



## Form ADV Part 2B | Brochure Supplement

**Loren Merkle**

(CRD #3144188)

**Registered As: Elite Retirement Planning, LLC**

**Doing Business As: Merkle Retirement Planning**

1860 SE Princeton Drive Grimes, IA 50111

(515) 278-4110

**<https://MerkleRetirementPlanning.com>**

**APRIL 08, 2025**

This brochure supplement provides the background and qualifications for the above-named individual, in addition to the information contained in Elite Retirement Planning, LLC Disclosure Brochure, which you should have received. If you did not receive a copy or if you have questions about the contents of this supplement, please contact (515) 278.4110

Additional information about the above-named is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the full name or the individual's specific CRD number also referenced above.

## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

|                                  |  |
|----------------------------------|--|
| <b>NAME</b>                      | Loren Merkle   |
| <b>DATE OF BIRTH</b>             | June 28, 1976  |
| <b>EDUCATION</b>                 | Central College, Bachelor of Science in Business Management, 1998  |
| <b>BUSINESS BACKGROUND</b>       | <b>Elite Retirement Planning, LLC (DBA Merkle Retirement Planning)</b> – President, 06/2018 to Present; Investment Adviser Representative, 08/2018 to Present; Chief Compliance Officer, 04/2019 to Present  |
|                                  | <b>MRP Insurance, LLC</b> – President and Insurance Agent, 06/2018 to Present  |
|                                  | <b>Merkle Tax Solutions, LLC</b> – President, 08/2024 to Present   |
|                                  | <b>MRP Holdings, Inc.</b> – Direct Owner, 06/2018 to Present   |
|                                  | <b>Merkle Media Group, LLC</b> – President, 10/2022 to Present   |
|                                  | <b>Merkle Real Estate, LLC</b> – President, 06/2018 to Present   |
|                                  | <b>Merkle Retirement Planning, LLC</b> – President, 04/2019 to Present   |
|                                  | <b>Weiss-Merkle Financial, LLC</b> – Founder, Vice President and Treasurer, 2011 - 04/2019   |
|                                  | <b>Global Financial Private Capital, LLC</b> – Investment Adviser Representative, 12/2011 to 08/2018   |
| <b>PROFESSIONAL DESIGNATIONS</b> | <p><b>CERTIFIED FINANCIAL PLANNER™ (“CFP®”)</b><br/> The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP® Board”).</p> <p>The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.</p> <p>To attain the right to use the CFP® marks, an individual must satisfactorily fulfil the following requirements:</p> <ul style="list-style-type: none"> <li>• Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;</li> <li>• Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;</li> </ul> |

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP® Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of

Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

#### **Certified Financial Fiduciary®**

- **Issuing Organization:** National Association of Certified Financial Fiduciaries.
- **Prerequisites:** a professional financial certification/designation or license or a combination of education and experience approved by the NACFF Advisory Council.
- **Training Requirements:** One-day NACFF in-person [training](#) plus NACFF online [training course](#) or equivalent training program approved by NACFF.
- **Exam Type:** Online, closed-book, proctored exam.
- **Continuing Education:** 10 hours annually.
- **Online Designation Resource:** <https://nationalcffassociation.org/cff-directory/?/cff-directory>
- **Complaint Process:** Submit [complaint form](#) 1 and supporting documentation via email to: [report@nationalCFFassociation.org](mailto:report@nationalCFFassociation.org) or mail to NACFF, 8604 Cliff Cameron Dr., Ste. 187, Charlotte, NC 28269

#### **Retirement Income Certified Professional® (RICP®)**

- **Issuing Organization:** The American College of Financial Services
- **Prerequisites:** three years of relevant professional experience and a high school diploma or the equivalent.
- **Training Requirements:** Three online, self-study courses.
- **Exam Type:** Closed-book, proctored exam.
- **Continuing Education:** 30 hours every two years, including one hour of ethics CE.
- **Online Designation Resource:** <http://youradvisorguide.com/>
- **Complaint Process:** Email to [grievances@theamericancollege.edu](mailto:grievances@theamericancollege.edu)

### ITEM 3 – DISCIPLINARY INFORMATION

|                         |              |
|-------------------------|--------------|
| <b>NAME</b>             | Loren Merkle |
| <b>INDIVIDUAL CRD #</b> | # 3144188    |

The above-named individual has no legal, disciplinary or financial events to report.

Regardless of this disclosure, we do encourage you to independently view the background of the above-named individual on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with their full name or individual CRD # provided above.

