



The City of South San Francisco

Office of the City Clerk  
400 Grand Avenue  
South San Francisco, CA 94080  
(650) 877-8518

✓ Personnel Board

← on website but NOT on this form

BOARDS AND COMMISSIONS APPLICATION

APPLYING FOR (more than one may be selected)

<input checked="" type="checkbox"/>	<b>Bicycle and Pedestrian Advisory Committee*</b> <i>*Must be a resident of/or employed in South San Francisco</i>
<input type="checkbox"/>	<b>Conference Center Authority -Business Representative</b> <i>*Must represent a Business in South San Francisco</i> Business Name: _____
<input checked="" type="checkbox"/>	<b>Conference Center Authority -Community Representative</b>
<input type="checkbox"/>	<b>Conference Center Authority -Hotel Representative*</b> <i>*Must represent a Hotel in South San Francisco</i> Hotel Name: _____
<input checked="" type="checkbox"/>	<b>Cultural Arts Commission</b>
<input checked="" type="checkbox"/>	<b>Equity and Public Safety Commission</b>
<input checked="" type="checkbox"/>	<b>Housing Authority</b>
<input type="checkbox"/>	<b>Housing Authority Tenant Commission*</b> <i>*Must be a resident of the Housing Authority</i>
<input checked="" type="checkbox"/>	<b>Library Board</b>
<input checked="" type="checkbox"/>	<b>Measure W Citizens' Oversight Committee</b>
<input checked="" type="checkbox"/>	<b>Parking Place Commission</b>
<input checked="" type="checkbox"/>	<b>Parks &amp; Recreation Commission</b>
<input checked="" type="checkbox"/>	<b>Planning Commission</b>
<input checked="" type="checkbox"/>	<b>Traffic Safety Commission</b>

APPLICANT INFORMATION

Full Name: Lo Annie K.  
Last First M.I.

Address: [Redacted] District: 4  
Street Address (Select One)

South San Francisco CA 94080  
City State ZIP Code

Telephone: [Redacted] Email: [Redacted]



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## SUPPLEMENTAL QUESTIONNAIRE

Why are you interested in serving as a Boards and Commissions member? What do you feel you could contribute?

I am a SSF resident and I care about my city. I believe serving on various boards and commissions should expand my knowledge of various matters and challenges that our beloved city faces. My extensive global work experience and deep understanding of diverse cultures should benefit our boards and commissions in working out good solutions with other fellow commissioners to overcome these challenges, and to identify potential improvement opportunities that may not have been considered.

What qualifies you for this appointment?

I have over 25 years of global work experience with for-profit and non-profit organizations, having climbed up the corporate ladder from junior level positions to top executive positions. My professional experience ranges from hospitality to finance/investments as well as higher education. I am a Charter Financial Analyst (CFA), Charter Alternative Investment Analyst (CAIA), and a Certificate in Investment Performance Measurement (CIPM) holder. I have traveled to over 150 countries on all 7 continents in the world, and have lived/worked/studied in Asia, Europe, and the US. I speak, read, and write 5 languages. I learned ballet, tap, and jazz dance besides piano and guzheng (an ancient Chinese string instrument similar to a harp) when I was a child, and have trained with top masters and choreographers of ballroom, folk/ethnic, Latin, and line dance as well as Chen-style taichi. I am avid hiker and a master composter who maintain my own organic garden. My strong academic and professional background, together with my artistic skills and other talents, earned me the "Most Well Rounded CFA Charterholder" recognition in 2006. I excel in everything that I do.

What is your vision for growth in South San Francisco?

Growing our beloved city in a way that makes sense, as it is important to maintain the "smaller-city" charm and coziness that has attracted people like me who chose to move here from San Francisco 20 years ago.



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SUPPLEMENTAL QUESTIONNAIRE

What community activities are you presently involved in, or have been in the past?

- 1. San Mateo County Master Composter program - taught many free workshops at recreation centers, schools, and community centers in San Mateo County between 2009-2012.
2. Completed SSF Citizens Academy in 2022
3. Completed SSF Citizens Academy in 2023
4. Completed San Mateo County Civics 101 in 2024

Are you currently receiving any form of compensation from the City for work performed? [ ] YES [x] NO

If yes, please explain:

Do you have any relatives serving on Council, Boards, Commissions, or Committees or are otherwise employed by the City of South San Francisco? [ ] YES [x] NO

Name: Position: Relationship:

WORK EXPERIENCE

Employer: CFA Institute City: Charlottesville, VA
Job Title: Finance Education Consultant From: Feb 2025 To: Present
Responsibilities: Consultancy work on finance/investments related projects

Employer: Charles Schwab Investment Management Inc. City: San Francisco, CA
Job Title: Managing Director From: Jun 2020 To: Aug 2022
Responsibilities: Led a team of 17 staff in investment performance reporting, shareholder and other regulatory reporting, board reporting, and attribution analysis for all funds and separately managed accounts



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### EDUCATION

School: HEC School of Management City: Jouy-en-Josas, France  
From: 1999 To: 2000 Degree: MBA

