



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 by searching with the full name or the individual's specific CRD number also referenced above.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

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

ITEM 3 – DISCIPLINARY INFORMATION

NAME	Jeremy Lyons
INDIVIDUAL CRD #	#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 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

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.