



Happy New Year!! (or should I say thank goodness it's a new year)

I hope everyone is able to stay heathy as we navigate through this terrible pandemic. We saw many changes last year that affected our personal lives. I am still learning how to breath normally in a mask! Not being able to enjoy the holidays with extended family I'm sure was difficult for all of us, but I believe necessary to combat this virus.

We have seen many changes in our work environment also. Since March 2020, about 2/3 of our staff work from home. We have also tried to limit our in-office meetings to ensure a safe environment.

Our main objective in 2020 was to create a safe working environment for employees while still providing the service and support you have come to expect from us.

Thank you for all your support. We look forward to a new year where we can start to return to our normal lifestyle.

On a sad note, one of LFG's most senior employees has decided to leave the firm to pursue other opportunities. I had recruited Barry to LFG when he was still in college. He has worked beside me for 28 years, as an employee and a friend. He will truly be missed by our whole staff and we wish him the very best in his future endeavors.

Aloha, Terry Lee President & CEO

Aloha Barry

After nearly 28 years with LFG, how do I put into words what I feel for my LFG Ohana and each and every one of my clients? I could write a book! Perhaps someday I will.

In 2019, I embarked on a new journey when my wife, youngest son and I moved to Utah to be closer to my older children. I was relieved when Terry allowed me to remain an employee of LFG while my family and I navigated our new life. Terry's commitment allowed my family and I to settle-in and figure out how our new life would serve us. After a year and



half in Utah, my family has decided that we

would not be returning to Hawaii in the foreseeable near future. As a result, it is with mixed feelings that I leave LFG, the company where "I grew up" over the past 28 years.

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I have had the privilege of cultivating special relationships with so many different people during my tenure with LFG: co-workers, business partners and especially, you, our clients. Being able to share countless meaningful life experiences with you has truly enriched my life. Although we are officially parting ways, I know that there will always be a bond that we will share.

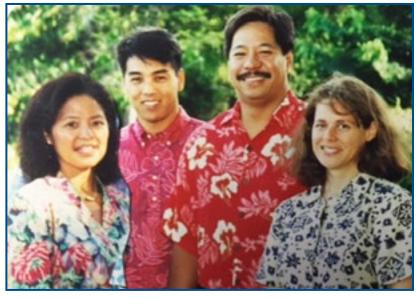
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Days turn into weeks, weeks turn into months, and months become years. 28 years seems like yesterday to me. As I reflect on beginning a new phase in my life, I genuinely feel that there couldn't have been a better employer and career for me. LFG is imbued with Terry's generosity of spirit and goodness of heart. His spirit has always been, and I'm confident to say, will always be the foundation of how LFG does business – the business of taking care of each other and our clients as Ohana.





While my physical home will no longer be in Hawaii, my heart will remain in Hawaii and I plan on visiting the islands whenever I can.

I am confident my LFG Ohana will enjoy working with you as much as I have.



As I look ahead to my future, I will try to emulate this same generosity of spirit and goodness. I have a solid pattern of 28 years to follow. LFG will always be a part of me, it's who I am. I am sad to leave, but excited to spread this spirit to others and hope to be a positive reflection of where I came from.



I am fortunate and grateful to have had LFG and all of you in my life.

A Hui Hou,

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