### ITEM 4 – OTHER BUSINESS ACTIVITIES

#### **Insurance Agent of MRP Insurance, LLC**

The above-named is appointed with MRP Insurance, LLC, a licensed insurance agency in Iowa and a company owned under the parent company of MRP Holdings, Inc. They are also licensed as an agent through various insurance companies and can sell insurance and annuity products to clients and receive commissions when doing so.

Commissions earned are in addition to advisory fees earned in their capacity as an investment advisor representative.

This is a conflict of interest because the recommendations to purchase insurance and annuity products is based, at least partially, on the receipt of commission and not exclusively on each client's interest to receive the best possible recommendation. Moreover, different insurance and annuity providers and different products pay different commission rates creating another conflict of interest in that the decision to recommend one insurance product over another can be based on the amount of commission they will receive. Elite Retirement Planning, LLC has implemented internal procedures to attempt to control these conflicts of interest:

- MRP has processes designed to evaluate each clients' unique needs in order to recommend products in the client's best interest.
- MRP provides clients with full disclosure and details of commissions received for selling insurance and annuity products.
- MRP's decision to recommend a particular insurance and annuity product is based on objective criteria and not based exclusively on the amount of commissions paid.

Clients are never obligated or required to purchase insurance products from or through the above-named and may select any independent insurance agent and/or agency to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commission from the sale.

#### **Real Estate Ownership**

Loren Merkle is affiliated with Merkle Real Estate, LLC a company owned by MRP Holdings, Inc. Merkle Real Estate, LLC owns one real estate property. This property is a commercial office building where Elite Retirement Planning, LLC, MRP Insurance and Merkle Retirement Planning are located. Clients do not invest in Merkle Real Estate, LLC.

## ITEM 5 – ADDITIONAL COMPENSATION

Certain product sponsors may provide the above-named with economic benefits as a result of their recommendation or sale of the product sponsors' investments. The economic benefits received by the above-named can include but are not limited to, financial assistance or the sponsorship of conferences and education sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist in providing various services to clients.

Although Elite Retirement Planning, LLC and its affiliates are required to act in the best interest of our clients, the compensation varies depending on the type of investment or product offered. These situations present a conflict of interest that may affect the judgement of affiliated persons, including the above-named.

## ITEM 6 – SUPERVISION

Loren Merkle is the Chief Compliance Officer of Elite Retirement Planning, LLC. He is responsible for overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives.

MRP has extensive policies and procedures, software systems, and other controls that are designed to ensure that client accounts are managed in accordance with the client investment guidelines, contractual obligations, and applicable laws and regulations. MRP has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of MRP. Further, MRP is subject to regulatory oversight by various agencies. These agencies require registration by MRP and its Supervised Persons. As a registered entity, MRP is subject to examinations by regulators, which may be announced or unannounced. MRP is required to periodically update the information provided to these agencies and to provide various reports regarding business activities and assets of the Supervised Person.



## Form ADV Part 2B | Brochure Supplement

**Chawn Honkomp**

(CRD #6334771)

**Registered As: Elite Retirement Planning, LLC**

**Doing Business As: Merkle Retirement Planning**

1860 SE Princeton Drive Grimes, IA 50111

(515) 278-4110

**<https://MerkleRetirementPlanning.com>**

**APRIL 08, 2025**

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Additional information about the above-named is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the full name or the individual's specific CRD number also referenced above.

## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

|                                  |   |
|----------------------------------|---|
| <b>NAME</b>                      | Chawn Honkomp   |
| <b>DATE OF BIRTH</b>             | April 03, 1978  |
| <b>EDUCATION</b>                 | <b>The University of Northern Iowa</b> , Bachelor of Arts in Accounting, 2000<br><b>The University of Iowa</b> , Master of Business Administration, 2011  |
| <b>BUSINESS BACKGROUND</b>       | <b>Elite Retirement Planning, LLC (DBA Merkle Retirement Planning)</b> – Investment Adviser Representative, 07/2019 to Present<br><b>MRP Insurance, LLC</b> – Insurance Agent, 07/2019 to Present<br><b>RDA Financial Network</b> – Investment Adviser Representative, 03/2018 to 07/2019<br><b>United Planners Financial Services of America</b> – Registered Representative, 02/2018 to 07/2019<br><b>Princor Financial Services Corporation</b> – Registered Representative, 05/2014 to 02/2018<br><b>Principal Life Insurance Company</b> – Financial Representative and Agent, 05/2014 to 02/2018<br><b>Bank of Iowa</b> – Internal Audit Director, 04/2012 to 05/2014   |
| <b>PROFESSIONAL DESIGNATIONS</b> | <p><b>CERTIFIED FINANCIAL PLANNER™ (“CFP®”)</b></p> <p>The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP® Board”).</p> <p>The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.</p> <p>To attain the right to use the CFP® marks, an individual must satisfactorily fulfil the following requirements:</p> <ul style="list-style-type: none"> <li>• Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;</li> </ul> |

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- **Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- **Ethics** – Agree to be bound by CFP® Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- **Continuing Education** – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- **Ethics** – Renew an agreement to be bound by the Standards of

Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Certified Public Accountant or CPA**

A Certified Public Accountant certification is granted by the State Board of Public Accountancy. Chawn Honkomp is registered in the state of Iowa. The CPA certification is the respected mark of excellence for public accountants.

