



WEALTH ADVISORS

Serving Your Life & Legacy

Q3 2022 Asset Management

Hello Dennis,

Markets continued where they left off in the 1st quarter. The S&P 500 dropped lower into bear market territory as the Fed shifted their focus from a soft landing to focusing on crushing inflation. Both the Nasdaq and Small Caps also closed well into bear market territory (>20% drawdown) as higher rates and a fear of slowing economy impacted both areas. Bonds continued to fall though there was some relief in the long end of the curve at the end of June. Commodities faltered in the last part of the quarter as the mood shifted away from supply/demand imbalances to fear of slowing economic growth.

Thank you,
HFS Wealth Advisors Team



HFS Wealth Advisors

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Q3 2022 Asset Management

July 15, 2022

Q3 Key Themes and Risks

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