



March 20, 2020

As you are aware, COVID-19 (Coronavirus) is having a significant worldwide impact on both businesses and the financial markets and on March 19, 2020, Governor Gavin Newsom issued a directive to the California State Public Health Officer and to the Director of the California Department of Public Health that ordered all individuals living in the state of California to stay home or at their place of residence, **except as needed to maintain continuity of operations of the federal critical infrastructure sectors.**

In addition, and in consultation with the Director of the Governor’s Office of Emergency Services, Governor Newsom designated certain sectors as critical, those who may continue their work in order to protect the health and well-being of all Californians. Financial Services is one of the 16 critical infrastructure sectors identified by the federal government.

“Critical infrastructure” is the body of systems, networks and assets that are so essential that their continued operation is required to ensure the security of a given nation, its economy, and the public’s health and/or safety. Other critical sectors include communications, emergency services, energy, food and agriculture, government facilities, healthcare and public health, and information technology, to name a few.

Lucia Capital Group will continue its operations as needed, while at the same time adhering to the guidance of the Centers for Disease Control and Prevention (“CDC”) through social distancing, hand washing, cleaning, etc.

As a cloud-based wealth management company, we are well-positioned to maintain business operations amidst the current climate. We want to personally provide you with an update about how we’re keeping the well-being of our clients and employees top-of-mind, ensuring we’re able to maintain the highest quality service without disruption.

We have implemented our Business Continuity Plan (BCP) to allow the majority of our team to work remotely beginning Monday, March 23rd. Our plan and technology stack was built with this contingency in mind, and here are some key items:

- We will use our remote-conferencing technology (RingCentral) to meet regularly in an All-Company Virtual Check-in Meeting.
- This is the same remote-conferencing technology that our advisors will use to continue “virtual-review” meetings with you to ensure your bucket strategy plan is adjusted for any current needs. If you have an iPhone, iPad or Android device, you can easily connect to these video conferences from that device, or, if you prefer, a desktop or laptop.
- We will have a limited number of personnel working in our corporate office to review the mail and ensure that paperwork, checks and securities are processed in a timely manner.

As this situation evolves, we will adapt to the changing environment and send you additional communications as needed. In the meantime, please reach out to your advisor with any questions you may have at 800-644-1150 or check our website www.luciacap.com for updates.

We realize this is an unprecedented time for everyone, and while things will likely continue to change, please know that we are committed to supporting your needs and are closely monitoring the situation. As always, we thank you for the trust you’ve placed in us to help you achieve your goals. Stay healthy and safe.

Regards,

Ray Lucia Jr. CPA/PFS
Chairman and CEO

Joseph P. Lucia
President

Advisory services offered through Lucia Capital Group, a registered investment advisor. Securities offered through Lucia Securities, LLC, member FINRA/SIPC, and a subsidiary of Lucia Capital Group.

tel (800) 644-1150

13520 Evening Creek Drive North #300
San Diego, CA 92128

web www.luciacap.com



March 16, 2020

As COVID-19 (Coronavirus) expands its footprint here in the U.S., we want to make you aware of the preparedness and protocols that Lucia Capital Group has in place as we work toward seamless continuity of our operations and services. We recognize that significant business disruptions are possible; thus, Lucia Capital Group has in place a comprehensive business continuity plan for all areas of our business, including financial planning and asset management.

We will continue to keep a close eye on the ever-changing situation regarding the coronavirus outbreak. We have already taken several measures to ensure the health and safety of our clients, employees and business partners.

As part of these measures, we are now following the federal and state government guidelines that have been issued. **As a preventative measure in an abundance for cation, we are temporarily suspending all in-person meetings at each of our nationwide office locations.** We will instead be available to meet with you via our remote-conferencing technology, either through video or normal telephone conference calls, and will use only those methods of communication with you until further notice.

You may have already used the remote-conferencing video technology with us, but for those who have not and would like to make use of it, please feel free to call your advisor directly and we will work with you to show you how it is done. Otherwise, we can use the familiar, old-fashioned telephone call method if you prefer. Either way, we will handle all the details for you.

We're hopeful that the current situation improves, but nobody can be sure of its duration just yet.

We are thankful to each of you for your continued confidence in our firm, as well as your understanding, as we work through this together.

Regards,

A handwritten signature in black ink, appearing to be "Ray Lucia Jr.", written over a white background.

Ray Lucia Jr. CPA/PFS
Chairman and CEO

A handwritten signature in black ink, appearing to be "Joseph P. Lucia", written over a white background.

Joseph P. Lucia
President

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