

# Customer Relationship Summary - Form CRS



## ITEM 1 - INTRODUCTION

Elite Retirement Planning, LLC, doing business as Merkle Retirement Planning (CRD # 297942) is registered with the Securities and Exchange Commission as an investment adviser. Advisory services and fees are different from brokerage services and fees. It is important to understand the difference and carefully consider which account type and services are right for you. This document provides a summary of the types of services provided by Merkle Retirement Planning and the associated fees. In addition, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS) which provides educational materials about broker dealers, investment advisers, and investing.

## ITEM 2 – RELATIONSHIP & SERVICES

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

Merkle Retirement Planning strives to meet (in-person, phone, video) with clients, no less than annually, to provide investment advice, develop strategies and define goals as well as regularly monitor investments as part of our standard services. Assets can be managed on a discretionary or non-discretionary basis. Discretionary authority allows securities to be bought and sold without asking in advance and without material limitations whereas non-discretionary authority would require permission prior to each transaction. Merkle Retirement Planning receives compensation by charging a monthly on-going asset management fee as disclosed in our ADV Part 2A. Advisory services are not limited to proprietary products or a limited menu of products.

**Conversation Starters:** *“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?

Fees and costs affect the value of your account over time. Merkle Retirement Planning charges a management fee based on a percentage of assets under management. You pay our asset management fee even if you do not buy or sell and whether you make or lose money during the billing period. Merkle Retirement Planning has a fiduciary duty to manage an account in a cost-effective manner and considers custodian fees, account maintenance fees, fees related to mutual funds (12b-1 fees) and variable annuities, and other transactional fees (ticket charges) and product-level fees when making investment recommendations. In a wrap fee program, the asset-based fee will include most transaction costs and fees to the broker dealer or bank that will hold your assets (called “custody”) and as a result wrap fees are typically higher than non-wrap advisory fees. Although transaction fees are usually included in the wrap program fee, sometimes you will pay an additional transaction fee for an investment bought or sold outside the wrap fee program. Pay for a wrap fee program could cost more than separately paying for advice and for transactions if there are infrequent trades in your account.

**What are your legal obligations to me when acting as my investment adviser?**

As an investment adviser, we always have a fiduciary duty to act in your best interest.

**How else does your firm make money and what conflicts of interest do you have?**

Merkle Retirement Planning does not offer proprietary products, receive payments from third parties for investment advice, participate in a revenue sharing agreement or conduct principal trading. The more assets you have in an advisory account, the more you will pay us. We therefore have an incentive to grow the assets in your account. Additional information about conflicts of interest are available in our ADV Part 2A.

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

Financial Professionals are compensated based on a percentage of assets under management. The percentage charged is based on the scope and complexity of your account, the amount of time and expertise required as well as the account value. Financial Professionals can also make money by providing financial plans or hourly consulting.

**Conversation Starters:** *“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? How do conflicts of interest affect me, and how will you address them?”*

**ITEM 4 – DISCIPLINARY HISTORY****Do you or your financial professionals have legal or disciplinary history?**

No. Neither Merke Retirement Planning or any of our Investment Adviser Representatives have any disciplinary history to disclose. However, we still encourage you to visit [Investor.gov](https://www.investor.gov) for a free and simple search tool to research our firm and our financial professionals. To report a problem to the SEC, visit [Investor.gov](https://www.investor.gov) or call the SEC’s toll-free investor assistance line at (800) 732-0330.

**Conversation Starters:** *“Do you or your financial professionals have legal or disciplinary history?”*

**ITEM 5 – ADDITIONAL INFORMATION**

Additional information about us along with a copy of our ADV Part 2A and this Customer Relationship Summary are available online at [MerkleRetirementPlanning/Disclosures](https://www.MerkleRetirementPlanning.com/Disclosures). You can also find our disclosures and other information about us at [Adviserinfo.SEC.gov/297942](https://www.Adviserinfo.SEC.gov/297942). If you have any questions or want an up-to-date copy of this Customer Relationship Summary, we can be reached by calling (515) 278-4110.

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