

UBI "OUR BEST ALWAYS"  
 NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 83 No. 4

Richardson, Texas

**KATE**

**March Winner**  
**Christian Avalos!!**  
**24,245 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 March Winners:**

Blanca I Orozco	10,030 Points
Esther Calvo Avalos	8,418 Points
Elva Judith Castro	6,380 Points
Ronnie Nutt	6,043 Points
Linda C Vasquez	5,307 Points
Tammy Arenas	5,090 Points
Walter J Proctor	4,921 Points
Maria Bentura Meza	4,445 Points
E Chairez-Valladares	4,200 Points
Alma Rosa Cobos	4,092 Points



Kate Kormos has been a full-time employee at United Benefits for almost three years now and also spent a summer with us previously during her college years. She is a business analyst and data expert for the company, working and improving processes in all areas.



A native of Richardson, Texas, Kate is a graduate of LSU, considering herself an honorary Cajun, though she readily admits that her inability to handle spicy food occasionally causes her to lose this title.

Kate is close with her family, spending most holidays and some vacation time with her long-time boyfriend, her parents, and her brother and his family. They have spent quite a bit of time in Colorado. She claims her brother is the better cook, though he did ask Kate for her creamed style corn recipe after she "perfected" it.

Favorite movies include The Blind Side, Remember the Titans, and the Harry Potter series. As for restaurants, both she and her dad joke that they could eat Mexican food every meal.



Kate played softball all four years of high school. Although she considered playing in college, she chose to focus on other endeavors.

These days, Kate enjoys walking her dog Sadie, a ten-year-old golden retriever, next to a lake near her home, enjoying views of sunsets and the Dallas skyline. Though blind, Sadie gets around very well and is never fearful of charging head first everywhere she goes. Kate hopes to volunteer herself and Sadie in the Pet Partners program at a local children's hospital. The pandemic has delayed this plan, but she thinks Sadie would do great and be a good example of adapting with a disability.

Two pictures on her computer monitors are of Sadie laying in a Colorado lake overlooking mountain ranges. The other is of Kate and her boyfriend in Alaska with the Mendenhall Glacier behind them.

# TOM SAYS...

## ANNUAL REPORT 2020

During 2020 UFBL (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 \$11,812,973. Total income including interest earnings was \$17,120,686.

Benefits paid to policyholders were \$8,843,449 of which amount \$2,403,402 was in Oklahoma and \$6,440,047 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.

Growth in death benefits above contract amounts in 2020 on preneed policies was \$2.25 million bringing the total outstanding growth on preneed policies in force as of 12/31/20 to \$18.7 million. These are the amounts above the original contract prices and will ultimately be paid to sponsoring funeral homes or beneficiaries at time of need.



Our "BEST IN THE BUSINESS" growth rate for 2021 is .10 % on our increasing benefit (IB), Clear Choice (CC) and Monthly Increasing Benefit (MIB) policies and 1% on Annuity policies. IB policies issued from 1997 through 2017 will increase at 2.38%, 2018 and after .10%. Annuity issues in 2017 through 2020 will increase at 1%. Prior annuities issued from 2005 through 2016 will continue to increase at 3%. MIB's issued from 2005 through 2017 will increase at 1.38%, 2018 and after .10%. All of the growth rates are compounded annually, and since 2013, added daily to the death benefit paid. The IB, MIB and ANNUITY are issued to fund prepaid funeral contracts sold by our sponsoring funeral homes, cemeteries and other providers.

The companies booked significant increases in policyholder reserve funds in 2020 in the amount of \$1,804,068 to ensure the payment of future claims. Total assets at 12/31/2020 were \$189,338,733, of which amount \$45,493,894 were UFBL and \$143,844,839 were UFD. Investments were in highly rated investment grade bonds, cash, and others as follows:

	BONDS	MORTGAGES	STOCKS	CASH	OTHER INV	POLICY LOANS
UFBL	93.4%		2.4%	3.5%		0.7%
UFD	91.3%	3.1%	2.0%	1.8%	1.5%	0.3%

During 2020, 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 again for all of 2020. Our Number one agent was Christian Avalos. Runner-up agent was Esther Avalos. Third was Blanca Orozco. The leading provider was Ric Brown Family Funeral Homes of Mission, McAllen and Alamo, Texas.

Total agent and provider cash bonuses paid for 2020 was \$434,588. Writing agents \$71,925. MGA & GA agents \$291,063 including monthly face \$230,463. Funeral home providers \$71,600.

## Congratulations Shawnee!!

Introducing Mrs. Shawnee Jimmerson!

On March 7, 2021, our very own Shawnee Potts changed her name to Shawnee Jimmerson by marrying Mr. Terry Jimmerson. Congratulations to the newlyweds.



