



**Marathon Retirement Planning, Inc.**  
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[www.MarathonRetirementPlanning.com](http://www.MarathonRetirementPlanning.com)  
Registered Investment Advisor #281900

**Form ADV, Part 2B Brochure**  
for  
**Anthony J. Pontes, Jr.**

**March 25, 2017**

This brochure supplement provides information about Anthony J. Pontes, Jr. that supplements the Marathon Retirement Planning, Inc. Brochure. You should have received a copy of that Brochure. Please contact us at 925-362-9523 and/or [Info@MarathonRP.com](mailto:Info@MarathonRP.com) if you did not receive Marathon Retirement Planning's brochure or if you have any questions about the contents of this supplement.

Additional information about Anthony J. Pontes, Jr. also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). References herein to Marathon Retirement Planning as a "registered investment adviser" or any reference to being "registered" does not imply a certain level of skill or training.

## **Item 2 -- Education and Business Background**

### ***Education:***

Anthony J. Pontes, Jr. is Chief Financial Officer and 50% owner of Marathon Retirement Planning, Inc. He was born in 1962 and attended California State University - East Bay in Hayward, CA, where he obtained a B.S. degree. Mr. Pontes holds Series 7, 24 and 63 securities licenses and is a Registered Principal with Investment Architects in Petaluma, CA.

### ***Business Background:***

Mr. Pontes has over 30 years' experience in the securities and insurance industries. From February 1988 to August 1989 he was an advisor with Pontes Financial Group in Oakland, CA. From August 1989 until April 1990 he was a Registered Representative with First Affiliate Securities in San Diego, CA. From April 1990 until June 1993 he was self-employed as a financial advisor and was a registered representative of Guardian Investor Services Corp. From June 1993 until July 1996 he was a registered representative of Linsco/Private Ledger Corp. in San Leandro, CA. From December 1995 until December 2016 he was founder and President of Rice Pontes Capital, Inc. in San Ramon, CA, a registered broker-dealer and investment advisor. Since December 2011 Mr. Pontes has been President of Pontes Financial Group in San Ramon. Since September 2016 he is Chief Financial Officer of Marathon Retirement Planning, Inc. in San Ramon, CA.

## **Item 3 – Disciplinary Information**

Anthony J. Pontes, Jr. has not been involved in any criminal or civil action or in any proceeding before the SEC, federal or state regulatory body or other self-regulatory organization.

## **Item 4 – Other Business Activities**

Mr. Pontes ("The Advisor") is a registered principal of Investment Architects, Inc. ("IA"), a general securities broker/dealer and a member of the Financial Industry Regulatory Authority, Inc. ("FINRA") and Securities Investor Protection Corporation ("SIPC"). Should clients implement recommendations through Marathon, The Advisor may receive commissions in addition to the advisory fees. Commissions paid through IA may be higher or lower than at other broker/dealers. Additionally, account maintenance costs and transaction costs may be higher or lower at IA than at other broker/dealers. The Advisor may recommend securities or insurance products offered by IA or its affiliates. IA performs "due diligence" on mutual funds, limited partnerships, and registered insurance products. Only those investments that meet minimum internal requirements on IA's "approved products list" can be offered for sale to clients. If clients purchase these products through the Advisor, the Advisor will receive the customary sales commissions or fees. Thus, a conflict exists between the Advisor's role as advisor to a client and role as securities salesperson.

From December 1995 until December 2016 he was founder and President of Rice Pontes Capital, Inc. in San Ramon, CA, a registered broker-dealer and investment advisor. At present Mr. Pontes is registered with Investment Architects as a registered representative and with Marathon Retirement Planning, Inc. as a registered investment advisor. Mr. Pontes has been President of Pontes Financial Group, Inc. since 2011.

Mr. Pontes is also licensed as an independent insurance agent and has the same conflict of interest when recommending insurance products they offer because they will receive a commission on the insurance they recommend.

### **Item 5 – Additional Compensation**

Anthony Pontes' primary compensation comes from his investment advisory and financial planning practice. He may also receive compensation for the activities listed in *Item 4 – Outside Business Activities* of the Brochure.

### **Item 6 – Supervision**

Anthony Pontes is the Chief Financial Officer of Marathon Retirement Planning, Inc. and is supervised by the co-owner and President of the Firm, Daniel W. Leonard.

### **Item 7 – Requirements for State-Registered Advisers**

Anthony Pontes has no additional disclosures.