



Since 1938

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

UNITED BENEFITS, INC.

Vol. 86 No. 9

## UPDATE YOUR BENEFICIARIES

### August Winner **Christian Avalos** 12,078 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)

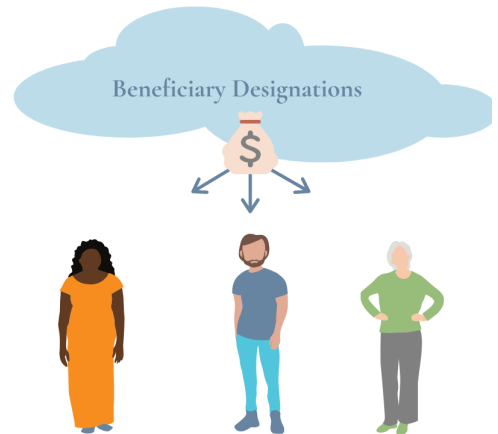
#### Additional August Winners:

Blanca I Orozco	11,616 Points
Luis Roberto Cobos	11,269 Points
Carilu Cantu	9,774 Points
Christian Adali Avalos	9,217 Points
Amos Ruiz Gutierrez	8,603 Points
Delia F Valle	8,591 Points
Esther Calvo Avalos	7,718 Points
Ruth Lozano	6,975 Points
Catrice D McDonald	6,046 Points
Irma Z Ramos	5,838 Points
Pamela Zuniga	5,278 Points
Elias G Barrientos	5,125 Points
Diana Hernandez	4,670 Points
James A Richter	4,398 Points
Elena Benitez	4,281 Points
Cristian E Constantino	4,139 Points
Maria D Fernandez	4,000 Points



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 This is true no matter how out of date a designation may be.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!!

# EDUARDO PRESENTS...

## Birds of a feather flock together...

Over the past 86 years UBI has built partnerships with hundreds of funeral home providers and agents. These partnerships have helped UBI grow into the Insurance Company we are today.

Without all of you we wouldn't be what we are today. And I am sure that these last 86 years are just the beginning to all the blessings we will receive...but we don't want to keep all these blessings to ourselves. We want to share them with the community. The goal is to share these blessings by expanding to markets we are not currently in. Or funeral homes we're not currently serving.

So, I write this newsletter article to ask for your help. I'm looking for new partnerships to join UBI. I'm looking for great funeral directors and preneed counselors like yourself. If you know of any funeral homes that aren't happy with their existing preneed provider, please let me know. Other funeral homes might be neither happy nor unhappy, but willing to listen to other opportunities, please let me know as well. I'll be more than happy to go and present them the benefits of working with UBI.

In my opinion UBI is a hidden gem, and it should not be this way. Every single agent, every single funeral home, should have the opportunity to partner up with UBI. Thank you so much for helping me find other great partners like yourself!

Just a reminder what the benefits of working with United Benefits looks like:

- Affordable Premium Rates, less chargebacks for the Agent.
- Competitive Growth Rates for the FH
- Claims paid within 48 hours of receiving all paperwork.
- Competitive Commissions and Bonuses!
- Annual Award Trip (easily obtainable compared to competitors).
- Great Customer Service by humans, not answering machines.

Our Best Always,

Eduardo Salido





### ***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.

### **REMEMBERING September 11th, 2001**

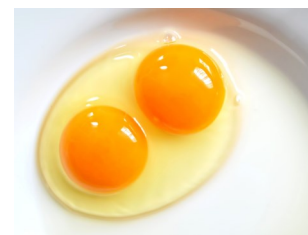
Twenty-three years later, it is still hard to fathom the hate and evil behind the attacks of September 11, 2001. If you want to push back against that hate and evil, then let us join in protest. Let us show acts of love and kindness. Every time we show kindness and grace, every time we attend a church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



## **Nutrient Dense Foods**

There is only a limited amount of food you can eat in a single day. To maximize the amount of nutrients you take in, it makes sense to spend your calorie budget wisely. The best way to do that is to simply eat the foods that carry the greatest amount and variety of nutrients. According to nutritionist Kris Gunnars, here are the 11 most nutrient-dense foods on the planet:

1. Salmon - omega 3's
2. Kale - ranked slightly higher than spinach
3. Seaweed - high in iodine
4. Garlic - cancer-fighting sulfur compounds
5. Shellfish - heavy in vitamins
6. Potatoes - a little bit of almost every nutrient
7. Liver - Key vitamins and iron
8. Sardines - nutritionally close to perfect
9. Blueberries - antioxidants galore
10. Egg Yolks - "nature's multivitamin"
11. Dark Chocolate - yes, please



## ***Happy Birthday!!!***



**Eduardo Salido**

\* *September 5th* \*

**Angie Garduno**

\* *September 9th* \*







**UFBLIC / UFDBLIC  
CELEBRATING 86 YEARS of SERVICE  
2024 CONTEST STANDINGS  
Madrid, Spain—Spring 2025**



9 Months: December - August

AGENT	#	Prior	This Month	Total Points	AGENT	#	Prior	This Month	Total Points
AVALOS, CHRISTIAN E	1	183,439	12,578	196,017	CASTRO, ELVA JUDITH	16	22,804	3,997	26,801
AVALOS, ESTHER CALVO	2	92,443	7,718	100,161	HERNANDEZ, DIANA	17	20,999	4,670	25,669
OROZCO, BLANCA I	3	79,035	11,616	90,651	ARENAS, TOMASA	18	20,808	3,842	24,650
CANTU, CARILU	4	68,911	9,774	78,685	KING, JEFFREY W	19	20,054	2,400	22,454
VALLE, DELIA F	5	54,558	8,591	63,149	MORENO, DELMY L	20	22,117	-	22,117
LUNA, EVANGELINA G	6	50,976	3,376	54,352	TOLLE, AMY	21	21,545	-	21,545
COBOS, ALMA ROSA	7	50,348	-	50,348	LIVAS, ARTURO	22	20,871	-	20,871
FERNANDEZ, MARIA	8	44,895	4,000	48,895	ELIZONDO, ORLANDO	23	16,532	3,899	20,431
RUIZ GUTIERREZ, AMOS	9	39,479	8,603	48,082	SANTOS, GRACE	24	18,027	2,200	20,227
GOMEZ, G OLINKA	10	39,760	622	40,382	SALINAS JR, DANIEL	25	19,685	-	19,685
COBOS, LUIS ROBERTO	11	28,613	11,269	39,882	LOZANO, RUTH	26	11,948	6,975	18,923
AVALOS, CHRISTIAN A	12	26,097	9,217	35,314	CONSTANTINO, CRISTIAN	27	13,905	4,139	18,044
ELIZONDO, ALFREDO G	13	30,726	-	30,726	STEVENS, CLAUDIA B	28	17,536	-	17,536
ZUNIGA, PAMELA	14	25,361	5,278	30,639	RAMIREZ, JUANITA	29	15,355	1,815	17,170
SANTOS, ELIZABETH	15	27,436	1,250	28,686	GILBERT, EVA	30	16,888	270	17,158

\*\* Cutoff for September points is **September 26th at 12:00 PM** \*\*

\* 50,000 Points And Over Awarded On Policies Issued From December 1, 2023 to November 30, 2024 With 70% Persistency Wins Trip. There are other requirements and limitations. See contest rules for details.

Top Agencies: Juan Garza - 520,288 points; Jose David Calvo - 453,460; Christian Avalos - 436,885  
 Top FHs: Memorial FH - 327,786; Legacy Chapels - 266,647; Salinas Funeral Home - 234,366

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**United  
Benefits, Inc.**

*A Winning Attitude*