

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

UNITED BENEFITS, INC.

Vol. 81 No. 4

Richardson, Texas

EASTER

March Winner

Christian Avalos!!

38,381 points

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

WAY TO GO!

Christian!!!

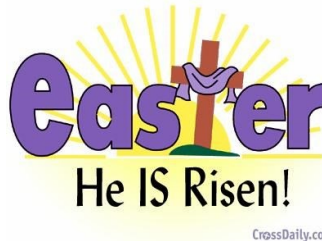
*Agents with over 4,000 points win \$200.00
(\$500.00 if over 5,000 and \$750.00 if over
10,000) Additional March Winners:*

★ Jose Luna	13,073 Points
★ Luis Roberto Cobos	11,308 Points
★ Blanca I Orozco	6,020 Points
★ Ronnie Nutt	6,015 Points
★ Maria L Gonzalez	5,297 Points
★ Tim Wilson	5,192 Points
★ Ana M Herrera	4,896 Points
★ Eusebio S Saucedo	4,671 Points
★ Elizabeth Santos	4,628 Points
★ Jacob De Leon	4,623 Points
★ Timothy Brown	4,480 Points
★ Carson Van Zant	4,331 Points
★ Jimmy Moreno	4,300 Points



Easter is the Christian celebration of Jesus Christ's resurrection. It begins with the 40 days of Lent (excluding Sundays), a devotional period that precedes Easter Sunday. The first day of Lent is Ash Wednesday. Palm Sunday is one week before Easter Sunday, and commemorates the triumphal entry of Jesus into Jerusalem, the week before his death and resurrection.

Often referred to as Holy Week, the week between Palm Sunday and Easter Sunday has several significant days. Maundy Thursday is a celebration of the Last Supper of Jesus with his disciples, as part of their Jewish Passover observance. The meaning behind Maundy (literally "commandment") is exemplified by Jesus' quote to his disciples: "A new commandment I give you, that you love one another; even as I have loved you..." (John 13:34).



Maundy Thursday is followed by Good Friday, a religious holiday that commemorates the crucifixion of Jesus. Easter Sunday celebrates His resurrection.

Easter was originally observed on the day following the end of the Jewish Passover fast. In the Western world, Easter is now celebrated on the first Sunday after the first full moon following the vernal equinox. April 21st this year, it always falls between March 22nd and April 25th. Ash Wednesday always falls between February 4th and March 10th.

In the second century Christian missionaries were successful in making many conversions in northern Europe and incorporating Christian celebrations in with native culture and secular festivals. The Anglo-Saxon celebration of spring and fertility was known as "Eastre". The spelling was eventually changed to the modern "Easter".

Symbols like the egg and the bunny were part of those early celebrations, not modern inventions. They are symbols of new life.



TOM SAYS...



ANNUAL REPORT 2018

During 2018 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 trust accounts was \$10,466,917. Total income including interest earnings was \$16,202,143.

Benefits paid to policyholders were \$6,427,425 of which amount \$1,997,498 was in Oklahoma and \$4,429,927 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 a prepaid funeral contract funded by one of our policies.

Growth in death benefits above contract amounts in 2018 on preneed business was approximately \$2,300,000, bringing the total outstanding growth on policies in force as of 12/31/18 to \$16.7 million. Of that amount, \$13.5 million is on contracts more than 7 years old. These are amounts above the original contract amounts that will ultimately be paid to sponsoring funeral homes or beneficiaries at time of need.

Our “BEST IN THE BUSINESS” growth rate for 2019 is 2.5% on our Increasing Benefit (IB) policies. IB policies issued from 2005 through 2017 will increase at 3%, issues of 1997 through 2004 at 3.3%. Annuity issues in 2017 and 2018 will increase at 1.5%. Prior annuities from 2005 through 2016 will continue to increase at 3%. Monthly Increasing Benefit (MIB) policies issued in 2018 will increase at 1.5%. Prior MIB’s issued from 2005 through 2017 will increase at 2.3%. **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 2018 in the amount of \$4,219,010 to insure the payment of future claims. Total assets at 12/31/2018 were \$158,000,121 of which amount \$42,472,646 were UFBL and \$115,527,475 were UFD. Investments were in highly rated investment grade bonds, cash, and others as follows:

	BONDS	MORTGAGES	STOCKS	CASH	OTHER INV	POLICY LOANS
UFBL	87.4%		2.5%	9.3%		0.8%
UFD	89.3%	4.0%	2.2%	3.0%	1.1%	0.4%

During 2018, 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. We thank them. The Juan Garza Agency was our Number 1 agency again for all of 2018. Our Number one agent was Jose Luna. Runner-up agent was Blanca Orozco. Third was Christian Avalos.

Congratulations and thank you to all who contributed to UBI’s successes in 2018!

5 Smart Things to Do with Your Tax Refund



Each year, many tax filers wind up with some sort of refund from the IRS. If you're one of them, here are a few good uses for that money.