To attain the right to use the CPA designation, an individual must satisfactorily fulfill the following requirements:

- **Education** – 120 college credit hours of education earned in related studies.
- **Examination** – Completion of courses focused on financial, accounting, auditing, taxation, management accounting and ethics.
- Pass the comprehensive CPA 16-hour Certification Examination.
- **Ethics** – Agree to be bound by CPA Board’s Standards of Professional Conduct.

### **Chartered Financial Consultant ® (ChFC®)**

- **Issuing Organization:** The American College of Financial Services
- **Prerequisites:** three years of full-time business experience with the five years preceding the awarding of the designation and a high school diploma or the equivalent.
- **Training Requirements:** Eight online, self-study courses.



- **Exam Type:** Online, closed-book, proctored final course exams.
- **Continuing Education:** 30 hours every two years, including one hour of ethics CE.
- **Online Designation Resource:** <http://youradvisorguide.com/>
- **Complaint Process:** Email to [grievances@theamericancollege.edu](mailto:grievances@theamericancollege.edu)

#### **Certified Financial Fiduciary®**

- **Issuing Organization:** National Association of Certified Financial Fiduciaries.
- **Prerequisites:** a professional financial certification/designation or license or a combination of education and experience approved by the NACFF Advisory Council.
- **Training Requirements:** One-day NACFF in-person [training](#) plus NACFF online [training course](#) or equivalent training program approved by NACFF.
- **Exam Type:** Online, closed-book, proctored exam.
- **Continuing Education:** 10 hours annually.
- **Online Designation Resource:** <https://nationalcffassociation.org/cff-directory/?/cff-directory>
- **Complaint Process:** Submit [complaint form](#) 1 and supporting documentation via email to: [report@nationalCFFassociation.org](mailto:report@nationalCFFassociation.org) or mail to NACFF, 8604 Cliff Cameron Dr., Ste. 187, Charlotte, NC 28269

#### **Retirement Income Certified Professional® (RICP®)**

- **Issuing Organization:** The American College of Financial Services
- **Prerequisites:** three years of relevant professional experience and a high school diploma or the equivalent.
- **Training Requirements:** Three online, self-study courses.
- **Exam Type:** Closed-book, proctored exam.
- **Continuing Education:** 30 hours every two years, including one hour of ethics CE.
- **Online Designation Resource:** <http://youradvisorguide.com/>
- **Complaint Process:** Email to [grievances@theamericancollege.edu](mailto:grievances@theamericancollege.edu)

#### **Uniform Combined State Law Exam – Series 66**

- The Series 66 exam — the NASAA Investment Advisers Law Examination — is a North American Securities Administrators Association (NASAA) exam administered by the Financial Industry Regulatory Authority (FINRA). The exam consists of 130 scored questions. The Series 65 Exam covers laws, ethics, and various investment regulations.
- The exam consists of 100 scored questions. Candidates have 150 minutes to complete the exam. In order for a candidate to pass the Series 66 exam, he/she must correctly answer at least 73 of the 100 scored questions.
- There is no prerequisite for the Series 66 exam. However, the [Series 7](#) exam is a **co-requisite** to the Series 66 exam.

### ITEM 3 – DISCIPLINARY INFORMATION

|                         |               |
|-------------------------|---------------|
| <b>NAME</b>             | Chawn Honkomp |
| <b>INDIVIDUAL CRD #</b> | #6334771      |

The above-named individual has no legal, disciplinary or financial events to report.

Regardless of this disclosure, we do encourage you to independently view the background of the above-named individual on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with their full name or individual CRD # provided above.

### ITEM 4 – OTHER BUSINESS ACTIVITIES

#### **Insurance Agent of MRP Insurance, LLC**

The above-named is appointed with MRP Insurance, LLC, a licensed insurance agency in Iowa and a company owned under the parent company of MRP Holdings, Inc. They are also licensed as an agent through various insurance companies and can sell insurance and annuity products to clients and receive commissions when doing so.

Commissions earned are in addition to advisory fees earned in their capacity as an investment advisor representative.

