

## Business Profile: Excelcia is a small firm with big financial advice

Silicon Valley / San Jose Business Journal - by [David Goll](#)

**THE BUSINESS:** Excelcia Financial Group Ltd. is an independent firm specializing in comprehensive wealth management services for clients with wide-ranging investment goals. For business owners, services include tax minimization strategies, investment management, risk management (personal and business), retirement and estate planning, and ways to transfer a business. The firm's associates offer services as investment adviser representatives of a federally registered investment adviser, AFA Advisor Services LLC.

**CUSTOMERS:** Services are provided to business owners, executives and other high-net-worth individuals who typically have assets greater than \$500,000. Many of the clients realize that managing their wealth requires more time and expertise than they have available.

**LOCATIONS:** 99 Almaden Blvd., Suite 880, San Jose

**SHORT-TERM GOAL:** To provide planning recommendations and asset management to local business owners.

**LONG-TERM GOAL:** To develop into a regional leader in the area of wealth management and financial planning for business owners, executives and high-net-worth individuals.

**COMPETITORS:** Large financial companies such as Ameriprise Financial Inc., Raymond James & Associates Inc., Merrill Lynch & Co. and Citi Smith Barney.

**SOMETHING THAT MIGHT SURPRISE PEOPLE ABOUT THE BUSINESS:** In 2008, the company says it yielded a composite return of less than minus 9 percent after all fees versus the S&P 500 return of minus 38 percent.

**HOW BUSINESS WILL CHANGE IN FIVE YEARS:** Plan to triple the size of the client base, double the size of staff and open another office in the Bay Area.

**BIGGEST MISSED OPPORTUNITY:** Not taking the firm independent earlier. It allows for an open architecture and the ability to offer a larger array of products and services.

**LIKE BEST ABOUT THE BUSINESS:** Helping clients make a transition out of their business or by helping them meet retirement goals.

**LIKE LEAST ABOUT THE BUSINESS:** Looking into clients' eyes to tell them they have lost rather than made money.

**ONE THING THAT WOULD SURPRISE PEOPLE ABOUT YOU:** Company President Eric Howie says he has gone swimming with sharks in Bora Bora, and he also enjoys skydiving, scuba diving, taking zip lines and crawling into caves on vacations.

### At-a-glance

Excelcia Financial Group Ltd.  
Headquarters: San Jose  
President: Eric Howie  
Founded: 2003  
2008 revenue: About \$1 million  
Employees: 7  
Phone: 408.261.3300  
Web: [www.excelcia.com](http://www.excelcia.com)



Stephanie Secret

President Eric Howie says Excelcia Financial Group Ltd. plans to triple its client base, double its staff and open another office in the region within the next five years.

[View Larger](#)

David Goll can be reached at 408.299.1853 or [dgoll@bizjournals.com](mailto:dgoll@bizjournals.com).