



Monthly SAW Newsletter



LEAH BLACK, CEO

“ **Quote of the Month**
“The only way to do great work is to love what you do.”
– Steve Jobs ”



DRAY HICKS, CFO

♥ Focus of the Month ♥

Love, Rest & Reconnection Through Travel

February has us thinking a lot about love, but not just the romantic kind. Love shows up in how we slow down, how we reconnect, and how we take care of ourselves and the people we care about.

Travel has a way of creating that space. When you step away from your everyday routine, conversations feel easier, laughter comes quicker, and you actually get time to be present. Whether it's a couples' trip, a girls' getaway, a family vacation, or even a solo reset, travel helps you reconnect in ways everyday life just doesn't allow.

And let's be honest, rest matters. We're all juggling a lot, and sometimes even a short trip can do more for your mindset than weeks of pushing through. Travel gives you permission to pause, breathe, and come back feeling refreshed.

At **SAW Travels**, we believe travel should feel good, not stressful or rushed. It should match what you need in this season, whether that's rest, connection, celebration, or all three.

So if you've been thinking, "I really need a break," consider this your sign. Travel isn't about escaping life, it's about reconnecting with what matters most.



Thinking about your next getaway?

Reach out to a SAW Travels Advisor at info@sawtravels.com and let's start planning something that fits you.

Insurance Questions Answered

Question #1: How much can I borrow from my insurance policy?

Answer: Rules vary, but life insurance companies typically allow you to borrow up to around 90% of the current cash value of your policy. This means that if you've accumulated \$5,000 in life insurance cash value, you may be able to take a loan for up to \$4,500. But remember, your policy is collateral for the loan, and if you pass away after borrowing against your policy, any outstanding loan balance will typically be subtracted from the death benefit payout to your beneficiaries.

Question #2: Do you have to pay back loans on life insurance?

Answer: You actually don't need to repay a life insurance policy loan, but it is typically in your interest to do so. If you do not repay a loan, the value of the policy's death benefit will decrease, meaning your beneficiaries will be left with less should you pass away. Additionally, there can be tax implications if you fail to repay a life insurance loan or if failure to pay causes a policy lapse.

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



Dates To Remember

- **February** - Black History Month
- **February** - Clean up Bookkeeping
- **Feb 2** - Groundhog Day
- **Feb 9** - Webinar: Buy Term, Invest the Rest
- **Feb 9** - National Pizza Day 🍕
- **Feb 11** - National Make a Friend Day
- **Feb 13** - Galentine's Day ♥
- **Feb 14** - Valentine's Day ♥
- **Feb 15** - LLC Annual Statements Due (MI)
- **Feb 28** - 1099 forms due to IRS (Paper Filing)

REAL ESTATE CORNER: LOVE WHERE YOU LIVE

February is a great reminder to think about how your home really fits your life. Home should be a place of comfort, peace, and ease not stress. As life changes, your needs change too. That might mean more space, less space, a new location, or simply exploring what your options are.

Real estate, like everything else, works best when it's intentional. This month, take a moment to ask yourself: Does my home still support the life I'm building? If you're unsure, that's the perfect place to start a conversation.

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



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MONDAY, FEBRUARY 9, 2026

7:30 PM - 8:30 PM



Money Moses ®

**SHOULD I BUY TERM
& INVEST THE REST?**

LEAH BLACK, CEO

DRAY HICKS, CFO

Online

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