



# Q1 Asset Management & Time Horizon Investing

Take a look at our thoughts on the market heading into 2026, along with a dive into risk tolerance and time horizon investing. Further reading includes a look at Gold's recent rally amid geopolitical tensions, how new tax laws could possibly increase your refund this year, and the new rules for 401(k) catch up contributions in 2026.

Thank you,  
HFS Wealth Advisors Team

HFS Wealth Advisors profile picture

**HFS Wealth Advisors**

**HFS Wealth Advisors**

[330-659-7140](tel:330-659-7140)

[hfswealthadvisors@hfswa.com](mailto:hfswealthadvisors@hfswa.com)

[www.hfswa.com/](http://www.hfswa.com/)



[Schedule a meeting](#)



# Q1 2026 Asset Management

Jan. 28, 2026

Q4 2025 in Review and 2026 Outlook

[Read more →](#)



## Time-Horizon Investing: Rethinking Risk Tolerance

Jan. 28, 2026

Time Horizon Investing is an investment strategy that buckets your assets based on projected...

[Read more →](#)



# Gold Surges Above \$5,000 on Shutdown Fears, Geopolitical Tensions

Jan. 27, 2026

WSJ

Gold surpassed \$5,000 an ounce for the first time

[Read more →](#)



# Tax Season Begins. Here's Why Your Refund May Be Bigger This Year.

Jan. 26, 2026

B

Many Americans will receive bigger refunds during the tax season that officially opens on Monday,...

[\*\*Read more →\*\*](#)



## New Rules for 401(k) 'Catch-Up' Contributions in 2026

Jan. 26, 2026



Older high-income workers who make contributions beyond the standard amount will have to put that...

[\*\*Read more →\*\*](#)

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 messages 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 [here](#).