

The conservative way to invest

By Brandon Bosworth

The financial crisis that erupted just a few years ago had devastating effects on the U.S. stock market. Particularly hurt by the crash were individual investors, the everyday people who had invested their hard-earned money in hopes of securing a financially sound future, only to see the value of their holdings plummet.

In many cases, the people suffering the biggest losses were those pursuing the biggest gains, often by trading in highly volatile stocks. Yet not every investor utilizes this approach. Terry Lee, the founder, president and CEO of Lee Financial Group, prefers a less-risky investment style focusing on consistent long-term gains.

"A company reflects its managers and employees," Lee said. "Many investment firms are headed by people who are aggressive and are risk-takers. We are the opposite of that. We are more

conservative in nature, and this is reflected in our investment strategies."

Lee got his start working with Merrill Lynch. In 1988, however, he decided to strike out on his own and start Lee Financial Group.

"I wanted to work with the community directly on my own," he explained.

Community is important to Lee, who says his style of investing is in some ways reflective of the attitudes of many local people.

"For a long time in Hawaii, investing meant real estate," he said. "Compared to other parts of the country, investing in equities is still new here." He believes this is part of the reason many local investors are a bit more conservative than on the Mainland, which is perfectly fine with him.

Because of the state of

the U.S. and European economies, Lee says the market will continue to be volatile in 2012. He also understands that this dim forecast may scare many people. "We've had two major corrections within the last decade. Plenty of investors were so nervous they wouldn't even look at their statements," he said.

Yet moving forward, he believes Lee Financial Group is "perfectly positioned" for conservative

investors who want to avoid volatility. "If you're looking to hit a bunch of home runs with your investing, we're probably not for you," he said. "We want to help people who want steady exposure to the market and consistent returns."

Contact Patrick Klein at pklein@staradvertiser.com if you wish to have your company featured in this section.



Terry Lee



Photos courtesy of Lee Financial Group

The staff at Lee Financial Group remains ready and willing to serve.

Leaping into the risky world of martial arts

Terry Lee isn't just the president of his own financial company. He's also an accomplished martial artist.

For the past six years, Lee has trained under Burton Richardson in Richardson's JKD Unlimited/MMA for Street Self Defense. Lee has seen many benefits from his martial arts training.

"I have lots more self-confidence, and have become more fit," said Lee, adding he's "met lots of nice people and made some good friends."

Last January, Lee took the next step and got certified as an instructor in Burton Richardson's system. Besides having to have a good grasp of a variety of fighting skills, becoming an instructor involves seven hard rounds of sparring. "I've always been goal-oriented," Lee said. "Working to become an instructor gave me more of a reason to train hard and to try to learn more."

Lee sees parallels between investing and martial arts. "In both," he says, "some moves are riskier than others."



The 411

Name: Lee Financial Group

Address: 2756 Woodlawn Drive, Suite 6-201, Honolulu, HI 96822

Phone: (808) 988-8088

Website: www.leehawaii.com

President: Terry Lee

Employees: 16

Founded: 1988

Benefits: Full medical, profit sharing, 401k retirement plan, flexible vacation and work schedules

Noteworthy: In 2009, Goldline Research recognized Lee Financial Group as a leading

provider of wealth management. Lee Financial Group services 3,000-plus investment accounts and manages more than \$330 million in assets. It is the first company in Hawaii to offer a no-load mutual fund.