

## FIRM OVERVIEW



### IN BRIEF

- Boutique investment firm serving a select group of clients who seek a personal chief financial officer to deliver a prudent investment approach
- Investment philosophy grounded in academic evidence
- Legally held to a fiduciary standard of care providing advice driven by the client's best interest
- Based in San Mateo and Danville, California
- Fee-only advisor based on a simple schedule of assets under management
- SEC Registered Investment Advisory Firm— ADV available upon request

### OUR PHILOSOPHY

We believe that a disciplined and academically grounded investment strategy is the smartest away to build and sustain wealth. As a firm, we champion transparency and clarity. By staying small and selective, we are able to build every client relationship on open communication and trust. As our clients delegate their long-term investment management to us, they find that their own lives are enriched.

### OUR HISTORY

The firm was established in San Mateo, California in 2004. Bob Lucia, a Certified Public Accountant, recognized that many of his existing clients were looking for additional advice and investment services. Clients were seeking a more integrated wealth management solution in order to build robust, sensible financial portfolios. Along with Scott Lucia, CFP®, Bob created the Registered Investment Advisor firm to serve a limited number of high net worth individuals, closely held business entities, trusts and pension plans.

### ALWM TODAY

Today, Andrews, Lucia Wealth Management LLC works with approximately 100 families from across the United States. We have established a strategic alliance with the independent firm, BAM Advisor Services, LLC to help us bring a powerful team approach to the investment experiences. The alliance brings important benefits — including enhanced service levels, combined expertise and leveraging capabilities, cost-effective solutions, and back-office support — that lets us spend more time with the client. Our combination of professionals and alliances has enabled us to build the model firm to service the needs of successful families.