



Vannoy Advisory Group, Inc.

Customer Relationship Summary

(Form CRS, Form ADV Part 3)

September 18, 2024

Item 1 – Introduction

Vannoy Advisory Group, Inc. (the “Firm”) is a registered investment adviser registered with the United States Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 – Relationships and Services

What investment services and advice can you provide me?

Description of Services. We provide investment advisory services to retail investors. We offer financial planning and investment management services. Typically, our services are provided on an ongoing, recurring basis.

Monitoring. With our ongoing investment management and financial planning services, you will receive periodic reports, updates, and reviews. Portfolio reports are provided quarterly and review meetings are held at least annually. We do not provide any ongoing monitoring or reports to clients who receive advisory services on a one-time, non-ongoing basis.

Investment Authority. With our ongoing investment management services, you grant us discretionary trading authority at the outset of the relationship. This authority allows us to buy, sell, and trade securities to implement the investment strategy, rebalance the investments, and otherwise manage investments in your account.

Limited Investment Offerings. We typically recommend mutual funds, exchange-traded funds (ETFs), exchange-traded notes (ETNs), stocks and bonds in client portfolios. We use a long-term, buy-and-hold approach to investment management and do not attempt to time the market. We do not offer proprietary products.

Account Minimums and Other Requirements. We do not have minimum account requirements; however, our services are best suited for clients that have at least \$600,000 in investable assets due to our minimum quarterly fee.

Additional Information. This is a brief summary of our services. Additional information is available in Item 4 of our Form ADV Part 2A (“Disclosure Brochure”). See [Item 5 – Additional Information](#) below for instructions on how to obtain a copy of our Disclosure Brochure.

CONVERSATION STARTER: ASK YOUR INVESTMENT ADVISER*

- 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

What fees will I pay?

Principal Fees and Costs. Fees for investment management services are based on a tiered fee schedule that ranges from 0.20% to 0.85% depending on assets under management, subject to a minimum quarterly fee of \$1,500. Fees for financial planning services are based on the complexity of the client’s situation. Fees are paid quarterly in arrears. Fees may be negotiable at our discretion.

Wrap Fee Programs. We do not offer a wrap fee program.

Other Fees and Costs. In addition to our advisory fees, you may incur other fees and costs, such as custodian fees, account maintenance fees, fees related to mutual funds, or other administrative fees. Please refer to our Item 5 of our Disclosure Brochure.

Additional Information. 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. Additional information about our fees is available in Item 5 of our Disclosure Brochure. See [Item 5 – Additional Information](#) below for instructions on how to obtain a copy of our Disclosure Brochure.

CONVERSATION STARTER: ASK YOUR INVESTMENT ADVISER*

- 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.

Conflicts of Interest. An asset-based fee presents a conflict of interest because the more assets you have in your advisory account, the more you will pay in fees; therefore, we may have an incentive to encourage you to increase the assets in your account. We do not offer any proprietary products and do not participate in any revenue sharing or client referral arrangements.

CONVERSATION STARTER: ASK YOUR INVESTMENT ADVISER*

- How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our employees are paid a fixed salary and do not receive any bonuses or sales commissions. Salaries are not based on factors such as the number of clients served, amount of client assets managed, or specific products or services recommended. All employees are also shareholders of the Firm, and therefore receive economic benefit from the profitability of the Firm.

Item 4 – Disciplinary History

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

No. Visit investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

CONVERSATION STARTER: ASK YOUR INVESTMENT ADVISER*

- As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5 – Additional information

Additional information is available in our Disclosure Brochure. An up-to-date copy of this document, as well as our current Form CRS is available on our website at www.VannoyAdvisoryGroup.com. You may also call us at (512) 759-7759 or send an email to Info@VannoyAdvisoryGroup.com to obtain copies of these documents at any time.

CONVERSATION STARTER: ASK YOUR INVESTMENT ADVISER*

- 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?

*Conversation Starters are questions to help you initiate conversations with prospective financial service providers about their services, fees, and other important information.

Exhibit A – Summary of Material Changes

Since our initial Form CRS dated April 14, 2022, we have updated our principal office address from 1000 Heritage Center Circle, Round Rock, TX 78664 to 5900 Balcones Drive, Suite 21610, Austin, TX 78731.