



## *Welcome to the official start of Summer!*

*June 2019*

Hey Everyone,

Welcome to the official start of Summer! Aren't those great words to hear? This past winter seemed to never want to go away, and Spring brought with it lots of up and downs too, but I think we've finally turned the corner on it all! Like with many things in life, and especially when it comes to the changing seasons here in Wisconsin, you must be patient because you know those cold and dreary days cannot last forever. They never do! And brighter, warmer, more enjoyable days are going to follow!

That's a great metaphor for a lot of things. The idea that through the difficult times you simply need to have faith that better days are ahead. They always are. I wanted to tie that idea into my semi-annual letter to you. I think it really could apply to the market rides over the last 6 months and the rewards of patience. Back in November and December of last year when the US Stock Market (as represented by the S&P 500 in this letter) fell 20% in roughly 8 weeks, we asked you to be patient. We knew, as the market always does, that the 'season would eventually change' and the market recovery from a correction would occur. Much like the weather person on TV, you can guess what's going to happen in the future, but you can never know with 100% certainty what each day will bring. However, you can always count on the fact that over time, things will change and improve.

And change they did, the US markets roared back from their lows that were reached on 12/24/18 to be up 12% as of March 31 - and as I type this in early June, they currently are up over 15%. The

takeaway from this is always the same – don't worry about the day-to-day movements of the markets as they don't really matter, and rather be patient, have a plan to get through those uncomfortable but temporary times, and keep focused on the long term. Keep focused on what is truly important to you and what really matters in life. Remember that a change will come, and that "brighter days ahead"!



Change is inevitable, and maybe the only real constant in life. That can be seen in the markets on a regular basis, and to some extent in our business here at Midwest Financial Group this year.

Over the last few months we've had some changes to our team, seeing a couple of advisors and staff retire and move on to the next chapter in their lives, as well as see the addition of some new team members to help fill the space left behind. We also are



expecting a change to our families, as two of our staff are expecting babies this summer! Never a dull moment we always say, and to some extent we wouldn't have it any other way! Change can also be a wonderful sign of growth, expansion, evolution, and improvement!

However, amidst all that change, what hasn't changed is our dedication to you and helping you achieve your goals and dreams. We have an outstanding team that works well together and values the opportunity to help each of you, make your life simpler and guide you along the path to achieving your financial and life goals. We have a well-developed philosophy and defined process for managing your investments and servicing your needs. That will not change.

We take a team approach to serving the firm's clients and have been using that mindset ever since we were founded 1997. We believe that any one of "The MFG Team" who answers the phone or sits down in front of you will give you the service you deserve and answers you need. We work very hard to make sure we have a team that consists of high quality and competent individuals at every level. Our Advisors may have different names, but they all use the same tools and believe in a shared philosophy with regards to how we advise and how we help you. Your investment portfolios are largely managed in-house and in a uniform way, so anyone on the team could look at what your portfolio consists of and offer immediate feedback, because we all use the same investments in our planning. Our administrative staff are licensed, experienced, and the very first line of contact for you when it comes to a vast majority of client's needs. Our insurance specialists are here to provide guidance when it comes to any type of Life, Health, Medicare, Disability or Long-Term Care insurance planning needs. And we even have an employee benefits specialist that allows us to serve business owners and their employees.

We want to be sure all of our clients understand our team approach and how hard we work to make sure that this is a seamless experience when it comes to your service. We're so proud of this amazing group! I've included a one-page info sheet on "The MFG Team" for your reference. You can always visit us online as well at [www.midwestfinancialgroup.net](http://www.midwestfinancialgroup.net) to read our bios, accomplishments, and learn more about how we all work together to serve you! With all that said, let me once again say 'Thank You' for choosing to work with our team! We enjoy being a partner on your journey and appreciate the faith you put in us on a regular basis! Enjoy your summer and I'm sure we'll be seeing one another sometime soon!

Sincerely,

Matt Cuplin, CFP®  
President



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## Midwest Financial Group Team

We are a financial and insurance services firm committed to helping people pursue and protect their financial goals and have been helping individuals, families and business owners since 1991.



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