This is a conflict of interest because the recommendations to purchase insurance and annuity products is based, at least partially, on the receipt of commission and not exclusively on each client's interest to receive the best possible recommendation. Moreover, different insurance and annuity providers and different products pay different commission rates creating another conflict of interest in that the decision to recommend one insurance product over another can be based on the amount of commission they will receive. Elite Retirement Planning, LLC has implemented internal procedures to attempt to control these conflicts of interest:

- MRP has processes designed to evaluate each clients' unique needs in order to recommend products in the client's best interest.
- MRP provides clients with full disclosure and details of commissions received for selling insurance and annuity products.
- MRP's decision to recommend a particular insurance and annuity product is based on objective criteria and not based exclusively on the amount of commissions paid.

Clients are never obligated or required to purchase insurance products from or through the above-named and may select any independent insurance agent and/or agency to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commission from the sale.

### ITEM 5 – ADDITIONAL COMPENSATION

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named can include but are not limited to, financial assistance or the sponsorship of conferences and education sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist in providing various services to clients.

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## ITEM 6 – SUPERVISION

Loren Merkle is the Chief Compliance Officer of Elite Retirement Planning, LLC. He is responsible for overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives.

MRP has extensive policies and procedures, software systems, and other controls that are designed to ensure that client accounts are managed in accordance with the client investment guidelines, contractual obligations, and applicable laws and regulations. MRP has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of MRP. Further, MRP is subject to regulatory oversight by various agencies. These agencies require registration by MRP and its Supervised Persons. As a registered entity, MRP is subject to examinations by regulators, which may be announced or unannounced. MRP is required to periodically update the information provided to these agencies and to provide various reports regarding business activities and assets of the Supervised Person.



## Form ADV Part 2B | Brochure Supplement

### Clint Huntrods

(CRD #7529444)

**Registered As: Elite Retirement Planning, LLC**

**Doing Business As: Merkle Retirement Planning**

1860 SE Princeton Drive Grimes, IA 50111

(515) 278-4110

**<https://MerkleRetirementPlanning.com>**

**APRIL 08, 2025**

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Additional information about the above-named is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the full name or the individual's specific CRD number also referenced above.

## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

|                                  |  |
|----------------------------------|--|
| <b>NAME</b>                      | Clint Huntrods   |
| <b>DATE OF BIRTH</b>             | December 22, 1984  |
| <b>EDUCATION</b>                 | The University of Iowa, Bachelor of Arts, Communications (2007)  |
|                                  | The University of Iowa, Masters of Arts, Recreation Sports Management (2009)   |
|                                  | The University of Iowa, Doctor of Philosophy (PhD) Educational Policy and Leadership Studies (2014)  |
|                                  |  |
| <b>BUSINESS BACKGROUND</b>       | <b>Elite Retirement Planning, LLC (DBA Merkle Retirement Planning);</b> Investment Adviser Representative, 07/2022 to Present  |
|                                  | <b>MRP Insurance, LLC;</b> Insurance Agent, 07/2022 to Present   |
|                                  | <b>Simpson College,</b> Assistant Professor, 08/2019 to 03/2022  |
|                                  | <b>The University of Iowa,</b> Lecturer, 08/2014 to 07/2019  |
| <b>PROFESSIONAL DESIGNATIONS</b> | <b>Uniform Investment Adviser</b> <ul style="list-style-type: none"> <li>The Series 65 exam — the NASAA Investment Advisers Law Examination — is a North American Securities Administrators Association (NASAA) exam administered by the Financial Industry Regulatory Authority (FINRA).</li> <li>The exam consists of 130 scored questions.</li> <li>The Series 65 Exam covers laws, ethics, and various investment regulations.</li> </ul>  |
|                                  | <b>Certified Financial Fiduciary®</b> <ul style="list-style-type: none"> <li><b>Issuing Organization:</b> National Association of Certified Financial Fiduciaries.</li> <li><b>Prerequisites:</b> a professional financial certification/designation or license or a combination of education and experience approved by the NACFF Advisory Council.</li> <li><b>Training Requirements:</b> One-day NACFF in-person <a href="#">training</a> plus NACFF online <a href="#">training course</a> or equivalent training program approved by NACFF.</li> <li><b>Exam Type:</b> Online, closed-book, proctored exam.</li> <li><b>Continuing Education:</b> 10 hours annually.</li> <li><b>Online Designation Resource:</b> <a href="https://nationalcffassociation.org/cff-directory/?/cff-directory">https://nationalcffassociation.org/cff-directory/?/cff-directory</a></li> <li><b>Complaint Process:</b> Submit <a href="#">complaint form</a> 1 and supporting documentation via email to: <a href="mailto:report@nationalCFFassociation.org">report@nationalCFFassociation.org</a> or mail to NACFF, 8604 Cliff Cameron Dr., Ste. 187, Charlotte, NC 28269</li> </ul> |

