



“Opportunity is missed by most people because it is dressed in overalls and looks like work.”

Thomas Edison



A Message from Leon Bennett *COO, Majestic Financial, Financial Consultant, RJFS*

We all knew the advantages of starting Majestic Financial and partnering with Raymond James, but I don't think we knew the magnitude of positive change we were really diving into. While this has been a stressful, complex, and challenging time in our careers, it has been, and continues to be, an extremely rewarding experience as well.

Since starting in the Spring of 2021, we have accomplished a lot. In less than a year, we have successfully built a financial practice, opened two separate locations (Plainwell and Hastings), hosted a golf outing at Ridgeview Golf Course, developed meaningful relationships, and created one heck of a team to provide great service for our clients, which was our main reason for starting this practice in the first place. This has always been the part that invigorates us as a team and we are continually discovering

new and improved ways to do this.

As most of you know, the beginning of Majestic Financial was a hectic one. I have described to clients that we were a paperwork factory for the first couple of months. What was chaotic at first became a great way to hone and optimize the process by which we provide the best service we can for our clients. Heading into 2022 is exciting because we have such an excellent foundation and we can really showcase this to our clients in many ways.

Now I'd love to express some much needed gratitude. Combining three advisors and their businesses into one firm is a lot of work, which requires a lot of help. We couldn't have done it without the consistent work, great attitudes and encouragement of our Majestic team. We also are very fortunate to have extremely understanding families, who saw and

supported the vision we were trying to create to be able to assist our clients with the best service possible. I've mentioned this before, but we see our clients as partners and everything we do within this firm is in the best interest of our clients and their loved ones. That's our goal, we want to be the first people our clients think of when they need anything financial. If we can't provide it, we can point you in the right direction. If we don't know the answer, we can find it for you or lean on one of our trusted resources to help you get the correct answer.

Last, but certainly not least, a big thank you to our clients for your continued trust, partnership, patience and grace this past year. We sincerely appreciate it! Thank you very much for the opportunity to be of service to you and please let us know when we can be of further service to you or someone you care about!

Beyond the Mountain Range

A blog written by Leon Bennett



Estate Planning

We hope everyone had a terrific time over the holidays making memories with family and loved ones. Also, we hope people had opportunities to connect with the special people in their lives that they may not have been able to in the recent past. The holidays can be hectic and stressful, and we can often forget the truly meaningful times and traditions that make this time of year what it should be. These times of year can also bring about important conversations. These discussions can be hard and/or uncomfortable, but still extremely important and worth having.

This is a great time of year to reflect on how your financial plan may impact your family in the future. Do you have an estate plan? Do you have a strategy for what happens to your money when you are no longer here? Have you spoken to your loved ones about these things?

We don't often like to think about these things, but it is import-

ant for you and your family to know exactly how your money gets distributed and spent when you are not here to make these decisions. Do you want an inheritance to go to your grandchildren even if they are young at the time of your death? Or would it be more prudent for you to determine that they get their inheritance at an older age, say 18 years old or even after college? Do you want to help guide how they use your inheritance by stating that you want it to be used for their education or as a down-payment on a home? Are there special charities that you would like to donate to? These are all things that can be laid out in an estate plan.

My goal is not to try to explain estate planning and to do a deep dive into the subject in this post. I did not go to law school, and you probably do not have the time to read a compendium on the topic anyway. However, I would like to bring awareness to the importance of having an estate plan.

Talk with any financial advisor and they probably have more than one story about a time when an estate plan should have been in place but wasn't, which caused unnecessary stress, upset, possible turmoil and extra costs. Estate planning has many benefits, some are financial, and some are not. An estate plan can protect young children by possibly selecting a guardian if the parents pass at a young age, protect a person's wealth from excess taxes and families from arguing amongst themselves. No family thinks the last one will happen to them until it does unfortunately. If an estate plan is in place, these issues can be avoided.

Read the rest of the Estate Planning blog along with past and future posts at InvestMajestic.com.

First Annual Majestic Financial Golf Outing

9/17/2021



Why Michigan financial consultants look at the destination, not the starting point

Written by Nate Reens at MLive Media Group on 8/27/2021

When potential clients enter conversations with the three principal partners of West Michigan-based Majestic Financial, they often find themselves off the conventional path from the questions most frequently asked by financial consultants.

