

Life Insurance personalized to protect your loved ones."



Insurance made simple."

WE ARE SAHOURI.





"Our philosophy is to improve your existing coverage and save you money. If we can't accomplish both, then we don't deserve your business."





With amazing service!



90 Day Renewal Strategy



Concierge Service



24 Hour Customer Service



Financial Services Management EP3

Dedicated Client Teams



Life & Disability insurance experts



Same day turn-around on Certificates



Comprehensive Risk Analysis

Life Insurance protects your loved ones

Accidents happen without any notice. Life insurance helps those you leave behind pay bills, education cost, and funeral expenses among other things. Nothing can replace you in their hearts, but life insurance can make things easier for them when you're gone.



Life is unpredictable – you have no idea when you will need insurance. That's why it is important to plan ahead."

48% of Americans who die every day leave their families financially unprepared.

Do you need life insurance?

Yes!

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You have a family.



If you have a spouse or children that depend on you for income, then life insurance would provide financial support if you were to suddenly die.

You are a stay-at-home parent.



You may not provide an actual paycheck, but you do provide services that would cost thousands of dollars to replace; day care, taxi service, cleaning.

You want a family.



If you are thinking of having a family someday, then getting life insurance now when you are young will be cheaper than when you are older. You are single.



Even if you have no desire for a family or children, there are wealth building advantages to Life Insurance such as Retirement Planning.



83% of Americans overestimate the cost of Life Insurance premiums.

lifehappens.org/barometer, 2014

Life Insurance can be as low as \$20 a month.

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A \$250,000 dollar term life insurance policy is as low as \$240 a year. For just a few dollars a day — the cost of coffee! — you can help protect your family's future.

Life Insurance is often more affordable than your other monthly expenses.



¹New Street Research, Wall St. Journal, 2014 ²Report on Cable Prices, FCC, May 2014 ³⁴Accountings Principals Workonomix Survey, Braun Research, 2013



Your income is the foundation of the life you've created. However, what if you become too sick or injured to work and earn a living? How long would your savings last if you become unable to work? A year? A month? You may have to use college funds, postpone retirement, or downsize your home to make ends meet. Disability Insurance helps fill in the financial gap if you are unable to work.

Disability Insurance helps cover monthly expenses.



50% of working Americans couldn't make it a month without a paycheck.

Kelton Research, Life Happens Disability Survey, 2012

5 reasons why you need Disability Insurance.

1

"I'll rely on the government."

Your social security does not cover living expenses; plus the most flexible plans are the individual ones.

2

"My work will cover me."

Most companies only offer employees the mandatory workers compensation, only protecting employees in a work-related accident.

25% of today's 20 year olds will be disabled at some point during their career.



95%

disabilities happen

outside of work.

Council for Disability Awareness, 2014

of long-term

⁵ 90% of disabilities are caused by illnesses.

According to the Council for Disability Awareness, the majority of long-term disabilities are caused by illnesses such as cancers, heart attacks, back-pain, and arthritis, while only 10% are a result of accidents.











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Muscle & Bone disorders

Cardiovascular diseases

Poisoning

Cancer

Other illnesses

Accidents

Protect you and your family with Life and Disability Insurance.

Insurance made simple.[™]

Life doesn't wait.

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Texas.

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