## ITEM 3 – DISCIPLINARY INFORMATION

|  |                |
|--|----------------|
| <b>NAME</b>  | Clint Huntrods |
| <b>INDIVIDUAL CRD #</b>  | #7529444       |
| <p>The above-named individual has no legal, disciplinary or financial events to report.</p> <p>Regardless of this disclosure, we do encourage you to independently view the background of the above-named individual on the Investment Adviser Public Disclosure website at <a href="http://www.adviserinfo.sec.gov">www.adviserinfo.sec.gov</a> by searching with their full name or individual CRD # provided above.</p> |                |

## ITEM 4 – OTHER BUSINESS ACTIVITIES

### **Insurance Agent of MRP Insurance, LLC**

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- MRP's decision to recommend a particular insurance and annuity product is based on objective criteria and not based exclusively on the amount of commissions paid.

Clients are never obligated or required to purchase insurance products from or through the above-named and may select any independent insurance agent and/or agency to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commission from the sale.

## ITEM 5 – ADDITIONAL COMPENSATION

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Although Elite Retirement Planning, LLC and its affiliates are required to act in the best interest of our clients, the compensation varies depending on the type of investment or product offered. These situations present a conflict of interest that may affect the judgement of affiliated persons, including the above-named.

## ITEM 6 – SUPERVISION

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## Form ADV Part 2B | Brochure Supplement

**Haley Gutschenritter**

(CRD #7217466)

**Registered As: Elite Retirement Planning, LLC**

**Doing Business As: Merkle Retirement Planning**

1860 SE Princeton Drive Grimes, IA 50111

(515) 278-4110

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## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

|                                  |  |
|----------------------------------|--|
| <b>NAME</b>                      | Haley Gutschenritter   |
| <b>DATE OF BIRTH</b>             | March 5, 1993  |
| <b>EDUCATION</b>                 | Simpson College, 2015  |
| <b>BUSINESS BACKGROUND</b>       | <b>Elite Retirement Planning, LLC (DBA Merkle Retirement Planning);</b> Investment Adviser Representative, 01/2019 to Present  |
|                                  | <b>MRP Insurance, LLC;</b> Insurance Agent, 08/2018 to Present   |
| <b>PROFESSIONAL DESIGNATIONS</b> | <p><b>Uniform Investment Adviser</b></p> <ul style="list-style-type: none"> <li>• The Series 65 exam — the NASAA Investment Advisers Law Examination — is a North American Securities Administrators Association (NASAA) exam administered by the Financial Industry Regulatory Authority (FINRA).</li> <li>• The exam consists of 130 scored questions.</li> <li>• The Series 65 Exam covers laws, ethics, and various investment regulations.</li> </ul>   |
|                                  | <p><b>CERTIFIED FINANCIAL PLANNER™ (“CFP®”)</b></p> <p>The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP® Board”).</p> <p>The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.</p> <p>To attain the right to use the CFP® marks, an individual must satisfactorily fulfil the following requirements:</p> <ul style="list-style-type: none"> <li>• Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;</li> <li>• Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;</li> <li>• Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and</li> </ul> |

|  |   |
|--|---|
|  | <ul style="list-style-type: none"> <li>• Ethics – Agree to be bound by CFP® Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.</li> </ul> <p>Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:</p> <ul style="list-style-type: none"> <li>• Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and</li> <li>• Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.</li> </ul> <p>CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.</p> |
|--|---|

### ITEM 3 – DISCIPLINARY INFORMATION

|                         |                      |
|-------------------------|----------------------|
| <b>NAME</b>             | Haley Gutschenritter |
| <b>INDIVIDUAL CRD #</b> | #7217466             |

The above-named individual has no legal, disciplinary or financial events to report.

Regardless of this disclosure, we do encourage you to independently view the background of the above-named individual on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with their full name or individual CRD # provided above.

### ITEM 4 – OTHER BUSINESS ACTIVITIES

#### Insurance Agent of MRP Insurance, LLC

The above-named is appointed with MRP Insurance, LLC, a licensed insurance agency in Iowa and a company owned under the parent company of MRP Holdings, Inc. They are also licensed as an agent through various insurance companies and can sell insurance and annuity products to clients and receive commissions when doing so.

Commissions earned are in addition to advisory fees earned in their capacity as an investment advisor representative.

