

UBI "OUR BEST ALWAYS" NEWS TO "U"

UNITED BENEFITS, INC.

Vol. 83 No. 9

Richardson, Texas

UPDATE YOUR BENEFICIARIES

August Winner

Blanca Orozco!!

18,391 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!

Blanca!!!

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

Additional August Winners:

Jose Luna	17,320 Points
Christian E Avalos	11,067 Points
Elva Judith Castro	10,556 Points
Ronnie Nutt	9,870 Points
Christopher Talley	9,245 Points
G Olinka Gomez	6,605 Points
Timothy Brown	6,470 Points
Elizabeth Santos	6,361 Points
Isabel C Gonzalez	6,330 Points
Alfredo G Elizondo	6,220 Points
Erika Cavazos	6,202 Points
Delia F Valle	5,248 Points
Martin Lockstone	4,952 Points
Maria Bentura Meza	4,640 Points
Orlando A Elizondo	4,154 Points
Monty B Roberts	4,122 Points
Jose M Lopez	4,093 Points
Wendy N Mounts	4,071 Points



September

According to Webster's dictionary, a beneficiary is a person that receives benefits, profits, or advantages. A beneficiary is someone who has been named to receive a specific benefit upon certain conditions, such as someone named to receive the proceeds from a life insurance policy or retirement account.

Many people misunderstand the importance of the beneficiary designation. Changing a will or having a divorce settlement does not directly change your beneficiary on your insurance policies or retirement plans!

The proceeds will go to the beneficiary designated on your insurance policy, regardless of your will or other documents.

Insurance companies are bound by law to pay the designated beneficiary, even if in conflict with the deceased's wishes that might be clearly defined elsewhere. This is true no matter how out of date a designation may be.

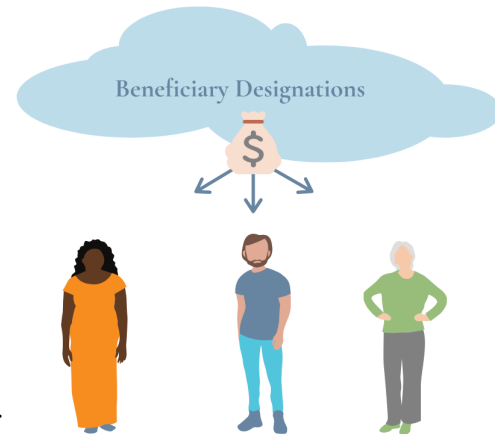
Furthermore, a person making premium payments has no claim to any death proceeds unless they are also named as beneficiary.

Have you checked your beneficiary designations lately?

The primary beneficiary is the person who is designated to receive the benefit. Contingent beneficiaries will receive the benefit if the primary beneficiary can't be found or has also passed away.

If neither your primary or contingent beneficiaries can be found, then your benefits will be passed to your estate and then to your remaining heirs based on state law. If your benefits have to go through your estate, it will take longer for heirs to receive your benefits. The benefits could be eaten up with court and legal costs, and your heirs could end up with nothing.

Use the plan's official beneficiary form, and keep your beneficiary designations up to date!!



TOM SAYS...



BACK TO BASICS -- OPENING STATEMENT

But first, UBI would like to thank all of our producers during this continuing period of the COVID 19 virus. We know it has made sales much more difficult and we want to recognize your commitment. **YOU ARE OUR HEROES.**

Secondly, just an update on our 2021 annual winners' trip to ATLANTIS RESORT, PARADISE ISLAND, THE BAHAMAS.

Winners through August (based on points only): 9 WRITING AGENTS, 4 GENERAL AGENTS/MANAGING GENERAL AGENTS and 5 FUNERAL HOME PARTNERS. With 3 months remaining in the contest others are certainly close enough to qualify. "THE MORE THE MERRIER".

Back to the opening statement: You only have a few seconds to make an impression. Your opening statement tells your prospect "HERE IS THE REASON TO LISTEN TO ME". It should tell the prospect who you are, what you want and why it is worth his or her time to let you continue.

Your opening statement should contain the following:

1. A formal introduction stating your name and the funeral home and company you are representing.
2. The reason for you being there, even if the prospect asked for the appointment.
3. A lead-in based on a third-party reference, direct mail response, funeral home or company advertising or a request for information. If a blind lead or cold call, say so.
4. A benefit to the prospect. Explain the need and the way to fulfill that need. Be specific.
5. A request for the prospect's time. A prepaid funeral arrangement sale takes time and it is important that he or she has enough time so that you can make a relaxed presentation.

The opening statement should be brief, but it is very important that all is included before a prospect will be comfortable in continuing. Never presume your prospect understands fully why you are there. Be patient and respond to any questions.

