

UBI "OUR BEST ALWAYS"  
NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 84 No. 6 Richardson, Texas

DECLARATION

**May Winner**  
**Christian Avalos!!**  
**20,229 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!**  
**Christian!!!**

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

**Additional May Winners:**

- ★ Delia F Valle 6,504 Points
- ★ Blanca I Orozco 6,057 Points
- ★ Delmy L Moreno 5,569 Points
- ★ Esther Calvo Avalos 5,448 Points
- ★ Daniel Salinas Jr 5,295 Points
- ★ E Chairez-Valladares 5,070 Points
- ★ Larry D Eschiti 4,615 Points
- ★ Nancy D Del Angel 4,504 Points
- ★ Carilu Cantu 4,370 Points
- ★ James A Richter 4,221 Points
- ★ Christopher Talley 4,208 Points
- ★ G Olinka Gomez 4,164 Points



This 4th of July, may you enjoy your apple pie, watermelon, and fireworks, or however else you choose to celebrate our country's founding. It also never hurts to ponder those words from long ago, July 4, 1776, in our nation's Declaration of Independence:



*When in the Course of human events it becomes necessary for one people to dissolve the political bands which have connected them with another and to assume among the powers of the earth, the separate and equal station to which the Laws of Nature and of Nature's God entitle them, a decent respect to the opinions of mankind requires that they should declare the causes which impel them to the separation.*

*We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness. That to secure these rights, Governments are instituted among Men, deriving their just powers from the consent of the governed, That whenever any Form of Government becomes destructive of these ends, it is the Right of the People to alter or to abolish it, and to institute new Government, laying its foundation on such principles and organizing its powers in such form, as to them shall seem most likely to effect their Safety and Happiness. ... Prudence, indeed, will dictate that Governments long established should not be changed for light and transient causes; .....*

*... We, therefore, the Representatives of the united States of America, in General Congress, Assembled, appealing to the Supreme Judge of the world for the rectitude of our intentions, do, in the Name, and by Authority of the good People of these Colonies, solemnly publish and declare, That these united Colonies are, and of Right ought to be Free and Independent States, And for the support of this Declaration, with a firm reliance on the protection of Divine Providence, we mutually pledge to each other our Lives, our Fortunes, and our sacred Honor.*



# EDUARDO PRESENTS...

## Consultative Selling vs. Transactional Selling

A long-term relationship will be better than a short one, wouldn't you agree?

There are two reasons that I can think of right now why Consultative, or Relationship Selling is better than Quick Transactional selling.

First, it's the right thing to do. People don't like to be SOLD.

Second, the Consultant, will make more money.

When we become a Consultant, we start building relationships with the communities we serve. We look beyond one sale.

Get away from a selling mentality and let the customer tell you what they WANT and NEED.

According to Selling Power, "Consultative selling requires the mindset of helping customers solve problems, not a focus on purchasing."

The consultant will analyze the customer's needs and desires, and this requires listening. We need to know and understand the end user's needs before making any recommendations.

Transactional Selling is offering the same funeral home package to ALL your prospects regardless of their needs and desires.

Consultative Selling is offering an analysis to uncover desires and needs; then afterwards offering a recommendation tailored to their specific needs and desires.

The benefits of Consultative Selling are the following:

- Positive Experience for Customer
- Greater Persistency levels on new business (less chargebacks)
- Happy Customer
- Customer feels valued
- More referrals from happy customers
- Greater Commission payouts to agent
- A Complete funeral plan for family; therefore, less worries and future expense to family
- Building relationships beyond one sale

Consultative Selling will help you make more money by working less. You're probably asking yourself how is this possible? Consultative Selling is going to take more time per each interaction with every prospect, because you're doing a great job understanding the customer's needs and desires. By doing so, you'll write higher face amounts. If before we had to speak to four prospects to sell two of them \$5,000 preneeds. Now, we only need to speak to two, to sell one of them a \$10,000 preneed. Consultative Selling is about becoming more efficient with your time and uncovering ALL your prospect's needs and desires. Basically, not leaving meat on the bone.

*(continued on page 3)*



## Eduardo Presents... (continued from page 2)

I know trying new things can be scary, but I want you try something out. In the next week, talk to two prospects. For one of them, I want you to talk to them at their home. When talking about preneed show them the GPL and Casket List and have them pick the casket they want.