This is a conflict of interest because the recommendations to purchase insurance and annuity products is based, at least partially, on the receipt of commission and not exclusively on each client’s interest to receive the best possible recommendation. Moreover, different insurance and annuity providers and different products pay

different commission rates creating another conflict of interest in that the decision to recommend one insurance product over another can be based on the amount of commission they will receive. Elite Retirement Planning, LLC has implemented internal procedures to attempt to control these conflicts of interest:

- MRP has processes designed to evaluate each clients' unique needs in order to recommend products in the client's best interest.
- MRP provides clients with full disclosure and details of commissions received for selling insurance and annuity products.
- MRP's decision to recommend a particular insurance and annuity product is based on objective criteria and not based exclusively on the amount of commissions paid.

Clients are never obligated or required to purchase insurance products from or through the above-named and may select any independent insurance agent and/or agency to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commission from the sale.

**West Des Moines Chamber – Young Professionals Program (“West YP”)**

Haley Gutschenritter serves as Chair of the West YP Chamber Board. In this capacity, she leads committee meetings, oversees progress toward strategic goals, and serves as a liaison between the West YP Committee and Chamber team.

This Activity is not investment-related and is not conducted during market hours.

**Kids at Heart Foundation (“KAHF”)**

Haley Gutschenritter serves as the COO and a board member for KAHF, a 501(c)3 charitable organization. In this capacity, she translates KAHF's vision into strategic operational plans.

This Activity is not investment-related and is not conducted during market hours.

**West Des Moines Leadership Academy (“WDMLA”)**

Haley Gutschenritter serves as the Alumni Chair for the WDMLA Advisory Council. In this capacity, she organizes meetings, prepares agendas, and coordinates alumni initiatives with the advisory council.

This Activity is not investment-related and is not conducted during market hours.

## ITEM 5 – ADDITIONAL COMPENSATION

Certain product sponsors may provide the above-named with economic benefits as a result of their recommendation or sale of the product sponsors' investments. The economic benefits received by the above-named can include but are not limited to, financial assistance or the sponsorship of conferences and education sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist in providing various services to clients.

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## ITEM 6 – SUPERVISION

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## Form ADV Part 2B | Brochure Supplement

**Jeremy Lyons**

(CRD #5276280)

**Registered As: Elite Retirement Planning, LLC**

**Doing Business As: Merkle Retirement Planning**

1860 SE Princeton Drive Grimes, IA 50111

(515) 278-4110

**<https://MerkleRetirementPlanning.com>**

**APRIL 08, 2025**

This brochure supplement provides the background and qualifications for the above-named individual, in addition to the information contained in Elite Retirement Planning, LLC Disclosure Brochure, which you should have received. If you did not receive a copy or if you have questions about the contents of this supplement, please contact (515) 278.4110

Additional information about the above-named is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the full name or the individual's specific CRD number also referenced above.

## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

|                                  |  |
|----------------------------------|--|
| <b>NAME</b>                      | Jeremy Lyons   |
| <b>DATE OF BIRTH</b>             | July 29, 1981  |
| <b>EDUCATION</b>                 | Iowa State University, Bachelor of Science (1999-2004)   |
| <b>BUSINESS BACKGROUND</b>       | <b>Elite Retirement Planning, LLC (DBA Merkle Retirement Planning)</b> – Investment Adviser Representative, 07/2023 to Present   |
|                                  | <b>MRP Insurance, LLC</b> – Insurance Agent, 07/2023 to Present  |
|                                  | <b>J. Lyons Capital</b> – Investment Adviser Representative, 01/2020 to 03/2022  |
|                                  | <b>Independent Financial Partners</b> – Investment Adviser Representative, 09/2018 to 02/2020  |
|                                  | <b>Advantage Investment Management, LLC</b> – Investment Adviser Representative, 02/2015 to 10/2018  |
|                                  | <b>LPL Financial, LLC</b> – Investment Adviser Representative, 02/2013 to 10/2015  |
|                                  | <b>Ameriprise Financial Services, Inc.</b> – Investment Adviser Representative, 01/2007 to 02/2013   |
| <b>PROFESSIONAL DESIGNATIONS</b> | <p><b>Uniform Investment Adviser</b></p> <ul style="list-style-type: none"><li>• The Series 65 exam — the NASAA Investment Advisers Law Examination — is a North American Securities Administrators Association (NASAA) exam administered by the Financial Industry Regulatory Authority (FINRA).</li><li>• The exam consists of 130 scored questions.</li><li>• The Series 65 Exam covers laws, ethics, and various investment regulations.</li></ul> |

## ITEM 3 – DISCIPLINARY INFORMATION

|                         |              |
|-------------------------|--------------|
| <b>NAME</b>             | Jeremy Lyons |
| <b>INDIVIDUAL CRD #</b> | #5276280     |

The above-named individual has no legal, disciplinary or financial events to report.