School: UC Berkeley City: Berkeley, USA  
From: 1988 To: 1991 Degree: BA

### DISCLAIMER AND SIGNATURE

Signature: \_\_\_\_\_

Date: 6/26/25

*I certify that, to the best of my knowledge, all statements in this application are complete and true. I agree and understand that any mis-statement of material fact will cause me to forfeit all rights to appointment to a Commission, Board, or Committee with the City of South San Francisco.*

*Applications are accepted on a continuous basis and will remain valid 1 year from the date of submission. If you are selected to serve on a Board or Commission, you may be required to file an Annual Statement of Economic Interest (FPPC Form 700) and bi-annual Ethics Training (AB1234).*

#### OFFICIAL USE ONLY

Submission Date: \_\_\_\_\_

Received By: \_\_\_\_\_

# ANNIE K. LO, CFA, CIPM, CAIA

South San Francisco, California · [REDACTED]

*Senior global leader with excellent experience in hospitality, finance/investment, and higher education who embraces change with an open mind & possesses the exceptional ability to learn and excel in any industry*

## EXPERIENCE

**FEB 2025 – PRESENT (CHARLOTTESVILLE, VA - REMOTE)**

**FINANCE EDUCATION CONSULTANT, CFA INSTITUTE**

\*Consultancy work on finance/investments related projects

**JUNE 2020 – AUGUST 2022 (SAN FRANCISCO, USA)**

**MANAGING DIRECTOR, CHARLES SCHWAB INVESTMENT MANAGEMENT, INC.**

\*Key Contributor Award recipient for year 2021

\*Oversaw a team of 17 performance analysts responsible for performance reporting results and disclosure for over \$600 billions of mutual funds, ETFs, managed accounts, and collective investment trusts investment products

\*Provided leadership in establishing strong performance reporting and attribution review processes that meet all regulatory requirements while providing valuable insights that help drive improvements to funds and portfolios

\*Supported business development by designing, developing, and delivering data, content, and other information about funds' performance and portfolio attributes

\*Interacted and worked closely with sales and marketing teams, product managers, portfolio managers, operations, legal, compliance, and other investment management personnel to establish best-in-class due diligence reporting and review processes to ensure timely high quality results

\*Provided content or data published in various internal and external channels, survey submissions, third-party databases, and marketing and regulatory communications

\*Upheld an unyielding focus on data accuracy and quality

\*Led the team as the expert in the GIPS standards, performance attribution and analytical concepts

\*Reviewed and approved all GIPS standards and performance reporting written procedures and review calendars

\*Provided oversight of performance reporting data and system vendors to ensure results are accurately represented

**JULY 2016 – NOVEMBER 2018 (SINGAPORE)**

**SENIOR VICE PRESIDENT & CHIEF OFFICER ASIA PACIFIC, AACSB INTERNATIONAL**

\*Led a team of professionals responsible for business school accreditation, membership recruitment and retention, conferences & seminars, promotion & awareness, and administration & operations in the Asia Pacific (AP) region while collaborating closely with each functional leader in the US headquarters in a matrix organization

\*Planned, managed, and oversaw annual budget, risk management, and strategy for the AP office

\*Served as the key spokesperson at conferences and primary representative/advocate of the AP region at board and senior leadership team meetings, and as the top executive to meet, engage, foster, and maintain relationship with senior government officials and industry leaders in the AP region

\*Successfully inspired, coached, developed, empowered, and transformed several staff members to be able to speak publicly and to engage in conversations with members and other participants at conferences and seminars

\*Worked closely with the AP Advisory Council on developing solutions for issues that business schools or the overall higher education industry and stakeholders faced in the AP region

\*Jointly led the semi-annual AP Advisory Council meetings with the AP Advisory Council Chairperson

**AUGUST 2012 – JULY 2016 (HONG KONG, CHINA SAR)**

**DIRECTOR, GLOBAL INVESTMENT PERFORMANCE STANDARDS (GIPS), CFA INSTITUTE**

- \*Served as the key spokesperson of the GIPS standards at investment conferences/events in the AP region, and as the key advocate for the GIPS standards to meet with regulators and senior business leaders in the region
- \*Led a global team, including 3 director-level staff, at CFA Institute offices in London, New York, Charlottesville, and Hong Kong, and oversaw the technical development of the GIPS standards globally
- \*Supported and facilitated several regional/global committees and working groups that consisted of finance/investment industry experts from around the globe
- \*Worked closely with asset owners, consultants, asset managers, regulators, and other stakeholders
- \*Responsible for the development and publication of the GIPS Guidance Statement on Broadly Distributed Pooled Funds

