

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

UNITED BENEFITS, INC.

Vol. 85 No. 7 Richardson, Texas

LAKE TAHOE

**June Winner
Esther Calvo Avalos
19,276 points**

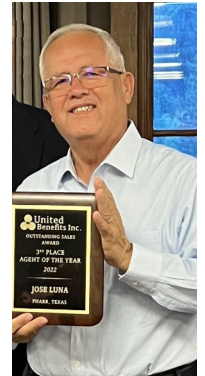
*Agent with the highest monthly points
wins \$750.00 and 500 bonus points
(\$1000 over 10,000, \$1250 over
20,000)*

**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 June Winners:

- Carilu Cantu 14,037 Points
- Blanca I Orozco 7,675 Points
- Delmy L Moreno 7,329 Points
- Evangelina G Luna 7,306 Points
- Claudia B Stevens 6,493 Points
- G Olinka Gomez 5,865 Points
- Daniel Salinas Jr 5,839 Points
- Diana Hernandez 5,409 Points
- Jeffrey W King 5,390 Points
- Luis Roberto Cobos 5,274 Points
- Alma Rosa Cobos 5,175 Points
- Delia F Valle 4,885 Points
- Adolfo S Nunez 4,578 Points
- Mary C Morpew 4,059 Points
- Illiana A Guerrero 4,000 Points



Top Performers for 2022 accepting awards at Lake Tahoe, from top left: Leon & Velma DeLeon for 1st place Memorial Funeral Home, with President Charlie Allison, Chief Marketing Officer Eduardo Salido and Chief Operating Officer Gary Cox; Eddie Garza and Julie Ann Estrada accepting for Juan Garza, Jr., 1st Place Agency; Christian Avalos 1st Place Agent; Blanca Orozco 2nd Place Agent; Jose Luna 3rd Place Agent;



Lee & Judith Castro family for 3rd Place Legacy Chapels; (2nd Place Ric Brown Family FH not pictured); Jose David Calvo 2nd Place Agency; Jose Joe Lopez 3rd Place Agency. See page 3 for additional Top Performer award pictures.



EDUARDO PRESENTS...

The Best of Tom Says

Bigger Vs. Better by Tom Elam

Since United operates only in Texas and Oklahoma, recently we have had some feedback regarding the size of our companies compared with some of the companies that operate on a more national scope. It's not new for us. We have always had some competitors that use the "size" issue to gain accounts. However, "bigger is better" presents a conclusion that simply cannot be supported by actual experience. Sure, bigger can be better, but **mostly bigger is just bigger.**

Take the funeral industry itself for example. Was Loewen better? Was Alderwoods better? Is Carriage better? Is SCI better? Will they ever be? And if they are (were), just what are (were) they better at: satisfying stockholders or their customers? I must believe that most all of you think that the big corporations are a distant second to independent funeral homes in providing funeral services.

The insurance industry is no different. The bigger an insurance company is, the farther it can get away from identifying with its policyholders and other customers (funeral homes) and from the purposes for which it was created. In fact, the pre-need division of many of the large companies is small potatoes compared to the core business of the company. Through the years I have seen many large companies create pre-need divisions only to later abandon the pre-need business altogether. You may still have some contracts outstanding with some of these companies and most likely have some degree of difficulty in getting your claims processed.

You might argue that an insurance company is different, that one with billions of dollars in assets is safer. Is it? What about Executive Life of California or Mutual of New Jersey? Even as a small company United had to contribute thousands of dollars to state guarantee funds to guarantee the benefits of these two behemoths of the insurance industry when they failed.

So how do you choose an insurance company to partner with on your pre-need program?

1. Choose a company with a long history of excellent service in your state with management that is accessible and that you know.
2. Choose a company that has funeral insurance and the funding of pre-needs as its only business.
3. Choose a company that has a growth rate on its pre-need products that best protects you against inflation.
4. Choose a company that has sound underwriting practices and a variety of products that are affordable and that give the most options to the buyer.
5. Choose a company that can provide a sales program that will result in quality high volume contracts with knowledgeable and professional salespersons.

