



**Marathon Retirement Planning, Inc.**  
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Registered Investment Advisor #281900

**Form ADV, Part 2B Brochure**  
for  
**Daniel W. Leonard, CFP<sup>®</sup>**

**March 25, 2017**

This brochure supplement provides information about Daniel W. Leonard 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 Daniel W. Leonard 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:***

Daniel W. Leonard is President and 50% owner of Marathon Retirement Planning, Inc. He was born in 1968 and attended Moravian College in Bethlehem, PA where he obtained a B.A. in Management in 1990. He obtained his CFP® designation from the College for Financial Planning in July 2005. He received the EA in March 2016. Mr. Leonard received the Accredited Investment Fiduciary® (AIF®) designation from the Center for Fiduciary Studies, LLC in April 2016.

### ***Mr. Leonard holds the following Designations:***

**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.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **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.

**An Enrolled Agent** is a person who has earned the privilege of representing taxpayers before the Internal Revenue Service by either passing a three-part comprehensive IRS test covering individual and business tax returns, or through experience as a former IRS employee. Enrolled agent status is the highest credential the IRS awards. Individuals who obtain this elite status must adhere to ethical standards and complete 72 hours of continuing education courses every three years.

Enrolled agents, like attorneys and certified public accountants (CPAs), have unlimited practice rights. This means they are unrestricted as to which taxpayers they can represent, what types of tax matters they can handle, and which IRS offices they can represent clients before.

**Accredited Investment Fiduciary® (AIF®)** certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

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

Mr. Leonard has extensive experience in the insurance and securities industries. From Sept. 1991 to Sept. 1993 he was a Marketing Representative with NSR Distributors, Inc. From November 1993 to August 1998 he was with Northstar Distributors, Inc. in Stamford, CT where he was Regional Vice President. From August 1998 to February 2001 he was with Aetna Investment Services in Hartford CT as Regional Director. From February 2001 to July 2003 he was with Pacific Life Insurance in Newport Beach as a Regional Vice President. From July 2003 until January 2004 he was unemployed. From January 2004 until May 2005 he was a Registered Representative of Capital Brokerage Corporation in San Ramon, CA. From May, 2005 until May, 2007 Mr. Leonard was a Wholesale Representative of Ohio National Financial Services in Cincinnati, OH. From June 2007 until July 2008 he was unemployed. From July 2008 until April 2010 he was a Registered Representative with Canaccord Capital Corp. in Vancouver, Canada. From April 2010 until July 2012 he was an advisor with Dominion Securities in Victoria, Canada. From July 2012 until January 2016 he was a registered Rep with Rice Pontes Capital in San Ramon, CA. From December 2012 until January 2016 he was an Advisor with Insight Capital Management in San Ramon. Since January 2016 he has been President of Marathon Retirement Planning, Inc. in San Ramon, CA. Since March 2016 Mr. Leonard has been an Enrolled Agent doing tax planning and preparation as Marathon Tax Planning ("MTP") in San Ramon, CA. MTP is not affiliated with Marathon Retirement Planning.

### **Item 3 – Disciplinary Information**

Daniel Leonard 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. Leonard does not maintain a securities registration. He is a licensed life and health insurance agent; however he is not currently appointed with any insurance agency or company and does not collect any commissions on the sale of insurance products. Mr. Leonard offers tax preparation services for a fee through Marathon Tax Planning, which is an unaffiliated business. He occasionally will offer Marathon Tax Planning services to MRP clients. Thus, a conflict exists between Mr. Leonard's role as advisor to a client and role as a tax preparation professional. You are under no obligation to use MTP's services. Each company operates on its own and it is up to the client if they would like our tax preparation or want to use another service. Dan Leonard devotes approximately 85% of his time to investment advisory and financial planning services. Another 15% of his time is devoted to tax preparation.

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

Dan Leonard's 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**

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

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

Daniel Leonard has no additional disclosures.