“Our first question isn’t going to be ‘how much money do you have,’” said Leon Bennett, Majestic Financial’s chief operating officer. “It’s going to be along the lines of what do you want your money to do for you and what are your goals for the future?”

“That’s when people liven up and you find out what excites them and what their passions are. From there, we can work backward from the destination and figure out the journey on how to accomplish that vision.”

“That’s why we’re different than most large financial companies – we’re looking out for the client’s interests and there’s nothing that says we have to put them in a particular annuity or in a certain stock sector. There is no box that says you must do ‘X.’”

It’s a new way of doing business for many, but it comes from a trio with more than 50 combined years of financial planning and accounting experience.

The men – Majestic is led by Sean Budlong as the chief executive officer, financial advisor; Brandon Wilkins as the chief financial officer; and Bennett – launched their

own company this year to provide true individualized customer service by forming close relationships with clients treated as more than a scoreboard.

The growing team takes pride in delivering value to clients and recognizes that listening, understanding and formulating the best plan is the primary vision. They work in tandem with certified public accountants, estate attorneys and other professionals to create the best financial foundation for people of all ages and wealth.

“Let’s start the discussion and see how we can help,” said Wilkins. “We don’t operate in a vacuum because everyone has different needs and different situations. We can be by the side of people who are starting out and want to pay for their kids’ college or buy their first home, or people who are looking to pass down or distribute family wealth.”

Majestic Financial is built to guide personal investors and small business owners as a coach, helping educate and simplify what is available to them and set a detailed, diversified and holistic financial plan.

As Budlong says: “It’s a collaborative approach and we’re not committed to one way of doing things. We have a team that is backing you up, offering the best advice and helping you learn why we’re recommending what we are and why it works for you.

“When you work with us, it’s not just one person looking out for you.”

The team is guided by principles of doing what is proper and honest on their clients’ behalf, adopting the Mark Twain saying: “Do the right thing. It will gratify some people and astonish the rest,” as a fundamental element of their full-service financial practice.

The trio has taken a deliberate approach that plays to their varying strengths and backgrounds. As Budlong points out, they are each at different life stages and that helps them take the wider perspectives of where clients are, where they’re going and how they need to prepare for their financial future.

“It’s part of what we tell our clients that they may be talking to me, but all three of us are involved and behind them,” Budlong said.

Bennett adds: “There’s no cookie-cutter approach with us because no one has the same situation. (Financial planning) isn’t McDonald’s where you drive up and order a #4. We’re going to sit down, do our due diligence and build a customized plan for everyone who does business with us.”

“I’ve started investing in stocks: beef, chicken, vegetable... One day I hope to be a bouillonnaire!”

Seasonal Recipe

By Becky Sharp

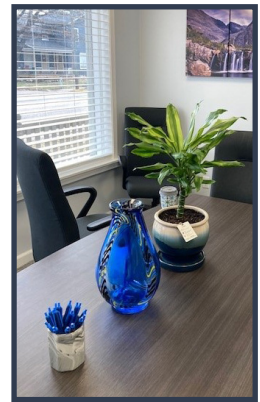
Potato and Sausage Soup

Ingredients:

- 1lb Italian sausage(s) (I like to use spicy)
- 12oz bacon
- 10-12 russet potatoes, peeled and cut into 1" cubes
- 1 onion, diced
- 2 TBSP minced garlic
- 32 oz vegetable broth (or chicken)
- 16-32oz heavy whipping cream (I like to use the full 32oz)
- 3-4 TBSP flour
- 2 cups kale, roughly chopped
- Salt and pepper, to taste

Cooking Directions:

- Cut sausage into nickel size chunks (remove casing if using links). Brown in large skillet. Remove from pan and place on paper towel.
- Cut bacon into ½ inch pieces and brown in same pan. Remove from pan and place on separate paper towel.
- In a large stock pot, place broth, potatoes, garlic, and onion. Add just enough water to cover potatoes if necessary.
- Cover and cook over medium high heat for 20 minutes, until potatoes start to soften. Add meats and stir.
- Mix flour with 1 cup of heavy whipping cream, until blended and no lumps. Stir into soup and add remaining cream.
- Continue cooking until soup thickens.
- Stir in kale just prior to serving.