Choose United Funeral Benefit Life Insurance Company of Oklahoma and United Funeral Directors Benefit Life Insurance Company of Texas. These two companies have been offering plans to help with or pay for funeral expenses since 1953 and 1938 respectively. Millions of dollars in claims have been paid to the people of both states, mostly on assignment to the funeral home that originally sponsored the sale. United is large enough to provide the financial stability and security you expect, but small enough to give you the personal service you deserve. And you know us. We've been here. We will be there when you need us.

So again, bigger is not better. It never has been. Don't believe the hype you may hear from our bigger competitors. Bigger should not even be a consideration when choosing a pre-need insurance company.

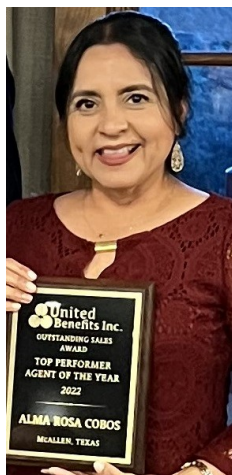
Our Best Always,

Eduardo Salido





Top Picture: The United Benefits family had a great time at the Hyatt Regency Resort at North Lake Tahoe. Award Winners below Left to Right: Agents Esther Avalos, Delia Valle, Olinka Gomez, Judith Castro, Carilu Cantu, James Richter; Dora Perez; Delmy Moreno; Luis Roberto Cobos; Alma Cobos; Grace and Tabitha Santos representing L&I Funeral Home and agent Elizabeth Santos; (not pictured: Hernandez-Lopez & Sons FH)



Happy Birthday!!!



Anthony Perez
* July 18th *
Nancy Cifuentes
* July 29th *



Thank you again to all of our agents, general agents, and funeral homes that represent United Benefits.

We look forward to seeing you next spring for our Caribbean Cruise!





**UFBLIC / UFDBLIC
CELEBRATING 85 YEARS of SERVICE
2023 CONTEST STANDINGS
Caribbean Cruise - Spring 2024**



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7 months - December through June

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	109,816	(2,516)	107,300	KENNEDY PRICE, HANNAH	16	18,298	-	18,298
CANTU, CARILU	2	43,583	14,037	57,620	BOY JR, JESUS EDUARDO	17	18,292	-	18,292
GOMEZ, G OLINKA	3	46,970	5,865	52,835	MARTINEZ, MARICELA	18	16,298	332	16,630
OROZCO, BLANCA I	4	44,571	7,675	52,246	GARCIA, TITO C	19	15,215	1,247	16,462
LUNA, EVANGELINA G	5	31,054	7,306	38,360	HERNANDEZ, DIANA	20	10,471	5,409	15,880
MORENO, DELMY L	6	28,227	7,329	35,556	PROCTOR, WALTER J	21	13,214	2,610	15,824
VALLE, DELIA F	7	26,314	4,885	31,199	MAY, DUSTIN B	22	15,626	-	15,626
ROBERTS, MONTY B	8	26,730	3,623	30,353	LUNA, JOSE	23	14,164	-	14,164
SALINAS JR, DANIEL	9	22,680	5,839	28,519	COBOS, ALMA ROSA	24	8,215	5,175	13,390
COBOS, LUIS ROBERTO	10	22,396	5,274	27,670	CHAIREZ-VALLADARES, E	25	11,135	2,050	13,185
RONQUILLO, MANUEL	11	23,072	-	23,072	GILBERT, EVA	26	10,465	2,198	12,663
ARENAS, TOMASA	12	19,070	2,924	21,994	CASTRO, ELVA JUDITH	27	12,169	-	12,169
KING, JEFFREY W	13	15,635	5,390	21,025	TELLEZ, ANNABEL	28	10,050	1,643	11,693
AVALOS, ESTHER CALVO	14	643	19,776	20,419	SILVA, MARIA ELVA	29	10,705	-	10,705
RONQUILLO, SANDRA K	15	19,447	-	19,447	ELIZONDO, ORLANDO	30	10,637	-	10,637

** Cutoff for July points is **July 27th at 4:30 PM** **

* 40,000 Points And Over Awarded On Policies Issued From December 1, 2022 to November 30, 2023 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 816,474 points; Jose Calvo – 130,593; Joe Lopez – 107,215
 Top FHs: Memorial FH - 231,030; La Paz Funeral Home – 102,063; L&I Funeral Home – 95,708

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

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**United
Benefits, Inc.**

A Winning Attitude