## Happy Birthday!!!



**Betsy Chance**

\* April 6th \*

**Jackie Lopez**

\* April 14th \*

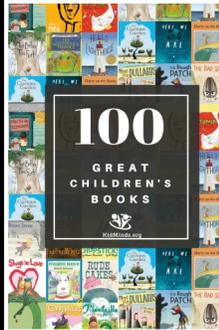
**Tom Elam**

\* April 26th \*



## Children's Book Week

Children's Book Week is the annual celebration of books for young people and the joy of reading. The week of May 3rd through May 9th is Children's Book Week in 2021, which will also be celebrated November 8th through 14th - two dedicated weeks of celebration.



Established in 1919, Children's Book Week is the longest-running national literacy initiative in the country. It originated in the belief that children's books and literacy are life-changers. Every year, events are held nationwide at schools, libraries, bookstores, homes - wherever young readers and books connect!

In 1913, Franklin K. Matthews, the librarian of the Boy Scouts of America, began touring the country to promote higher standards in children's books. He proposed creating a Children's Book Week, which would be supported by all interested groups: publishers, booksellers, and librarians. A "Good Book Week" in 1916 by the Boy Scouts then turned into Children's Book Week with additional sponsors in 1919 and thereafter.

## Kate's Creamed Corn Recipe

### Ingredients

4-5 cans of 15 oz sweet corn (or equivalent fresh corn)  
1 cup milk  
1 cup heavy cream  
2 tablespoons flour  
¼ cup sugar (adjust to taste)  
2 tablespoons butter  
Nature's Seasoning for taste  
Garlic powder for taste



- Wash corn thoroughly.
- Melt butter at medium heat in pot.
- Add 4 cans of corn to pot and continue to heat for a short time.
- Add milk, heavy cream, and sugar. Increase heat slightly and simmer for 2 to 4 minutes. If too much liquid, wash and add 5th can of corn.
- Add flour, but only small scoops at a time, let thicken for one minute, then add more and repeat until desired thickness.
- Add seasonings to desired taste. Add more sugar if desired.

Taste and adjust as you go to your liking. Serves 6 to 8.

**UFBLIC / UFDBLIC  
CELEBRATING 83 YEARS of SERVICE  
2021 CONTEST STANDINGS**

**\*Destination and Date to be Announced\***

4 months - December through March

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	56,030	24,745	80,775	ABREGO, RODOLFO	16	6,588	1,916	8,504
OROZCO, BLANCA I	2	25,704	10,030	35,734	RICHTER, JAMES A	17	5,118	3,167	8,285
LUNA, JOSE	3	25,849	3,068	28,917	LOPEZ, JOSE M	18	4,038	3,738	7,776
NUTT, RONNIE	4	20,165	6,043	26,208	KING, JEFFREY W	19	5,040	2,360	7,400
AVALOS, ESTHER CALVO	5	16,047	8,418	24,465	SILVA, MARIA ELVA	20	3,326	3,881	7,207
VALLE, DELIA F	6	20,897	1,901	22,798	MEZA, MARIA BENTURA	21	2,266	4,445	6,711
GOMEZ, G OLINKA	7	16,988	3,523	20,511	TOLLE, AMY	22	2,816	3,801	6,617
BROWN, TIMOTHY	8	15,734	3,640	19,374	MCDONALD, CATRICE	23	6,405	-	6,405
COBOS, ALMA ROSA	9	11,032	4,092	15,124	GARCIA, TITO E	24	5,368	920	6,288
GILBERT, EVA	10	10,060	2,050	12,110	GRIFFIN, JOYCE MARIE	25	4,304	1,969	6,273
CASTRO, ELVA JUDITH	11	5,019	6,380	11,399	CAVAZOS, ERIKA	26	3,397	2,644	6,041
PROCTOR, WALTER J	12	5,591	4,921	10,512	SANTOS, ELIZABETH	27	3,028	2,978	6,006
CHAIRES-VALLADARES, E	13	6,300	4,200	10,500	ESCHITI, LARRY D	28	3,648	2,300	5,948
ELIZONDO, ORLANDO	14	7,122	2,676	9,798	GONZALEZ, MARIA	29	2,437	3,510	5,947
ROBERTS, MONTY B	15	6,794	2,072	8,866	SALINAS JR, DANIEL	30	5,124	703	5,827

\* 40,000 Points And Over Awarded On Policies Issued From December 1, 2020 to November 30, 2021 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 408,205 points; Jose Calvo – 104,146; Jose Lopez – 65,093  
Top FHs: Memorial FH - 93,389; Ric Brown Family FH – 85,207; Legacy Chapels, LLC - 58,572

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**United  
Benefits, Inc.**

*A Winning Attitude*