Grand Openings

Hastings Office
opened on 11/5/21
307 E Green St

Plainwell Office
opened on 12/3/21
220 S Main St



New Year's Resolutions



Isiah Penney

"My resolution is to start hitting the gym at least four times a week so I can lose weight and get absolutely stacked"



Leon Bennett

"Financially, in the new year, people should take inventory of all things financial, including estate plan documents. Take time and organize their financial situation which will make their financial life more simple, efficient, and effective at the same time."



Sean Budlong

"Make sure you understand how tax code changes will affect you in 2022 and beyond."

"Set a target date for retirement and work diligently towards it."



Josh Budlong

"My goals are to start meal prepping at least one week per month and to stop making impulse purchases so I stop spending unnecessary money and start saving for a trip to Spain."

Raymond James 2022 Market Outlook

Written by Lawrence V. Adam, III, CFA®, CIMA®, CFP®, Chief Investment Officer, RJFS

Athletes at the Olympic Winter Games will either taste the thrill of victory or the agony of defeat. The same can be said for investors, as the easy victories over the last two years will become more challenging and hard fought in the year ahead.

2021 was all about speed – the fastest economic recovery on record and a history-making equity market run. And while speed is important, winter Olympic champions have demonstrated that precise execution is equally as important, especially as they grapple with weather, equipment, and slippery surfaces. For the markets, execution will be center stage – from the Federal Reserve’s (Fed) managing of monetary policy, to corporate CEOs’ ability to maintain healthy margins, to OPEC’s oil supply decisions. With elevated valuations for most asset classes, performance under pressure will be unrelenting. At times, the margin of error may be slimmer than that of a figure skater nailing a Triple Lutz. However, we are optimistic that

the economy and financial markets are well-trained, have favorable fundamentals, and are set to carry the torch for positive investment returns. That is why despite some periods of tough sledding, we forecast another gold medal year for the markets and economy.

As we anxiously prepare to watch the Winter Games, we felt the Olympics scored a 10 as a backdrop for our Ten Themes – so we prepared 10 captivating sports metaphors to accompany our views.

“The US Economy is Ready to Take Off”

The economy’s view from the top of the ski jump ramp is a lot less scary now that effective vaccines are available. But what really propelled the 2021 results was the momentum from supportive fiscal and monetary policies. Now the economy is ready to take off and fly at an above-trend pace (2022 GDP: 3.5%) for the second consecutive year – but this time on its own, without policy support.

Majestic Winter Weather Notice

Weather in MI can change quickly and it may affect our ability to keep appointments. Clients should call (269) 443-2160 before their appointment to check if there are weather issues near them.

In fact, this is the first time annual economic growth will soar above 3.5% for back-to-back years since 2000! The emergence of variants may cause some resistance, but COVID’s gradual transition from a pandemic to endemic state should be the biggest tailwind. Consumers will probably return to more normal lives. And with still elevated cash balances, services spending will lift off and join already resilient goods consumption to improve the aerodynamics of the recovery. Brisk capital expenditures and the steady rebuilding of inventories should also help the economic expansion go the distance.

Read the full article [here](#).

Upcoming Local Events

[Gun Lake Winterfest](#)

Yankee Springs State Park
February 19th

[ABBA Mania](#)

Kalamazoo State Theater
January 29th

[Kalamazoo Craft Beverage Week 2022](#)

Downtown Kalamazoo
January 29th to February 6th

[Kalamazoo Wings Hockey](#)

Wings Event Center
Regular season ends April 16th

[Snow Brawl](#)

Bittersweet Ski Resort
February 26th

[Huntin’ Time Expo](#)

DeltaPlex Arena
January 28th - 30th

[Ice Skating](#)

Millennium Park
Closes March 6th

[Dick Fox’s Golden Boys](#)

Firekeepers Casino
March 25th

The Majestic Team



Brandon Wilkins
CFO, Majestic Financial
Financial Consultant, RJFS
Hastings



Sean Budlong
CEO, Majestic Financial
Financial Consultant, RJFS
Plainwell



Leon Bennett
COO, Majestic Financial
Financial Consultant, RJFS
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Laurie Budlong
Senior Client Service Manager
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Kendra Omans
Senior Client Service Manager
Hastings



Jaime Merriam
Client Service Manager
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Becky Sharp
Client Service Manager
Plainwell



Alyx Hampel
Client Service Manager
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Josh Budlong
Marketing Coordinator
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