



Life & Disability Insurance

**Insurance personalized to protect
you and your loved ones.™**

SAHOURI.

Insurance made simple.™

WE ARE SAHOURI.

45+

Years of experience

97%

Client retention rate

100%

Privately held

100%

Client focused

Located at the center of Tysons Corner, VA

WASHINGTON BUSINESS JOURNAL



2015 BEST PLACES TO WORK

2015 GOLD
STEVIE® WINNER
CUSTOMER SERVICE



BUSINESS INSURANCE.

"Best Places to Work"

2014

**"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."**

Fuad M. Sahouri - CEO

One Agency. Every Solution.



Commercial



Benefits



Private



Life

Licensed in 50 states



Worldwide capabilities

With amazing service!



90 Day
Renewal Strategy



24 Hour
Customer Service



Dedicated Client Teams



Same day turn-around
on Certificates



Concierge Service



Financial Services
Management



Life & Disability
insurance experts

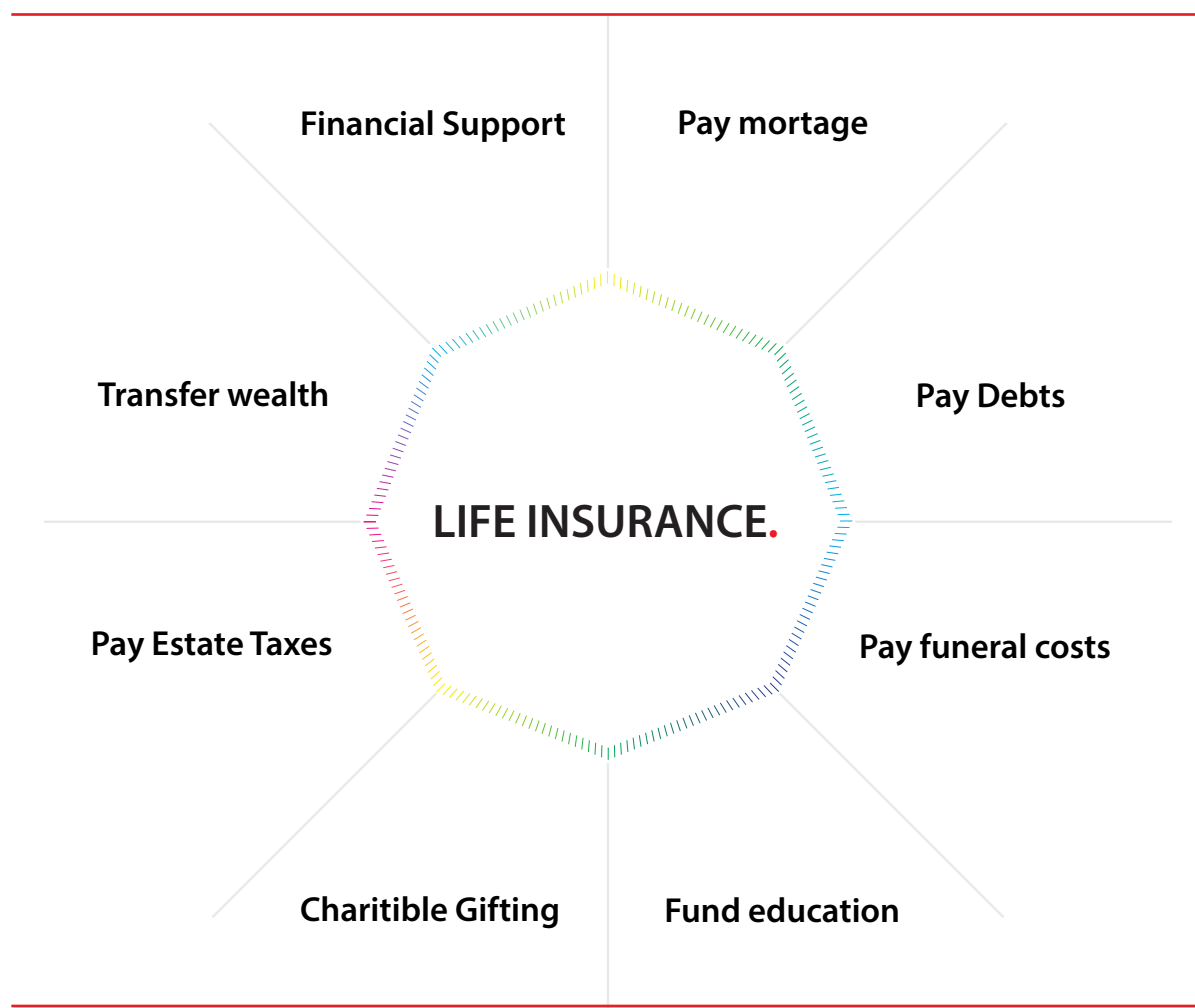


Comprehensive Risk
Analysis



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.”

Fuad Sahouri Jr., VP of Executive Benefits

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

Do you need life insurance?

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.

