points
Ronnie Nutt	5,387 Points
Timothy Brown	4,844 Points
Wendy N Johnson	4,289 Points



APRIL

TOM SAYS...

UNITED BENEFITS, INC. ANNUAL REPORT 2016



During 2016 UFB (OK) and UFD (TX) had a significant impact on the communities served through our sponsoring funeral homes.

Total premium income from policyholders and conversions of funeral home or other provider trust accounts was \$9,416,336. Total income including interest earnings was \$14,427,869.

Benefits paid to policyholders were \$6,349,469 of which amount \$1,979,057 was in Oklahoma and \$4,370,412 was in Texas. The majority of the benefits paid went directly to a funeral home upon assignment of the benefits in consideration of providing a funeral service. The overwhelming majority of these payments were paid to the funeral home (or its successor) that originally sponsored the campaign that resulted in the sale of the policy or to a funeral service provider as the result of a prepaid funeral contract funded by one of our policies.

In addition to the payment of current claims, the companies booked significant increases in policyholder reserve funds in 2016 in the amount of \$2,719,899 to insure the payment of future claims.

Total assets at 12/31/2016 were \$157,907,576 of which amount \$41,494,494 were UFB and \$116,413,082 were UFD.

At 12/31/2016 UFB and UFD investments were in highly rated investment grade bonds, cash, and others as follows:

	BONDS	MORTGAGES	STOCKS	CASH	OTHER INV	POLICY LOANS
UFB	74.2%		2.4%	5.8%	16.7%	0.9%
UFD	77.7%	0.2%	2.1%	3.0%	16.7%	0.3%

Our “BEST IN THE BUSINESS” growth rate for 2017 is 2 ½% compounded annually (added daily on death benefit payments) on our increasing benefit (IB) policies. Annuity issues in 2017 will increase at 2%. Prior annuities issued from 2005 through 2016 will continue to increase at 3%. Monthly Increasing Benefit (MIB) policies issued in 2017 will continue to increase at 3% compounded annually (on premium payments made) for the first 7 years of the policy. The IB, MIB and annuity are issued to fund prepaid funeral contracts sold by our sponsoring funeral homes, cemeteries and other providers.

During 2016, we continued to benefit from our association with Managing General Agencies as well as many of our funeral home associates who also contributed significantly to our sales and we thank them. The Juan Garza Agency was our Number 1 agency for all of 2016. Our Number one agent was Jose Luna. Runner-up agent was Blanca Orozco. Thanks to all of you as well as all of our other agents and preneed providers for our successes in 2016.

Please see our announcement in this newsletter about a new election beginning in April 2017 for funeral service providers to be able to register and receive assigned policy claim payments by electronic transfer.

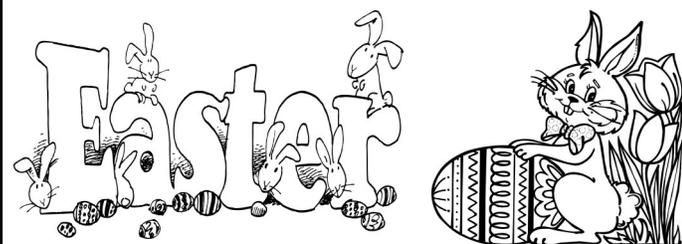
ANNOUNCING

For our Funeral Service Providers: Payment of Claims by the Electronic Transfer of Funds

United Funeral Directors Benefit LIC (UFD) and United Funeral Benefit LIC (UFB) are herein announcing that as of April 1, 2017, Funeral Home Service Providers have the opportunity to have death benefits paid to them via Direct Deposit on claims wherein the funds are assigned to the funeral home/service provider.

A funeral home/service provider is responsible for the bank information submitted to UFD/UFB. The companies are not responsible for the accuracy of the bank information submitted nor for any subsequent updating of the bank information unless made in written form and submitted prior to issuance of a deposit.

Call (800) 766-0018 or Fax (469) 330-2204
To receive a registration form
(only written requests will be honored)



Happy Birthday!!!



Betsy Chance
April 6
Tom Elam
April 26



Centennial of the U.S. Entry into World War I, April 6, 1917.

For more than a century Americans obeyed George Washington's injunction in his Farewell Address to keep out of the political affairs of Europe. That obedience ended on April 6, 1917 when Congress voted for war against Germany. The break with what had been the defining feature of American foreign policy did not come easily.



When the "Great War" began in 1914, President Woodrow Wilson immediately declared U.S. neutrality. But neutrality was hard to maintain. U.S. trade before the war favored Great Britain and the Allied Powers. With Britain's dominance of the high seas, that tilt only increased with time. Germany responded by launching unrestricted submarine warfare, which led most famously to the sinking of the Lusitania in May 1915, and efforts to sabotage ports and railroads in the United States.

Germany suspended unrestricted submarine warfare in 1916, but announced its resumption on January 31, 1917. Three days later, Wilson broke diplomatic relations with Germany. Weeks later he learned of the Zimmermann Telegram, a secret German offer to give Mexico land lost in the Mexican-American War if Mexico joined in a war against the United States.



Wilson initially resisted growing public sentiment for war with Germany, worrying what it would do to the country. But he eventually relented. At 8:30 p.m. on April 2, he addressed a joint session of Congress to request a declaration of war, saying that "the world must be made safe for democracy."