Website Footer Document

Axcess Capital Advisors Relationship Disclosure

PFC website summary of the separate securities, dealing-representative and referral relationship

Effective date: August 11, 2026 | Version 2.1

This is a PFC summary, not Axcess's RDI

Axcess Capital Advisors Inc.'s current RDI, conflicts disclosure, referral disclosure, account documents and offering documents govern securities services. This PDF does not replace client-specific Axcess disclosure.

1. Separate legal and regulatory capacities

PFC Wealth Solutions™ is the operating name of Performance Financial Consultants Ltd. and is not a separate legal entity. PFC is not an exempt market dealer and does not offer securities in its own capacity.

Adrian C. Spitters is separately registered as a Dealing Representative of Axcess Capital Advisors Inc. When conducting securities activity, he acts for Axcess under Axcess supervision, policies and securities-law obligations. His PFC title is President and Private Wealth Advisor; it is not an Axcess title.

2. Who does what

Party	Role
PFC	May identify a planning need, explain a referral path, obtain appropriate consent and facilitate an introduction. PFC does not open the securities account, approve a trade or hold client assets.
Adrian as Axcess Dealing Representative	Performs registration-dependent activity assigned by Axcess and acts solely in the Axcess capacity for that activity.
Axcess	Acts as the registered firm and is responsible for KYC, investor qualification, product due diligence, suitability, account opening, trade processing, conflicts, records, complaints and supervision.
Issuer	Provides offering documents and is responsible for its business, financial information and contractual obligations.
Portfolio manager	If retained, independently handles client acceptance, mandate, discretionary decisions, custody, reporting, fees, conflicts and privacy.

3. Account opening and investment decisions

An introduction does not guarantee that Axcess will open an account or approve an investment. Axcess completes its own identification, KYC, investor-qualification, product and suitability processes. Clients should review the current RDI, conflicts disclosure, referral disclosure, offering memorandum, subscription documents, risk acknowledgement and other required documents.

4. Exempt-market risks

Private and exempt-market securities may be speculative, illiquid, difficult to value and subject to resale restrictions. They are not guaranteed or insured and an investor may lose some or all invested capital. Product-specific risks appear in the governing offering documents.

5. Portfolio-manager introductions

A registered portfolio manager may be introduced through Axcess. The manager independently handles its services and documents. PFC has no discretionary authority over the account.

6. Two Axcess compensation categories

Payments under this relationship are legally classified in two distinct categories: referral compensation and dealing-representative compensation. The applicable governing documents identify which payment, payee and calculation applies in a particular case.

Category	Disclosure
Referral compensation	PFC may receive compensation under a written Axcess referral arrangement. The financial benefit creates an actual or potential conflict because PFC may benefit when a referred client proceeds.
Dealing-representative compensation	Compensation may also be payable in connection with Adrian's registered activity as an Axcess Dealing Representative. This is distinct from referral compensation.

The governing client-specific disclosure identifies the parties, purpose and material terms, services, conflicts, compensation category, payee, method of calculation and, to the extent possible, amount, registration categories, permitted and prohibited activities, and other material information.

This website PDF does not provide a client-specific calculation or amount and cannot replace Axcess disclosure and acknowledgement.

7. Outside activities and conflicts

Adrian's PFC planning, insurance, education, marketing and direct precious-metals referral activities are separate from his Axcess registration and may require Axcess approval, monitoring, records and client disclosure as outside activities. Clients should ask which person or organization is acting, how the parties are compensated, and which privacy and complaint process applies.

8. Privacy and consent

PFC or Adrian discloses information to Axcess only with appropriate consent or as permitted by law. Axcess applies its own privacy policy and regulatory recordkeeping obligations to securities information. Withdrawing consent may prevent the referral or account process from continuing.

9. Complaints

Questions about a PFC introduction or PFC handling of information may be directed to PFC. Complaints about an Axcess account, securities activity or Adrian acting as an Axcess Dealing Representative must be directed to Axcess under its current complaint process. The Axcess RDI describes access to the Ombudsman for Banking Services and Investments where eligible.

10. Official documents and contact

Axcess Capital Advisors | Axcess RDI | Axcess Privacy Policy

If this summary differs from a current Axcess or client-specific document, the current Axcess document and applicable law govern the securities relationship.

Adrian C. Spitters, CFP®, FCSI®, CEA

President and Private Wealth Advisor

Performance Financial Consultants Ltd., operating as PFC Wealth Solutions™

aspitters@pfcwealthsolutions.com | 604-855-6846