

# "Retirer"? Is it time to pull back?

Hello Dennis,

Retirement, or "retirer", is a loaded word. It is not a single action, event, or point in time.

Planning for retirement is like building the foundation of a home. It is built brick by brick. Only after establishing a sturdy foundation can a home that is safe and secure be built.

The articles here are a part of the financial house that one must build as they head towards retirement. Mental, emotional, physical, and financial are the four walls of the foundation your house will be built on.

Retirement is built upon one day at a time, no matter if you are Gen Z, a Millennial, Gen X, Baby Boomer, etc, or even if you are in your 70s, 80s+, there are proactive steps that a financial planner will assist you with, as you work together, in building to protect and provide for your future.

Thank you, HFS Wealth Advisors Team



**HFS Wealth Advisors** 

HFS Wealth Advisors 330-659-7140 hfswealthadvisors@hfswa.com www.hfswa.com/

in

Schedule a meeting



# Retirement: What does it take to make it?

Aug. 18, 2023

Retire- dating back to 1525-1535, from middle French "retirer" meant to withdraw, pull back....





**Build Your Social Security Claiming Strategy - And Don't Guess, It May Cost You** July 27, 2023



There are many articles written on the best and worst ways to claim your Social Security...

### <u>Read more</u> →



# 4 Habits Holding You Back From Living Your Best Financial Life

July 28, 2023



Once you recognize something and realize how it's affecting your future success, you can evaluate...

# <u>Read more</u> →



I'm a financial planner who's been to 16 countries — I have 5 techniques anyone can use to save money on travel

July 12, 2023



Spending impulsively or dipping into their one "savings pot" whenever a new trip comes up is not...



The "Live-To-100" Retirement Plan

July 28, 2023



Recently, I was surprised, pleased, and sobered that a few online calculators estimated I could...

#### Read more →



Four Ways To Test Out Retirement Before You Commit

July 27, 2023



Just like how you date a person before you commit to them in a relationship, it's not a bad idea...

#### Read more →

## <u>Read more</u> →

3866 Brecksville Road - Richfield, Ohio 44286 - - 8205 Wales Avenue NW - North Canton, Ohio 44720

Securities offered through Cambridge Investment Research, Inc., a Broker/Dealer, Member FINRA/SIPC Investment Advisory Services offered through Cambridge Investment Research Advisors., a Registered Investment Advisor. Cambridge Investment Research and HFS Wealth Advisors are not affiliated companies. This message is the property of HFS Wealth Advisors or its affiliates. It may be legally privileged and/or confidential and is intended only for the addressee(s). No addressee should forward, print, copy or otherwise reproduce this message in any manner that would allow it to be viewed by any individual not originally listed as a recipient. If the reader of this message is not the intended recipient, you are hereby notified that any unauthorized disclosure, dissemination, distribution, copying or the taking of any action in reliance on the information herein is strictly prohibited. If you have received this communication in error, please immediately notify the sender and delete this message. We cannot accept trade orders through email. Important letters, emails, or fax message should be confirmed by calling 330.659.7140. This email service may not be monitored every day, or after business hours.

If you no longer wish to receive this newsletter, unsubscribe <u>here.</u>