1. Build an emergency fund

Last year, the Federal Reserve Board found that 40% of Americans don't have the cash on hand to cover a \$400 emergency. No matter how much you earn or what your expenses look like, you should always aim to have a minimum of three months' worth of essential living costs in savings. This will help you avoid debt in the event of an unplanned bill or period of unemployment.

2. Pay down costly credit card debt

The longer you hang onto a credit card balance, the more interest you'll rack up. Your tax refund can help reduce or eliminate that balance, thereby saving you money. This will also help to improve your credit score.

3. Boost your nest egg

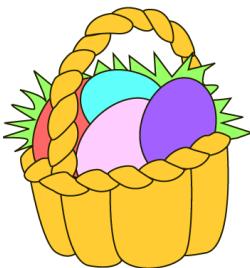
An estimated 42% of Americans have no money set aside for retirement. If you're one of them, your IRA or 401(k) is the perfect place for your tax refund.

4. Chip away at your student loans

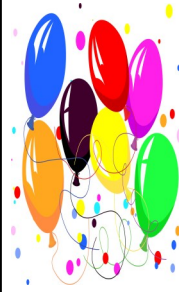
If you're carrying a load of student debt, your tax refund might help eliminate a portion of it, thereby saving you money on interest and shortening the life of your loan.

5. Invest in your career

One final thing you might consider doing with your tax refund this year is using it to invest in yourself. That might mean paying for courses to boost your skills or go back to school full-time. *Continued >*



Happy Birthday!!!



Betsy Chance

* April 6th *

Jackie Lopez

* April 14th *

Tom Elam

* April 26th *



FACEBOOK

We would like for you to connect with us on social media!

We have launched a Facebook page for United Benefits where we will offer interesting insurance information including videos, articles, and other topics that you may find helpful as you plan for your future.

Please take a moment right now, visit our pages, and click "Like" and "Follow". We look forward to bringing you lots of great information and keeping in touch. We hope you comment on our posts. Feel free to ask any questions, or share our content with friends and family who would benefit from the information.

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<https://www.facebook.com/UnitedBenefitsInc/>



It's not necessarily a good thing to get a tax refund - it means you gave an interest-free loan to the federal government. While your tax refund might seem like a windfall, remember that it's anything but free money. Rather, it's *your* money that you were supposed to have been paid during the year but instead let the government hang onto instead. As such, you shouldn't treat it like bonus cash, but rather, the money you need to put yourself on more solid financial ground.

Source: *The Motley Fool*



**UFBLIC / UFDBLIC
CELEBRATING 81 YEARS of SERVICE
2019 CONTEST STANDINGS
*The Bahamas -Spring 2020***



4 months ending March 2019

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	101,237	38,881	140,118	RICHTER, JAMES A	16	10,322	3,247	13,569
LUNA, JOSE	2	29,719	13,073	42,792	GOMEZ, G OLINKA	17	9,946	2,232	12,178
OROZCO, BLANCA I	3	23,517	6,020	29,537	MORRIS, WILLIAM N	18	11,631	540	12,171
COBOS, LUIS ROBERTO	4	9,641	11,308	20,949	RUIZ, AMOS	19	10,048	1,797	11,845
WILSON, TIM	5	14,233	5,192	19,425	VARGAS, MIRIAM	20	8,563	3,050	11,613
FERNANDEZ, MARIA	6	14,483	3,992	18,475	CASTRO, ELVA JUDITH	21	10,438	1,155	11,593
HERRERA, ANA M	7	13,354	4,896	18,250	BERMUDEZ, JOEL	22	7,887	3,564	11,451
MORENO, JIMMY	8	12,932	4,300	17,232	CHAIRES-VALLADARES, E	23	8,505	1,683	10,188
GILBERT, EVA	9	12,455	3,960	16,415	CHAVEZ, MARINA	24	6,578	2,852	9,430
BROWN, TIMOTHY	10	11,021	4,480	15,501	DE LEON, JACOB	25	4,659	4,623	9,282
TRAYNOR, KENT	11	15,166	-	15,166	GUERRERO, ILLIANA	26	8,957	-	8,957
NUTT, RONNIE	12	8,960	6,015	14,975	MARTINEZ, MARICELA	27	9,734	(896)	8,838
GONZALEZ, MARIA	13	9,410	5,297	14,707	MAY, DUSTIN B	28	7,020	644	7,664
SAUCEDA, EUSEBIO	14	9,520	4,671	14,191	ESCHITI, LARRY D	29	7,205	-	7,205
RAND, ALVA LOUISE	15	12,104	1,956	14,060	ROBERTS, MONTY B	30	5,488	1,606	7,094

* 40,000 Points And Over Awarded On Policies Issued From December 1, 2018 to November 30, 2019 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 550,313 points; Jose Calvo -154,603; Joe Lopez - 74,198

Top FHs: Memorial FH -170,794; Ric Brown Family FH - 105,296; Legacy FH - 62,974

United Funeral Directors Benefit Life Ins. Co.
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**United
Benefits, Inc.**

A Winning Attitude