

Monthly SAW Newsletter



LEAH BLACK, CEO



DRAY HICKS, CFO

FOCUS OF THE MONTH IS... A Question I Get Asked Daily... Part 2

“Do I need life insurance?”

Last month we focused on families, now think of a small-business owner who spent years building something from the ground up. Employees depend on that business for their livelihood. Without a plan, the loss of that owner could mean the end of everything. But with life insurance, there's money in place to keep the doors open, pay employees, or even transfer ownership smoothly to a trusted partner or family member.

Instead of chaos, there's continuity.

And here's another layer: some policies build cash value while you're still living. That means you can access funds for opportunities or emergencies—helping with college tuition, supplementing retirement, or even seeding the next big dream.

So, whether it's protecting your family, creating a legacy, or safeguarding your business, life insurance is about more than what happens after you're gone. It's about peace of mind today, stability tomorrow, and the chance to shape a future that reflects your values.

➡ Let us review your current policy or teach you how to create a cash value policy of your own!

BOOK AN APPOINTMENT AT www.saw21.com/insurance

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Quote of the Month

"Gratitude turns what we have into enough."

— Anonymous

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♥ Gratitude in Action

ThanksGIVING at Its Best!

This season of gratitude is the perfect time to give back. As we gather with loved ones and count our blessings, let's also make room in our hearts to support those in need. One of our favorite organizations, House of Serenity Inc., provides vital support to families and children through compassionate outreach and community care.

Even the smallest gift can make a big impact. You can donate money, supplies, or volunteer your time to help change lives.

🎁 Give today at www.saw21.com/hos24 and be a part of something truly meaningful this Thanksgiving.

Let's extend the spirit of giving beyond the table and into the community. ♥



Dates To Remember

- November - Quarter 4 Financial Check
- Nov 4 - National Use Your Common Sense Day
- Nov 11 - Veterans Day 🇺🇸
- Nov 27 - Thanksgiving Day 🦃
- Nov 28 - Black Friday 💰
- Nov 29 - Small Business Saturday



REAL ESTATE CORNER

As the year winds down, November is a great time to reevaluate your real estate goals. Whether you're planning to buy, sell, or invest in the new year, now is the time to review your finances, check your credit, and connect with our trusted real estate professional. The slower fall market often means motivated sellers and less competition and a smart opportunity for serious buyers.

For homeowners, it's also a good time to assess your property's value, consider winter maintenance, and prepare for year-end tax planning. Real estate is more than a transaction. It's a tool to build wealth and leave a legacy. Let's plan ahead and finish the year strong. 🏡📈

BOOK YOUR FREE CONSULTATION @ www.saw21.com/realestate