



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>

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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	Loren Merkle
DATE OF BIRTH	June 28, 1976
EDUCATION	Central College, Bachelor of Science in Business Management, 1998
BUSINESS BACKGROUND	Elite Retirement Planning, LLC (DBA Merkle Retirement Planning) – President, 06/2018 to Present; Investment Adviser Representative, 08/2018 to Present; Chief Compliance Officer, 04/2019 to Present
	MRP Insurance, LLC – President and Insurance Agent, 06/2018 to Present
	Merkle Tax Solutions, LLC – President, 08/2024 to Present
	MRP Holdings, Inc. – Direct Owner, 06/2018 to Present
	Merkle Media Group, LLC – President, 10/2022 to Present
	Merkle Real Estate, LLC – President, 06/2018 to Present
	Merkle Retirement Planning, LLC – President, 04/2019 to Present
	Weiss-Merkle Financial, LLC – Founder, Vice President and Treasurer, 2011 - 04/2019
	Global Financial Private Capital, LLC – Investment Adviser Representative, 12/2011 to 08/2018
PROFESSIONAL DESIGNATIONS	<p>CERTIFIED FINANCIAL PLANNER™ (“CFP®”) 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"> • 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; • 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 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 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

ITEM 3 – DISCIPLINARY INFORMATION

NAME	Loren Merkle
INDIVIDUAL CRD #	# 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 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.