TIDY HOME TIPS FOR FALL

It is a good time to take stock and consider these ideas:

- Organize closets to make room for fall clothing. If anything doesn't fit, hasn't been worn or is dated, donate these items for others to use.
- Get ready for fall weather by cleaning or replacing inside and outside door mats. Keeping these in good shape helps you keep your floors cleaner.
- Take stock of cleaning items and add to, replace or discard items that are broken or worn.
- Get out the bucket and clean out the car inside and out! This is a great time to pull, scrub and dry plastic car mats.
- Check weather-proofing on doors and windows and make repairs as necessary.
- Now would be a great time to find and/or inspect storm windows.



REMEMBERING 9/11

Twenty years later, it is still hard to fathom the hate and evil behind the attacks of September 11, 2001. If you want to push back against that hate and evil, then let us join in protest. Let us show acts of love and kindness. Every time we show kindness and grace, every time we attend a church or other worship service, every time we show love to someone, we are rejecting that hate and evil. Reject the hate and join the protest with a diligent loving heart.



AUTUMNAL EQUINOX

The equinox occurs this year on September 22nd. This is when we mark the official beginning of autumn and the end of summer. It is when the sun is directly over the equator, with the earth not tilted in either direction. Day and night are split almost exactly 12 hours each on this day, all over the world.

There's actually a movement to start calling this event the September Equinox to avoid North Hemisphere bias, because it is only autumnal in the Northern Hemisphere. In the Southern Hemisphere it marks the start of spring. The Spring Equinox in March is also called the Vernal Equinox. Between equinoxes are solstices (in June and December).

After the September equinox, due to the tilt of the Earth, the sun will shine more directly on the southern half of our planet than it does on the northern half, meaning that the Northern Hemisphere gets colder after this equinox as the Southern Hemisphere warms up. Less direct sunlight means less heat.



Happy Birthday!!!



Eduardo Salido
* September 5th *
Angie Garduno
* September 9th *



Love is patient, love is kind. It does not envy, it does not boast, it is not proud. It does not dishonor others, it is not self-seeking, it is not easily angered, it keeps no record of wrongs. Love does not delight in evil but rejoices with the truth. It always protects, always trusts, always hopes, always perseveres. Love never fails.

- 1 Corinthians 13:4-8

Do not keep on hating, but love your neighbor as yourself.

- Leviticus 19:18



**UFBLIC / UFDBLIC
CELEBRATING 83 YEARS of SERVICE
2021 CONTEST STANDINGS
ATLANTIS, PARADISE ISLANDS, BAHAMAS**



9 months - December through August

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	159,451	11,067	170,518	GILBERT, EVA	16	18,310	3,590	21,900
OROZCO, BLANCA I	2	110,476	18,891	129,367	TOLLE, AMY	17	19,010	1,572	20,582
LUNA, JOSE	3	67,451	17,320	84,771	SANTOS, ELIZABETH	18	13,931	6,361	20,292
BROWN, TIMOTHY	4	56,927	6,470	63,397	CAVAZOS, ERIKA	19	13,332	6,202	19,534
NUTT, RONNIE	5	50,618	9,870	60,488	SALINAS JR, DANIEL	20	16,901	738	17,639
VALLE, DELIA F	6	51,743	5,248	56,991	RICHTER, JAMES A	21	14,677	2,518	17,195
AVALOS, ESTHER CALVO	7	52,441	1,896	54,337	KING, JEFFREY W	22	14,523	2,379	16,902
GOMEZ, G OLINKA	8	36,661	6,605	43,266	LOPEZ, JOSE M	23	12,366	4,093	16,459
CASTRO, ELVA JUDITH	9	32,556	10,556	43,112	SANTOS, GRACE	24	13,756	2,363	16,119
COBOS, ALMA ROSA	10	33,014	1,953	34,967	HERRERA, ANA M	25	15,987	(7)	15,980
ROBERTS, MONTY B	11	29,028	4,122	33,150	GUERRERO, ILLIANA	26	14,240	999	15,239
PROCTOR, WALTER J	12	29,340	1,581	30,921	ESCHITI, LARRY D	27	13,997	983	14,980
ELIZONDO, ORLANDO	13	26,513	4,154	30,667	MEZA, MARIA BENTURA	28	10,324	4,640	14,964
ELIZONDO, ALFREDO G	14	24,398	6,220	30,618	FERNANDEZ, MARIA	29	13,990	-	13,990
CHAIRES-VALLADARES, E	15	22,189	3,500	25,689	SILVA, MARIA ELVA	30	10,690	2,999	13,689

* 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 - 1,069,194 points; Jose Calvo – 225,807; Jose Lopez – 206,664
 Top FHs: Ric Brown Family FH – 228,877; Memorial FH - 222,350; Legacy Chapels, LLC - 162,759

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**United
Benefits, Inc.**

A Winning Attitude