

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.