



LEAH BLACK, CEO

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Quote of the Month
“With the new day comes new
strength and new thoughts.” —
Eleanor Roosevelt
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S T A N D I N G
A L O N E
W O R L D W I D E L L C



DRAY HICKS, CFO

Monthly SAW Newsletter

FOCUS OF THE MONTH IS... Financial Reset, Protection & Strategy

January is the foundation month and at Standing Alone Worldwide (SAW), our focus is helping clients start the year with clarity, structure, and protection. This month is dedicated to reviewing your financial systems, strengthening safeguards, and making intentional plans that support both your present goals and long-term legacy.

Now is the ideal time to clean up bookkeeping, assess cash flow, and ensure your financial records accurately reflect where you are and where you're headed. It's also an important moment to review insurance coverage, confirm beneficiaries, and address gaps that could leave your family or business vulnerable in the event of illness, disability, or the unexpected.

In addition, SAW encourages clients to revisit their estate and digital trust planning. Updating access to digital accounts, business information, and key documents ensures continuity and peace of mind, not just for you, but for those who may need to step in on your behalf. A proactive financial reset in January reduces risk, increases confidence, and creates a strong framework for growth throughout the year. When your finances are organized and your legacy is protected, every decision becomes easier and more intentional.

This month is about preparation, protection, and positioning yourself to move forward with purpose.

Check out our website to start the New Year right!!!

Book your appointment at www.saw21.com

REAL ESTATE CORNER

January offers a unique advantage in the real estate market. With fewer active buyers and listings, competition tends to be lower, allowing serious buyers to negotiate more confidently. Sellers benefit too, winter buyers are often highly motivated due to job changes, relocations, or year-end planning.

Whether buying or selling, starting the year with a clear strategy, realistic pricing, and proper preparation can lead to smoother transactions and stronger outcomes.

Book your free consultation today at www.saw21.com/realestate

Whole Life Can Help You Prepare For These Common Expenses...

Rent: Rent can be a big recurring expense for many small business owners. But add in an illness or any other reason requiring a brief business closure, access to cash value may help offset or cover rent.

Cash flow: Unsteady cash flow poses a big challenge to many small business owners. Seasonal businesses often operate within extremely tight variances to pay invoices, employees and owners. Having access to a cash value can help with payment of those bills.

Expanding your business: Many individuals use their cash value towards a large purchase, such as a new home. Similarly, you could also leverage it to help expand your business, whether to buy a larger location, more inventory or help expand your staffing.

Accessibility: Whole life's cash value can be easily accessible. Unlike bank loans, cash value withdrawals does not require credit check.

Disaster preparedness: Natural disasters cause billions in damages and lost business revenue each year. While business insurance often covers many costs associated with disasters, there can often be gaps. Cash value from a whole life policy may help offset some lost revenue, or cover repairs.

Sick time: Being a small business owner often means taking unpaid time off in the event of an illness. Access to cash value can help cover bills and expenses in the event that one sick day turns into several.

Time off: With all of the demands of a small business, owners rarely take time off. Consider making an investment in yourself to recharge. With no restrictions on how cash value is used, you could use it to take a trip for some well-deserved relaxation. A whole life policy can be an integral part of your business' strategy for preparedness, growth, and protection.

Contact Dray, your financial professional today to learn more. www.saw21.com/insurance



Dates To Remember

- **Jan 1** - HAPPY NEW YEAR 🎉🎊🎋
- **Jan 15** - Dr. Martin Luther King Jr. Day
- **Jan 27** - National Chocolate Cake Day 🍰