



Lucien, Stirling & Gray Advisory Group, Inc.  
7800 N. Mopac Expressway, Suite 340  
Austin, TX 78759  
(512) 458-2517  
[www.lsggroup.com](http://www.lsggroup.com)

## Form ADV Part 2B

This Brochure Supplement provides information about the following supervised persons and supplements our Firm Brochure. You should have received a copy of the Firm Brochure. Please contact our Chief Compliance Officer at (512) 458-2517 if you did not receive our Firm Brochure or if you have any questions about the contents of this Supplement. A current version of this document and of the firm brochure is available at [www.lsggroup.com](http://www.lsggroup.com)

Additional information about the following supervised persons is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

**Thomas G. Twombly**  
**Christopher Vasquez, ChFC®**  
**Mark A. Ward CFP®, ChFC® RICP®**

Item 1: Cover Page

March 2022

Thomas G. Twombly  
President, CCO

**Item 2: Educational Background and Business Experience**

Lucien, Stirling & Gray Advisory Group, Inc.,  
President, 2001 - Present  
Member of the Investment Policy Committee, 2000 – Present  
Chief Compliance Officer, 2018-Present

BA, Amherst College  
Securities License 63 (1984), 65 (2003).  
Born 1961

**Item 3: Disciplinary Information**

Mr. Twombly has not been the subject of any legal or disciplinary events.

**Item 4: Other Business Activities**

Mr. Twombly is not actively engaged in any other investment-related business or occupation, nor is he actively engaged in any other business that provides a substantial source of his income or consumes a substantial portion of his time.

**Item 5: Additional Compensation**

Mr. Twombly does not receive any economic benefit from a non-client for providing advisory services.

**Item 6: Supervision**

Thomas is the senior person at Lucien, Stirling & Gray. His supervision is conducted by Mark Ward, VP Operations and Chairman of the Investment Policy Committee. Mr. Ward can be reached at 512-458-2517.

Christopher Vasquez ChFC®  
Senior Advisor Associate

**Item 2: Educational Background and Business Experience**

Lucien, Stirling & Gray Advisory Group, Inc.,  
Senior Advisor Associate, 2020 – Present  
Advisor Associate, 2019-2020  
Financial Services Professional 2014-2019

BBA, University of Houston  
Securities License 63 (2012), 65 (2014)  
Born 1985

Mr. Vasquez has completed the requirements for the Chartered Financial Consultant® (ChFC®) designation. (See final page for information on this designation)

**Item 3: Disciplinary Information**

Mr. Vasquez has not been the subject of any legal or disciplinary events.

**Item 4: Other Business Activities**

Mr. Vasquez is not actively engaged in any other investment-related business or occupation, nor is he actively engaged in any other business that provides a substantial source of his income or consumes a substantial portion of his time.

**Item 5: Additional Compensation**

Mr. Vasquez does not receive any economic benefit from a non-client for providing advisory services.

**Item 6: Supervision**

Christopher Vasquez's work is supervised by Thomas Twombly, President and CCO, who meets at least weekly with him. Mr. Twombly can be reached at (512) 458-2517.

Mark A. Ward, CFP®, ChFC® RICP®  
V.P., Operations & Chairman, Investment Policy Committee

**Item 2: Educational Background and Business Experience**

Lucien, Stirling & Gray Advisory Group, Inc.,  
Vice President Operations, 2008 – Present  
Chairman of Investment Policy Committee, 2008- Present  
Advisor Associate, 2003-2008

BA, University of Texas  
Securities License 63 (1999), 65 (2002).  
Born 1966

Mr. Ward has completed the requirements for the Chartered Financial Consultant® (ChFC®) designation and the Certified Financial Planner certificate. (See final page for information on these achievements)

**Item 3: Disciplinary Information**

Mr. Ward has not been the subject of any legal or disciplinary events.

**Item 4: Other Business Activities**

Mr. Ward is not actively engaged in any other investment-related business or occupation, nor is he actively engaged in any other business that provides a substantial source of his income or consumes a substantial portion of his time.

**Item 5: Additional Compensation**

Mr. Ward does not receive any economic benefit from a non-client for providing advisory services.

**Item 6: Supervision**

Mark Ward's work is supervised by Thomas Twombly, President and CCO, who meets at least weekly with him. Mr. Twombly can be reached at (512) 458-2517.

## Certificates and Designations

### **Certified Financial Planner (CFP®)**

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary.
- Examination – Pass the comprehensive CFP® Certification Examination, a 10-hour exam.
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year).
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years.
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Chartered Financial Consultant®**

ChFC® - According to The American College, the ChFC® certificant has completed the most extensive educational program required for any financial services credential. Each ChFC® has taken eight or more college-level courses on all aspects of financial planning from The American College, a non-profit educator with the highest level of academic accreditation. The average study time for the program is over 400 hours, and each ChFC® must also complete a minimum of 30 hours of continuing education every two years and agrees to comply with the American College Code of Ethics and procedures and must meet extensive experience requirements to ensure that you get the professional financial advice you need.

## **Retirement Income Certified Professional®**

**RICP®** - According to The American College, the RICP® certificant has completed an extensive program covering the following 18 major risks clients can face in retirement:

- Understand the steps in creating an effective retirement income plan
- Identify retirement income needs, objectives, and goals by evaluating the client's current situation
- Determine how to choose the appropriate retirement income strategy for your clients
- Evaluate income tax, estate issues, retirement risks, and other threats to an effective retirement income plan
- Integrate risk management tools, products, and strategies to create an effective retirement income plan
- Recommend the optimal age to claim Social Security benefits as appropriate for each client's situation
- Help the client evaluate the factors to consider when determining an appropriate retirement age
- Understand the role of annuities in a retirement income plan
- Have a better understanding of how executive benefits and retirement benefits for federal and military employees fit into the plan
- Understand the different ways that life insurance can be used in planning and how to address the retirement needs of the small business owner
- Understand how to build a retirement income portfolio
- Become more familiar with the latest research on strategies for ensuring that retirement assets last a lifetime
- Choose the appropriate tax-efficient distribution options from a retirement plan
- Help a client create a health expense budget and navigate the many decisions regarding Medicare and other health care options
- Help a client prepare for their long-term care needs
- Navigate retirement housing decisions and address home equity strategies
- Identify the key ethical issues in retirement income planning
- Create and manage retirement income portfolios appropriate for each client's situation

Additionally, each RICP® must also complete a minimum of 30 hours of continuing education every two years, agree to comply with The American College Code of Ethics and Procedures, and meet extensive experience requirements to ensure that you get the professional financial advice you need.