Regardless of this disclosure, we do encourage you to independently view the background of the above-named individual on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with their full name or individual CRD # provided above.

## ITEM 4 – OTHER BUSINESS ACTIVITIES

### **Insurance Agent of MRP Insurance, LLC**

The above-named is appointed with MRP Insurance, LLC, a licensed insurance agency in Iowa and a company owned under the parent company of MRP Holdings, Inc. They are also licensed as an agent through various

insurance companies and can sell insurance and annuity products to clients and receive commissions when doing so.

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- MRP provides clients with full disclosure and details of commissions received for selling insurance and annuity products.
- MRP's decision to recommend a particular insurance and annuity product is based on objective criteria and not based exclusively on the amount of commissions paid.

Clients are never obligated or required to purchase insurance products from or through the above-named and may select any independent insurance agent and/or agency to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commission from the sale.

## ITEM 5 – ADDITIONAL COMPENSATION

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## ITEM 6 – SUPERVISION

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MRP has extensive policies and procedures, software systems, and other controls that are designed to ensure that client accounts are managed in accordance with the client investment guidelines, contractual obligations, and applicable laws and regulations. MRP has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of MRP. Further, MRP is subject to regulatory oversight by various agencies. These agencies require registration by MRP and its Supervised Persons. As a registered entity, MRP is subject to examinations by regulators, which may be

announced or unannounced. MRP is required to periodically update the information provided to these agencies and to provide various reports regarding business activities and assets of the Supervised Person.





## Form ADV Part 2B | Brochure Supplement

**Ryan Bierma**

(CRD #7519536)

**Registered As: Elite Retirement Planning, LLC**

**Doing Business As: Merkle Retirement Planning**

1860 SE Princeton Drive Grimes, IA 50111

(515) 278-4110

**<https://MerkleRetirementPlanning.com>**

**APRIL 08, 2025**

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Additional information about the above-named is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the full name or the individual's specific CRD number also referenced above.

## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

|                           |   |
|---------------------------|---|
| NAME                      | Ryan Bierma   |
| DATE OF BIRTH             | September 05, 1999  |
| EDUCATION                 | University of Iowa – BBA Finance (2020)   |
| BUSINESS BACKGROUND       | <b>Elite Retirement Planning, LLC (DBA Merkle Retirement Planning)</b> – Investment Adviser Representative, 09/2024 to Present  |
|                           | <b>Elite Retirement Planning, LLC (DBA Merkle Retirement Planning)</b> – Client Servicing Specialist, 09/2021 to 09/2024  |
|                           | <b>MRP Insurance, LLC</b> – Insurance Agent, 01/2022 to Present   |
| PROFESSIONAL DESIGNATIONS | <b>Uniform Investment Adviser</b> <ul style="list-style-type: none"><li>• The Series 65 exam — the NASAA Investment Advisers Law Examination — is a North American Securities Administrators Association (NASAA) exam administered by the Financial Industry Regulatory Authority (FINRA).</li><li>• The exam consists of 130 scored questions.</li><li>• The Series 65 Exam covers laws, ethics, and various investment regulations.</li></ul> |

## ITEM 3 – DISCIPLINARY INFORMATION

|  |             |
|--|-------------|
| NAME   | Ryan Bierma |
| INDIVIDUAL CRD #   | #7519536    |
| <p>The above-named individual has no legal, disciplinary or financial events to report.</p> <p>Regardless of this disclosure, we do encourage you to independently view the background of the above-named individual on the Investment Adviser Public Disclosure website at <a href="http://www.adviserinfo.sec.gov">www.adviserinfo.sec.gov</a> by searching with their full name or individual CRD # provided above.</p> |             |

## ITEM 4 – OTHER BUSINESS ACTIVITIES

### Insurance Agent of MRP Insurance, LLC

The above-named is appointed with MRP Insurance, LLC, a licensed insurance agency in Iowa and a company owned under the parent company of MRP Holdings, Inc. They are also licensed as an agent through various insurance companies and can sell insurance and annuity products to clients and receive commissions when doing so.

Commissions earned are in addition to advisory fees earned in their capacity as an investment advisor representative.

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- MRP has processes designed to evaluate each clients' unique needs in order to recommend products in the client's best interest.
- MRP provides clients with full disclosure and details of commissions received for selling insurance and annuity products.
- MRP's decision to recommend a particular insurance and annuity product is based on objective criteria and not based exclusively on the amount of commissions paid.

Clients are never obligated or required to purchase insurance products from or through the above-named and may select any independent insurance agent and/or agency to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commission from the sale.

