Summertime Vacation? Madness? Planning?

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Summertime is quickly approaching: kids may be wrapping up the school year, loved ones are having graduation parties, barbeques are being had, holidays are around the corner, and travel is in full force.

Summer tends to lead to an increase in quality time spent amongst loved ones, and I can attest that I see my neighbors a whole lot more when the weather is nice.

In these organic moments of time, a bevy of topics can arise that spur conversation.

As you reframe your goals, check in with loved ones, or think of how much you enjoy that time away from work spent with family, and want more of that family time, utilize the articles in this newsletter to provide resources that can frame the path ahead. Working with a trusted financial advisor can help you drill down on that path, so that come next summer, and summers to come, you can spend that time with whom you love the most, and engaging with what you enjoy the most:

Question: When is the "right time" to think of your financial plan and/or plan for retirement, no matter what age?

Answer: it is never too soon!

- Building your team: an accountant, an attorney, and an advisor:
  - You are the chairman of your own board of directors- each specialist has the job of studying the goals that are most important to you, and then providing insight into how to maximize your goals
    - Like a family or a team- we go further together than we do as an individual
- Plan:
  - Retiring from something you have done for decades can be daunting. Some of the questions you may come across:
    - What is next for me? How will this impact my routine? Impact on friends? Sense of identity? How will my finances look? Will social security be around? Healthcare- it costs how much?
  - How does this all impact your sleep factor? Are you laying awake and mulling over what the future holds? If so, then working with a team may be beneficial to talk through all facets of the road ahead, and to plan. You do not need to isolate yourself on this journey- rely on a team!!
- Financial planning, at any age, is designed to get you onto the right track, and to have a center guide to return you to the right track as life evolves
- Retirement planning is meant to drill down, so that you confidently retire from something to something, and that no matter the age, you are prepared. Life can toss unexpected curveballs at us and being prepared can make all the difference.

A proper plan for your future impacts your sleep factor, quality of life, lifestyle, legacy, and your loved ones. Teamwork can make the dream work and planning together can be a lifelong process that does not just happen prior to retirement- it lasts through retirement.

Written by: Justin Hamlin, CFP®, AEP®

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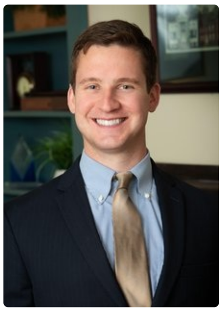
HFS Wealth Advisors
HFS Wealth Advisors

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® AIF®
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

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