

# **JOSEPH F. LYONS, JR.**

August 5, 2011

ADV Part 2B – Supplemental Brochure

*Tricord Advisors, Inc  
6772 Magnolia Ave.  
Riverside, CA 92506  
Phone: (951) 684-7011  
Website: [www.retirementunlimited.com](http://www.retirementunlimited.com)*

**This Brochure Supplement provides information about Joseph F. Lyons, Jr. that supplements the Tricord Advisors, LLC's Brochure. You should have received a copy of that Brochure. Please contact Mr. Lyons at (951) 684-7011 if you did not receive Tricord Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Joseph F. Lyons, Jr. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Joseph F. Lyons, Jr. - Secretary**

**Born:** 1949

**Education:**

*Claremont Graduate University* – M.A. in Business, 1984

***CFP - Certified Financial Planner***

Issued by: Certified Financial Planner Board of Standards, Inc.

Prerequisites/Experience Required: Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and
- 3 years of full-time personal financial planning experience

Educational Requirements: Candidate must complete a CFP-board registered program, or hold one of the following:

- CPA
- ChFC
- Chartered Life Underwriter (CLU)
- CFA
- Ph.D. in business or economics
- Doctor of Business Administration
- Attorney's License

Examination Type: CFP Certification Examination

Continuing Education/Experience Requirements: 30 hours every 2-years

**Business Background:**

*Tricord Advisors, Inc.* – Nov. 2010 – Present

- Secretary/Shareholder
- Investment Adviser Representative

*Hargrave & Associates, LLC* – Nov. 2006 – July 2011

- Member
- Investment Adviser Representative

*Retired* – March 2005 – Nov. 2006

*Libby Glass, Inc.* – August 1978 – March 2005

- Logistics Manager

## ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

#### **ITEM 4 – OTHER BUSINESS ACTIVITIES**

A. Investment Related Other Business Activities: Mr. Lyons is a licensed as independent insurance agents and he earns commission-based compensation for selling insurance products. Insurance commissions earned by Mr. Lyons are separate and in addition to our advisory fees. This practice presents a conflict of interest because he has an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through Mr. Lyons.

B. Non-Investment Related Other Business Activities: Mr. Lyons does not have any non-investment related business activities.

#### **ITEM 5 – ADDITIONAL COMPENSATION**

Mr. Lyons does not receive any additional compensation.

#### **ITEM 6 – SUPERVISION**

Mr. Lyons is supervised by Randy Barkley, Chairman of Tricord Advisors, LLC. Mr. Barkley can be reached at (951) 684-7011. Mr. Barkley reviews all new business submitted by Mr. Lyons.

#### **ITEM 7 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

##### **A. Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings**

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - a. An investment or an investment-related business or activity;
  - b. Fraud, false statement(s), or omissions;
  - c. Theft, embezzlement, or other wrongful taking of property;
  - d. Bribery, forgery, counterfeiting, or extortion; or
  - e. Dishonest, unfair, or unethical practices.

Mr. Lyons has not been the subject of any arbitration claim.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a. An investment or an investment-related business or activity;
  - b. Fraud, false statement(s), or omissions;
  - c. Theft, embezzlement, or other wrongful taking of property;
  - d. Bribery, forgery, counterfeiting, or extortion; or
  - e. Dishonest, unfair, or unethical practices.

Mr. Lyons has not been the subject of any civil, self-regulatory or administrative proceeding.

##### **B. Bankruptcy History**

Mr. Lyons has not been the subject of a bankruptcy petition.