



Marathon Retirement Planning, Inc.
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www.MarathonRetirementPlanning.com
Registered Investment Advisor #319258

Form ADV, Part 2B Brochure
for
Anthony J. Pontes, Jr.
CRD #1496668

February 20, 2024

This brochure provides information about the qualifications and business practices of Anthony J. Pontes, Jr. and Marathon Retirement Planning, Inc. If you have any questions about the contents of this brochure, please contact us at 925-362-9523 or Anthony@MRPPEFG.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Marathon Retirement Planning, Inc. or Anthony J. Pontes, Jr. also is available on the SEC's website at 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 President and 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 63 and 65 securities licenses.

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 a Registered Investment Advisor 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. He has not been the subject of any administrative proceeding, revocation or suspension.

Item 4 – Other Business Activities

Should clients implement recommendations through Marathon, The Advisor may receive commissions in addition to the advisory fees. Commissions paid may be higher or lower than at other firms. Additionally, account maintenance costs and transaction costs may be higher or lower than at other firms. The Advisor may recommend securities or insurance products offered by affiliates. Only those investments that meet minimum internal requirements 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 may exist.

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 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 he will receive a commission on the insurance he recommends.

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 President and Chief Financial Officer of Marathon Retirement Planning, Inc. and is not supervised by any other individual. Mr. Pontes may be reached by phone at 925-362-9523.

Item 7 – Requirements for State-Registered Advisers

Anthony Pontes has no legal, financial or regulatory disciplinary items to disclose. There is no financial condition that is reasonably likely to impair our commitment to clients.