

# Success Stories



**Name**  
*Karen Lee*

**Location**  
Integrated Financial Group,  
Atlanta, GA

“*Moving to fees has allowed me to develop a high service, high touch model and focus 90 percent of my time and effort on about 50 existing clients.*”

## Lee Does What's Best for Clients, Family and Practice

A network of expertise and the expense-sharing arrangement of a branch have enabled Karen Lee to do what's best for her clients, her family and her practice. Lee works 20 hours a week, spending two days in her office for face-to-face meetings and performing the rest of her tasks from home. With two support staff, she has about 50 clients and \$20 million in assets under management in fee-based accounts, in addition to \$30 million elsewhere and will produce about \$400,000 this year in GDC and fees.

Lee, who holds the CERTIFIED FINANCIAL PLANNER™, Chartered Life Underwriter, Chartered Financial Consultant, Masters of Financial Services and Accredited Financial Planner designations, has been an independent advisor since she and 29 colleagues left their agency-based broker-dealer and became an independent branch of Securities America in 2003.

“It's best for my clients if I'm independent, but I couldn't have done it without the support of my branch and Securities America,” said Lee, part of Integrated Financial Group (IFG) in Atlanta, Ga. “My clients are getting so much more because of our association with Securities America. In the past, I had actually lost clients because I couldn't offer products and technology platforms, like Managed Opportunities and WealthCheck, that I now have readily available from Securities America.”

IFG's 50 financial professionals have credentials including CFP®, CPA, MBA, MFS and average 15 years in the business. With offices in Georgia, North Carolina, Louisiana, Florida and Tennessee, IFG advisors primarily serve pre-retirees and retirees using a proven financial planning and wealth management platform. For its advisors, sharing expertise and information has been an important part of Integrated Financial Group's culture.

“Among the other advisors, there's always a specialist in the area I need,” Lee said. “For example, I had a client who was planning to sell a business, and another advisor in the office had a contact. We also share information from training programs. I don't have time to do the CEG Worldwide Coaching the Affluent program but another advisor in our group did, so I can glean information from him.”

Lee has had the same full-time office assistant for 10 years and has hired an associate planner who is fully licensed and has earned the CERTIFIED FINANCIAL PLANNER™ designation. Because she spends only two days a week in the office, Lee feels her staff benefits from the camaraderie and support of a branch environment as well as financial advantages she would have difficulty providing as a solo practitioner.

“Being part of a branch, I can get my staff health, life and disability insurance and a 401(k) plan, and all the research on those benefits has been done for me,” she said. “I also don't have to worry about things like leasing office space, computers or phone service. I simply get a monthly bill for my share of office expenses, wages and group benefits. On top of that, through Securities America I've been able to access teleconference training sessions and online assistant certification courses for my new associate, and I've always sent my assistant to Securities America's Assistant University. She comes back motivated and pumped up.”

Because of industry trends and the support available from Securities America Advisors, Lee made the decision to move to a fee-based advisory model when she joined Securities America. She uses the Managed Opportunities platform, focusing on client relationships and leaving the technical aspects of money management to the third-party managers in the program.

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“Moving to fees has allowed me to develop a high service, high touch model and focus 90 percent of my time and effort on about 50 existing clients,” she said. “I try to keep to a minimum of \$250,000 for new accounts, but working with families and doing long-range planning is where I get the most enjoyment. When you feel that way, it’s hard to turn away people who need your help but right now don’t meet your minimum.”

Lee earned a degree in architecture from Tulane University in New Orleans, but after two years in that field became frustrated by being paid less than her male counterparts and not having the opportunity to work part-time after she had children.

“I worked with a career consultant and determined I needed to be in a people business where I could also work with numbers and make a difference,” she said. “Financial services fit the bill. I was hired at an insurance and financial planning firm, where I stayed until our group left to form Integrated Financial Group.”

Lee began reducing her work schedule with the birth of her first child, Daniel, 15 years ago. She has continued to cut back since the birth of her second child, Julia, who is now 11. She attributed her ability to balance her work and family obligations to self discipline.

The youngest of three children, Lee lived in Ohio and Delaware before the family landed in Tennessee when she was 9. She met her husband Ken, a descendant of Robert E. Lee, while attending Tulane. The couple moved to Chicago where Ken worked as an options trader on the Chicago Mercantile Exchange, but returned to the Southeast after five years for a better climate and better cost of living. Lee recently encouraged her husband, 44, to pursue his retirement dream of teaching, and he is now a full-time computer technology teacher at a Roswell, Ga., high school.

“This business has been very good to us,” Lee said. “It has allowed my husband to do what he wants, and it lets me spend more time with my family, rather than becoming a workaholic.”

