



WEALTH ADVISORS
Serving Your Life & Legacy

Finish the Year Strong

Finish the Year Strong

As we enter the 4th quarter of 2023, we need to evaluate what pace we are on towards reaching our goals. I want to start off by saying if you set goals at all for 2023 that puts you in the top 20% of our society and that and \$5.00 will buy you a coffee today, if your old like me it used to be 50 cents. I say that because of the 20% who set goals only 30% reach those goals we have set. So, what will it take over the next 3 months to be in the top 6% of our world? Now before we beat ourselves up too much, even if we set goals that may be unreachable and maybe we stretched ourselves a little too far we still are better off reaching for the stars and only getting to the moon. No matter what the situation, we have a couple months left to make the most of 2023. So, what do we do:

1. Recommit to the highest priority goal, find out if we just accomplish this 2023 will be a huge success.
2. Redefine the actions needed to reach that goal and focus on those activities.
3. Identify any bad habits that are hurting our progress.
4. Discover what has been helping you to succeed in 2023 and continue those actions.
5. Find the right mentor or accountability partner to help you finish strong.

Now that you have evaluated where you are going take a minute to celebrate your successes so far in 2023. Now let's reach for the stars and remember you do have what it takes to finish 2023 strong.

* Statista.com, 3 World Trade Center 175 Greenwich Street; 36th Floor New York, NY 10007

These are the opinions of Todd Rohrer and not necessarily those of Cambridge, are for information purposes only, and should not be construed or acted upon as individualized investment advice. Investing involves risk. Depending on the types of investments, there may be varying degrees of risk. Investors should be prepared to bear loss, including total loss of principal. The strategies discussed herein are not designed based on the individual needs of any one specific client or investor. In other words, it is not a customized strategy designed on the specific financial circumstances of the client. However, prior to opening an account, Cambridge will consult with you to determine if your financial objectives are appropriate for investing in the model. You are also provided the opportunity to place reasonable restrictions on the securities held in your account.

Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a broker-dealer, member FINRA/SIPC. Advisory services offered through Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. HFS Wealth Advisors and Cambridge are not affiliated.

Written by:

Todd Rohrer, CKP®



HFS Wealth Advisors

HFS Wealth Advisors

330-659-7140

hfswealthadvisors@hfswa.com

www.hfswa.com



Patrick Hammer, MSFS, AEP®

Sr. Client Advisor and President Partner

330-659-7140

hfswealthadvisors@hfswa.com

www.hfswa.com



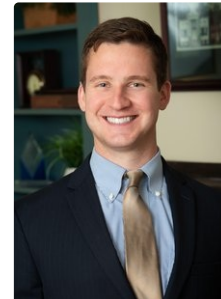
Todd Rohrer, C(k)P®

Client Advisor

330-659-7140

trohrer@hfswa.com

www.hfswa.com



Justin Hamlin, CFP®, AEP®

Client Advisor

330-659-7140

jhamlin@hfswa.com

www.hfswa.com

Schedule a meeting

These are the opinions of HFS Wealth Advisors and not necessarily those of Cambridge, are for information purposes only, and should not be construed or acted upon as individualized investment advice. Investing involves risk. Depending on the types of investments, there may be varying degrees of risk. Investors should be prepared to bear loss, including total loss of principal. The strategies discussed herein are not designed based on the individual needs of any one specific client or investor. In other words, it is not a customized strategy designed on the specific financial circumstances of the client. However, prior to opening an account, Cambridge will consult with you to determine if your financial objectives are appropriate for investing in the model. You are also provided the opportunity to place reasonable restrictions on the securities held in your account.