**SEPTEMBER 2005 – AUGUST 2012 (SAN FRANCISCO, USA)**

**SENIOR PERFORMANCE & RISK ANALYTICS MANAGER, CHARLES SCHWAB INVESTMENT MANAGEMENT, INC.**

- \*Key Contributor Award recipient for years 2011, 2009, 2008, 2007, and 2006
- \*Pioneered as the first team leader to learn and leverage Microsoft Sharepoint to help streamline the internal review and approval process for monthly and quarterly reports to be distributed externally to prospective and existing clients
- \*Designed and built the performance analytics team and job functions dedicated to the separately managed account (SMA) and the retirement trust funds products from ground zero
- \*Architected and set up the operations, logistics, and protocols of internal and external investment performance reporting of the SMA and retirement trust fund products to prospects, clients, senior management and the board
- \*Hired, trained, and led a team of 4 performance analysts in San Francisco and Denver to conduct performance attribution, risk analysis and competitive research for SMA, mutual funds and ETFs products
- \*Reviewed & approved monthly, quarterly, and annual board of director reports and client-facing materials
- \*Served as the lead project manager for the firm to become compliant with the GIPS standards in 2006 and successfully completed verification within one year after the firm had become GIPS compliant
- \*Promoted from Senior Performance Analyst to Manager in September 2010

**JUNE 2002 – SEPTEMBER 2005 (SAN MATEO, USA)**

**INSTITUTIONAL PRODUCT MANAGER, FRANKLIN TEMPLETON INVESTMENTS**

- \*Conducted competitive peer group analysis to develop key talking points of proprietary SMA products
- \*Derived and presented the SMA products' investment strategy and key talking points to sales & marketing teams
- \*Contributed to new product development research and proposals
- \*Completed and reviewed due diligence questionnaires and new business RFPs (request for proposal)
- \*Promoted from Proposal Specialist to Institutional Product Manager in December 2003

**OCTOBER 2000 – FEBRUARY 2002 (TOKYO, JAPAN)**

**ASSOCIATE, GOLDMAN SACHS**

- \*Designed & facilitated induction training & other continued education programs in Asia (~200 people)
- \*Planned & facilitated the quarterly Townhall virtual/in-person meetings for the 200+ staff members in the Controllers Department in the Asia Pacific region
- \*Participated in global cross-functional team projects and worked closely with US and European-based colleagues via weekly virtual team meetings and quarterly travel to other offices
- \*Negotiated & worked with external trainers on developing the appropriate training programs
- \*Led the Asian Controllers cross-functional web team in designing & maintaining the website
- \*Led and managed various ad hoc projects for senior management

**DECEMBER 1996 – DECEMBER 1998 (SAN FRANCISCO, USA)**

**CLIENT SERVICE OFFICER, MERRILL LYNCH INTERNATIONAL PRIVATE CLIENT**

- \*Advised clients on various investment products & strategies with a total asset of \$120 million
- \*Prepared sales presentation to clients & processed regular, IRA, and trust account documents
- \*Reviewed and opened new client accounts, and updated existing client accounts where necessary
- \*Designated mentor for new hires and elected as a member of the Advisory Council to Management
- \*Service Excellence Award Winner (Employee of the Year) in 1997 & 1998
- \*Obtained FINRA's Series 7, 63, 65, and 3 licenses within 3 months after start of employment
- \*Promoted from Client Service Associate to Client Service Officer in April 1997 (4 months after hire)

**MARCH 1992 – DECEMBER 1996 (SAN FRANCISCO, USA)**

**ASSISTANT FRONT DESK MANAGER, HOTEL NIKKO SAN FRANCISCO**

- \*Led a team of 20 front office employees including performance review, coaching, and workforce planning
- \*Managed room inventory and resolved guest-related complaints & issues for the 523-room hotel
- \*Selected by the Executive Management to serve on the Service Excellence Committee to identify potential service gaps and set up appropriate guest service policies and procedures to ratify issues, and as the first and only exchanged employee to our sister property in London for 3 months
- \*Promoted from Front Desk Agent to Assistant Front Desk Manager in June 1994

**EDUCATION**

**MAY 2000**

**MBA, HEC SCHOOL OF MANAGEMENT (JOUY-EN-JOSAS, FRANCE)**

**JUNE 1991**

**BA, UNIVERSITY OF CALIFORNIA (BERKELEY, USA)**

**SKILLS**

- \*Organizational and global team leadership
- \*Negotiation and public speaking
- \*Fluent in Cantonese and Mandarin
- \*Good command of Japanese and French
- \*Strong determination and drive to attain a goal
- Positive "can-do" attitude
- Analytical and excellent problem-solving
- Cultural sensitive global thinker
- Strong strategic and innovative capability
- Ability to motivate others to reach potential

**ACTIVITIES**

- \*CFA Charterholder; *Member of the CFA Institute and the CFA Society of San Francisco 2005-present*
- \*CIPM certificate holder; *Member of the CIPM Association 2006-present*
- \*CAIA designation holder; *Member of the CAIA Association 2007-present*
- \*Cal Alumni Association UC Berkeley Leadership Award scholarship applications reviewer 2019
- \*CFA Level 3 exam grader 2008-2012, 2019, and 2022
- \*Certificate, *Harvard University Executive Education Program on Negotiation (PON) 2015*
- \*CIPM Exam Review Panel 2007-2010
- \*Member, *United States Investment Performance Committee (USIPC) for the GIPS standards 2008-2011*
- \*5-Year Certificate of Achievement- *awarded by the CFA Institute in 2010 in recognition of participation for 5 consecutive years in the CFA Institute Continuing Education Program developed for the enhancement of investment knowledge and skills*