Yes!

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.



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.

\$20



Life Insurance

\$61



Cellphone¹

\$64



Cable TV²

\$80



Coffee³

\$140



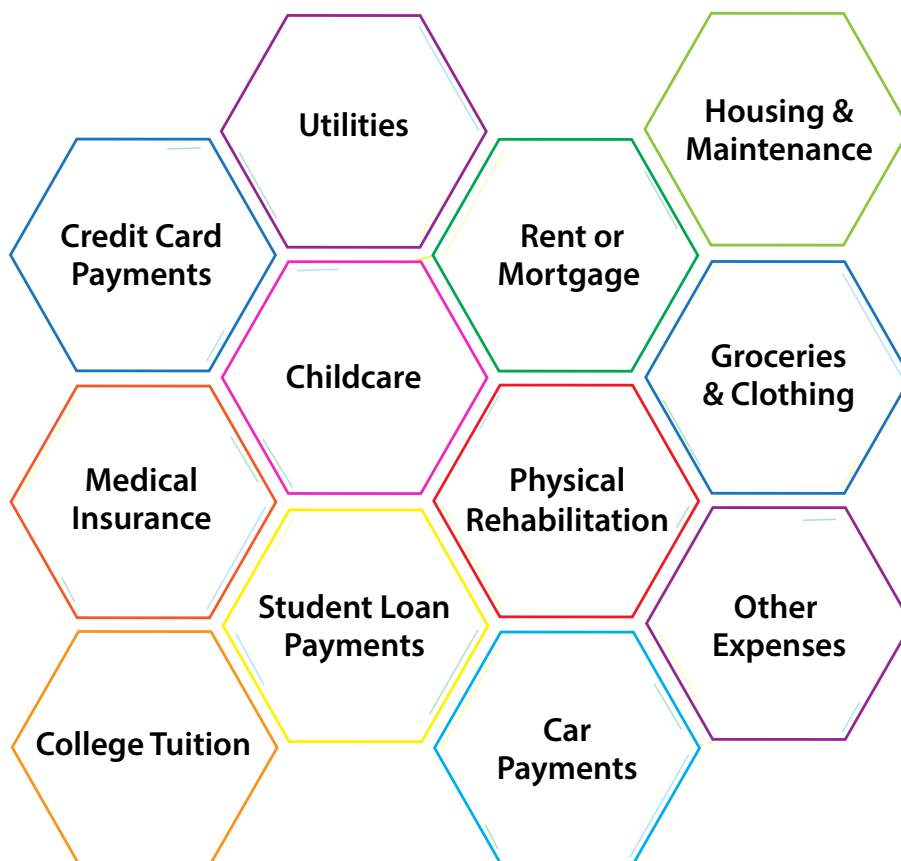
Take-Out Lunch⁴



Disability Insurance protects your income.

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.**

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.

3

95%

of long-term disabilities happen outside of work.

Council for Disability Awareness, 2014

4

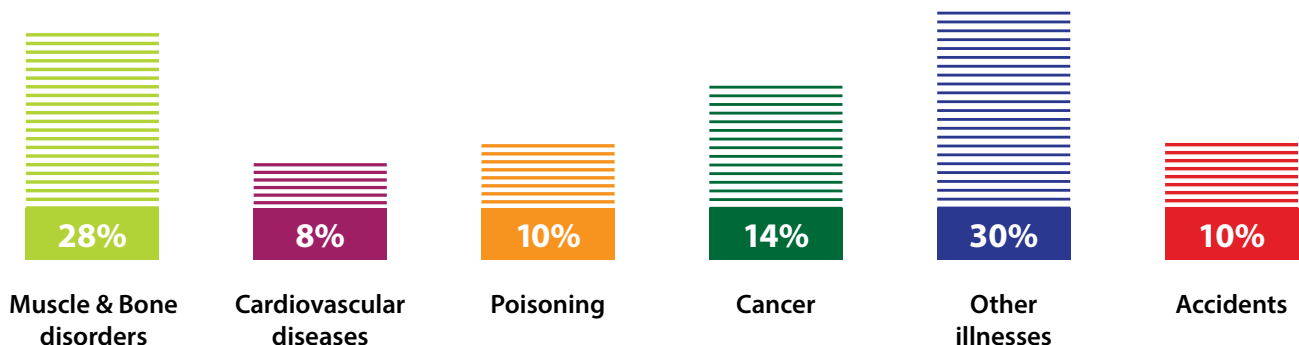
25% of today's 20 year olds will be disabled at some point during their career.

Social Security Administration, 2013



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.



**Protect you and your
family with Life and
Disability Insurance.**

Insurance made simple.TM

Life doesn't wait.

Call us today.

Washington DC.

8200 Greensboro Drive, suite 1550
McLean, VA 22102

New York.

1501 Broadway, 12th Floor,
New York City, NY 10036

Texas.

10777 Westheimer, suite 1100,
Houston, TX 77042

703.883.0500

life@sahouri.com

SAHOURI.com