## ITEM 5 – ADDITIONAL COMPENSATION

Certain product sponsors may provide the above-named with economic benefits as a result of their recommendation or sale of the product sponsors' investments. The economic benefits received by the above-named can include but are not limited to, financial assistance or the sponsorship of conferences and education sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist in providing various services to clients.

Although Elite Retirement Planning, LLC and its affiliates are required to act in the best interest of our clients, the compensation varies depending on the type of investment or product offered. These situations present a conflict of interest that may affect the judgement of affiliated persons, including the above-named.

## ITEM 6 – SUPERVISION

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## Form ADV Part 2B | Brochure Supplement

**Dean N. Schmitz**

(CRD #2206369)

**Registered As: Elite Retirement Planning, LLC**

**Doing Business As: Merkle Retirement Planning**

1860 SE Princeton Drive Grimes, IA 50111

(515) 278-4110

**<https://MerkleRetirementPlanning.com>**

**APRIL 08, 2025**

This brochure supplement provides the background and qualifications for the above-named individual, in addition to the information contained in Elite Retirement Planning, LLC Disclosure Brochure, which you should have received. If you did not receive a copy or if you have questions about the contents of this supplement, please contact (515) 278.4110

Additional information about the above-named is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the full name or the individual's specific CRD number also referenced above.

## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

|                                  |   |
|----------------------------------|---|
| <b>NAME</b>                      | Dean N. Schmitz   |
| <b>DATE OF BIRTH</b>             | July 15, 1967   |
| <b>EDUCATION</b>                 | Northwest Missouri State University, BS Business Management, 1986 to 1990   |
| <b>BUSINESS BACKGROUND</b>       | <b>Elite Retirement Planning, LLC (DBA Merkle Retirement Planning);</b> Investment Adviser Representative, 09/2024 to Present   |
|                                  | <b>MRP Insurance, LLC;</b> Insurance Agent, 09/2024 to Present  |
|                                  | <b>Principal Financial Group;</b> Registered Representative and Assistant Director – Client Relationship, 09/1994 to 07/2024  |
| <b>PROFESSIONAL DESIGNATIONS</b> | <p><b>Uniform Investment Adviser</b></p> <ul style="list-style-type: none"> <li>• The Series 65 exam — the NASAA Investment Advisers Law Examination — is a North American Securities Administrators Association (NASAA) exam administered by the Financial Industry Regulatory Authority (FINRA).</li> <li>• The exam consists of 130 scored questions.</li> <li>• The Series 65 Exam covers laws, ethics, and various investment regulations.</li> </ul>  |
|                                  | <p><b>Chartered Financial Consultant ® (ChFC®)</b></p> <ul style="list-style-type: none"> <li>• <b>Issuing Organization:</b> The American College of Financial Services</li> <li>• <b>Prerequisites:</b> three years of full-time business experience with the five years preceding the awarding of the designation and a high school diploma or the equivalent.</li> <li>• <b>Training Requirements:</b> Eight online, self-study courses.</li> <li>• <b>Exam Type:</b> Online, closed-book, proctored final course exams.</li> <li>• <b>Continuing Education:</b> 30 hours every two years, including one hour of ethics CE.</li> <li>• <b>Online Designation Resource:</b> <a href="http://youradvisorguide.com/">http://youradvisorguide.com/</a></li> <li>• <b>Complaint Process:</b> Email to <a href="mailto:grievances@theamericancollege.edu">grievances@theamericancollege.edu</a></li> </ul> |
|                                  | <p><b>CERTIFIED FINANCIAL PLANNER™ (“CFP®”)</b></p> <p>The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP® Board”).</p> <p>The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.</p>                                       |

|  |   |
|--|---|
|  | <p>To attain the right to use the CFP® marks, an individual must satisfactorily fulfil the following requirements:</p> <ul style="list-style-type: none"> <li>• Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;</li> <li>• Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;</li> <li>• Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and</li> <li>• Ethics – Agree to be bound by CFP® Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.</li> </ul> <p>Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:</p> <ul style="list-style-type: none"> <li>• Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and</li> <li>• Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.</li> </ul> <p>CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.</p> |
|--|---|

| ITEM 3 – DISCIPLINARY INFORMATION  |                 |
|--|-----------------|
| NAME   | Dean N. Schmitz |
| INDIVIDUAL CRD #   | #2206369        |
| <p>The above-named individual has no legal, disciplinary or financial events to report.</p> <p>Regardless of this disclosure, we do encourage you to independently view the background of the above-named individual on the Investment Adviser Public Disclosure website at <a href="http://www.adviserinfo.sec.gov">www.adviserinfo.sec.gov</a> by searching with their full name or individual CRD # provided above.</p> |                 |

## ITEM 4 – OTHER BUSINESS ACTIVITIES

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