

MFG OBSERVER

MIDWEST FINANCIAL GROUP



Prepared by:

President/CEO
Matthew M. Cuplin

Certified Financial Planner®
Certified Financial Fiduciary®



THE YEAR OF GROWTH!

As I sat down to type this year's MFG Observer - our Semi-Annual letter, I reflected back on 2019 and all that transpired and couldn't help but be amazed at what an awesome year of growth it was in so many regards!

First and foremost – yes, it was a GREAT year in the US Stock Market! That's always nice. If you remember, we ended 2018 with about a 20% fall in the US markets that stopped right before Christmas day. That, combined with the fact that the international markets have been knocked around for a while now, its difficult to have much growth in 2018. But, 2019 in the US was pretty solid. It was really solid, actually, at least the returns in the various markets were. Not to say that there weren't some ups and downs, because as you know those happen every year. As we tell clients all the time, if you are going to be 'bummed out' by the bad years – take joy in the good ones! 2019 was a good one! Thankfully we know that the good ones occur much more often than the bad.

MFG TEAM & FAMILY IS GROWING!

Happy New Year Everyone!

On behalf of the entire MFG Team we hope you and your loved ones had a joyous holiday season and are excited for all that is to come in the new year!

We are 'planners' and we are NOT 'prognosticators'.

We will see what 2020 has in store for us. We are the first to tell you that we are 'planners' and we are NOT 'prognosticators' that are going to guess about how to time the market or what it may or may not do. As a general statement, we've found that the more often investors change things in response to the market fears or fads of the moment, the worse their long-term results. We stick to our plan. Since we accept that the stock market cannot be consistently timed by us or anyone, we believe that the only way to be sure of capturing the full potential growth of it is to ride out their frequent but, ultimately, temporary declines. By our count, there have been 15 "bear markets" in US stocks since the end of World War II—an average of one every five years or so. The average depth of these declines was something on the order of 30%. But, in September 1945, the predecessor of the S&P 500-Stock Index was about 16; the Index ended 2019 at 3,231. That means, at least historically, the permanent advance of the US markets has triumphed over the temporary declines. Remember though, you rarely ever only own the US market inside your portfolios, because you are diversified, so your investments shouldn't behave identical to that. Do not compare what you did or didn't personally do to that whole heartedly. As I said, we remain diversified in our approach to investing whenever possible. For more information on your portfolios, how we manage them, or our views on 2020 – please see my partner, and fellow advisor, Brandon Masbruch's quarterly Chief Investment Officer, Smart Money-INVESTMENT INSIGHTS newsletter that recently went out and goes out four times a year to keep you up to date and informed!



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As always, we remind you that one of the biggest values and services we provide is to be your source of trusted information and your voice of reason during both great times and volatile ones. Behavioral management for our clients, which to us means making sure we keep you sticking to the plan and not making key mistakes when the 'going gets tough', or blowing it up altogether, is so much of what we are here for. Please know that we'll continue to do that at every turn for you moving ahead into 2020!



The Cuplin Family

Beyond the growth in the market – our MFG Family grew!!! In July, my wife Lauren and I welcomed our 3rd daughter, Madelyn, into the world. Not to be outdone, in August, our COO and long time Business Manager Jackie Frazee and her husband Chris also welcomed into the world their second child, a beautiful baby girl named Luella!

The Frazee Family



MFG TEAM & FAMILY is Growing!

As long as we are talking about growth in the firm, our **MFG Team** also grew! We opened up a new East Side-Madison location to join our main office on Seminole Highway, and other offices in Horicon and Platteville. We transitioned Eric Iwanski into a full time Financial Advisor, which he's thriving in. Over the summer we said goodbye to our beloved Jane Prejean as she retired, and welcomed in Lori Denoyer to fill her role at our front desk – serving admirably to many of you as our ‘Director of 1st Impressions’! We also expanded our Employee Benefits, Health Insurance, and Medicare Supplement Insurance planning team with the addition of the highly skilled Janice Hites, a full time Insurance and Benefits Assistant. Finally, in December we brought in another excellent and experienced Financial Advisor, Curt Arnold, to continue to service and grow our steadily expanding client base!



MFG-East Location



Lori Denoyer



Janice Hites



Eric Iwanski



Curt Arnold



Jane Prejean



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We Say 'THANK YOU!'

2019 also saw the retirement of one of our Founding Members, Mark Mieke. Mark started the firm from scratch over 20 years ago, building the solid foundation that it now sits proudly upon, and whom without we wouldn't be what we are now. We are so thankful that he's still only a phone call away, and still visits us in the office frequently, allowing us to access his years of knowledge and wisdom as both a financial advisor and as a business owner. And never fear, our Chief Entertainment Officer, his dog Bo, also comes back to say hello! All that being said, if you can pin him down long enough between travels, he'll be the first to tell you that he and his wife Krisann are very much enjoying their well deserved and newly found free time!



Mark & Krisann Mieke

The use of the word **Team** and **Family** are intentional. The positive connotations of them are core to our beliefs, values, and approach. We are a family here, and we are so very thankful that you let us be a part of yours! We work as a team, so when one of us is unavailable or temporarily bogged down, another one of our team members can seamlessly hop in and continue to not only keep things running smoothly, but make sure that our clients are still getting the world class service and experience that we strive to provide. We preach to you all that work/life balance, and quality of life, is what's truly important – not the number that follows some dollar sign on a statement. We practice what we preach and by expanding our staff, we can continue to make sure that all of us here are living our best life while helping all of you, wherever you are, do the same!



Brandon Masbruch, Vice-President/CIO
Mark & Krisann Mieke
Matt Cuplin, President/CEO



New WEBSITE Coming!

As we continue to grow and constantly look to see how we can improve upon our services and your overall client experience, we are proud to say will be launching a new website soon! Another announcement will follow with more info dedicated just to that. I will share that the goal with this project has been to create a place that isn't just an 'online billboard with bios' about us – but also a place where you can go to access ever-updating content, quality and trustworthy information, and timely news on things that really matter to you! This initiative started in 2018 with the hiring of our Vice President of Marketing, Kristen Salewski. She's been working very hard on this since joining and we are proud to be on the final stage of seeing this project go 'live'!

As always, our entire Team is here and working hard every day to make sure you are constantly moving towards achieving the goals you've set with the planning we've done. We're so very appreciative to be a part of your family, and so very thankful that you're a part of ours! Cheers to a healthy, prosperous, and successful 2020!

Sincerely,

Matthew M. Cuplin



President/CEO
Matthew M. Cuplin

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Certain sections of this commentary contain forward-looking statements that are based on our reasonable expectations, estimates, projections, and assumptions. Forward-looking statements are not guarantees of future performance and involve certain risks and uncertainties, which are difficult to predict. Past performance is not indicative of future results. All indices are unmanaged and investors cannot invest directly into an index.



January 10, 2020 - MFG TEAM along with our guest speaker, at the The Madison Concourse Hotel and Governors Club, for our All TEAM Annual Planning Session.

Matthew Cuplin
Forbes Finance Council Member
COUNCIL POSTS/ARCHIVE

