

# Lyon Wealth Advisors Group, LLC

## Form CRS: Client Relationship Summary

### Jun 25, 2025

#### Item 1: Introduction

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LYON WEALTH ADVISORS GROUP, LLC is an investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and financial professionals and for educational materials about broker-dealers, investment advisers, and investing.

#### Item 2: Relationships and Services

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##### What investment services and advice can you provide me?

Our firm primarily offers the following investment advisory services to retail clients: portfolio management and financial planning services. Portfolio management services are provided on a discretionary basis (where our firm makes the decision regarding the purchase or sale of investments). Portfolio management services may also involve the engagement of independent sub-advisers.

We typically do *not* limit the types of equity and fixed income investments that we recommend, as we review many asset classes. We typically require a minimum account balance of \$250,000. Generally, we provide financial planning services only to our clients who engage us for portfolio management services. Please review our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 and 7.

**Questions to ask us:** *Given my financial situation, should I choose an investment advisory service? Why or why not? Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

#### Item 3: Fees, Costs, Conflicts, and Standard of Conduct

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##### What fees will I pay?

For our standard portfolio management services, your fee is calculated as a percentage of assets in your account. The amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to encourage you to increase the amount of assets in your account(s) under our management. Financial planning services typically are bundled with portfolio management services for no extra charge.

Unless otherwise mutually agreed upon, our fees are debited from your account quarterly in advance at the beginning of each calendar quarter based upon the value of your account(s) at the end of the previous quarter. You pay our fees even if you do not have any transactions, and the advisory fee paid to us generally does not vary based on the type of investments selected. Although we have established a fee schedule, we may negotiate fees on a client-by-client basis, such as reducing fees for large accounts. The advisory fee we charge is a combined advisory fee that includes compensation paid to any sub-advisor engaged by us to provide investment sub-advisory services to your account.

For our standard portfolio management services, some investments (e.g., mutual funds, exchange-traded funds, etc.) impose additional fees (e.g., management and operating fees) that reduce the value of your investment over time. You will also pay transaction fees to a custodian that will hold your assets.

**You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.** Please review Items 4, 5, 6, 7 and 12 of our Brochure.

**Questions to ask us:** *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

***When we act as your investment adviser***, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- The primary custodian we recommend to retail portfolio management clients is Charles Schwab & Co., Inc. Schwab provides services and benefits to advisers, including our firm. For example, Schwab pays for our firm's access to certain research, pricing, portfolio analyses, and market data products and services provided by third-party vendors. Schwab provides these benefits to us because we have a certain level of client assets custodied with Schwab. This presents a potential conflict of interest in that we may recommend opening or maintaining accounts with Schwab based on our interest in receiving these services and benefits.
- Because our advisory fee includes fees charged by sub-advisors, this presents a conflict of interest in that we may recommend internally developed models in lieu of engaging a sub-advisor based on our interest in retaining the total advisory fee.

**Questions to ask us:** *How might your conflicts of interest affect me, and how will you address them?*

For additional information about conflicts of interest, please review Items 5, 10 and 12 of our Brochure.

**How do your financial professionals make money?**

Our firm and our financial professionals are compensated out of your advisory fees. Advisory fees will vary based on different factors, such as the level of assets under management. Please review Items 5 and 10 of our Brochure for additional details.

**Item 4: Disciplinary History**

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**Do you or your financial professionals have legal or disciplinary history?**

No. Visit <https://www.investor.gov/CRS> for a free, simple search tool to research us and our financial professionals.

**Questions to ask us:** *As a financial professional, do you have any disciplinary history? For what type of conduct?*

**Item 5: Additional Information**

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For additional information on our advisory services, please see our Brochure available at <https://adviserinfo.sec.gov/firm/summary/325041> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date information, or want another copy of this Client Relationship Summary, please contact us at (704) 424-9780.

**Questions to ask us:** *Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*