For the second interaction, I want you to meet the prospect at the funeral home. I want you to show them the different caskets and colors available. After both interactions, compare the total contract price and the price of the casket selected. This should help you decide that Consultative Selling is not just better for your prospect, but for your wallet as well.

The best salesperson is a teacher. Show don't tell. Show your prospects, don't just tell them.

"80% of your sales come from 20% of your clients."

Our Best Always,

Eduardo Salido

# OFFICE HOURS

SECRET PENDING ANNOUNCEMENT

The offices will be closed on Monday, July 4th for Independence Day.

***Happy Birthday!!!***

**Crystal Hernandez**

\* June 14th \*

**Tamika Whaley**

\* June 30th \*



## BREVITY

### Brief is Better

Career adviser William Frank says that when it comes to business writing, "the shorter the better." Here are his targets for scaling back:

- Try to cut five-page proposals to one page.
- Consider reducing one-page briefings to two paragraphs.
- Attempt to reduce two paragraphs to six or less bullet points.

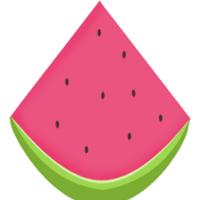
"In business, time is precious, so design your communications accordingly," he says.

### Tackling Small Tasks

If your to-do pile is threatening to bury your desk, start getting things in hand by focusing on a handful of small, but necessary,



tasks. "Tackle the menial hill before it becomes a menial mountain," advises Andrew Lawrence, a career consultant. "Hold your calls. If you have an office, close the door. Take a moment to finish a small project rather than stick it on 'the pile.' You will alleviate some of the pressure and stress from your daily life, knowing that tomorrow you can start with more free time, and a cleaner desk."



*"If any man will draw up his case, and put his name at the foot of the first page, I will give him an immediate reply. Where he compels me to turn over the sheet, he must wait my leisure." - Lord Sandwich*



**UFBLIC / UFDBLIC  
CELEBRATING 84 YEARS of SERVICE  
2022 CONTEST STANDINGS  
Lake Tahoe, California/Nevada**



6 months - December through May

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	111,061	20,729	131,790	CHAIREZ-VALLADARES, E	16	13,845	5,070	18,915
OROZCO, BLANCA I	2	63,730	6,057	69,787	MORENO, DELMY L	17	12,899	5,569	18,468
VALLE, DELIA F	3	43,546	6,504	50,050	SANTOS, GRACE	18	14,958	3,485	18,443
AVALOS, ESTHER CALVO	4	37,250	5,448	42,698	HERNANDEZ, DIANA	19	15,345	1,191	16,536
LUNA, JOSE	5	32,204	3,902	36,106	TOLLE, AMY	20	15,997	-	15,997
GOMEZ, G OLINKA	6	30,153	4,164	34,317	COBOS, ALMA ROSA	21	13,561	2,187	15,748
RICHTER, JAMES A	7	25,363	4,221	29,584	FERNANDEZ, MARIA	22	14,640	600	15,240
CASTRO, ELVA JUDITH	8	26,502	2,912	29,414	COBOS, LUIS ROBERTO	23	15,181	-	15,181
BROWN, TIMOTHY	9	24,494	-	24,494	ELIZONDO, ORLANDO	24	13,172	1,920	15,092
ROBERTS, MONTY B	10	20,766	2,596	23,362	SALINAS JR, DANIEL	25	7,480	5,295	12,775
CANTU, CARILU	11	18,791	4,370	23,161	SANTOS, ELIZABETH	26	11,032	1,187	12,219
PEREZ, DORA A	12	19,322	3,666	22,988	DOMINGUEZ, NATALIA	27	12,206	-	12,206
ELIZONDO, ALFREDO G	13	19,536	1,159	20,695	NUTT, RONNIE	28	8,609	2,908	11,517
CAVAZOS, ERIKA	14	19,574	(203)	19,371	GILBERT, EVA	29	10,317	840	11,157
PROCTOR, WALTER J	15	17,825	1,359	19,184	ALMENDAREZ, ANYSSA	30	8,026	3,056	11,082

\*\* Cutoff for April points is June 28th at 5:00 PM \*\*

\* 40,000 Points And Over Awarded On Policies Issued From December 1, 2021 to November 30, 2022 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 805,840 points; Jose Calvo – 182,026; Joe Lopez – 151,758  
Top FHs: Ric Brown Family FH – 171,664; Memorial FH - 160,219; Hernandez-Lopez & Sons- 109,814

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**United  
Benefits, Inc.**

*A Winning Attitude*