Website Footer Document

Regulatory Disclosures

Legal identity, service capacities, licences, compensation, conflicts and complaint pathways

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Capacity must be clear

PFC provides planning and insurance services only in the capacity and jurisdiction disclosed to the client. Securities activity is conducted through Axcess Capital Advisors Inc. Precious-metals referrals, portfolio-manager introductions and insurance processing follow separate channels.

1. Legal identity

PFC Wealth Solutions™ is the public-facing operating name of Performance Financial Consultants Ltd. It is not a separate legal entity. References to PFC mean Performance Financial Consultants Ltd., unless another person or organization is expressly identified.

2. Service and responsibility map

Service	Responsible person or organization
Financial planning	Performance Financial Consultants Ltd., under an agreed client-specific scope.
Insurance advice	Adrian C. Spitters in his individually licensed capacity; in British Columbia, PFC may also act through its active corporate licence. The Ontario PFC corporate licence is pending.
Insurance processing	MAX Financial Ltd. and applicable insurers, each within its own role.
Exempt-market securities	Axcess Capital Advisors Inc., through Adrian in his separate capacity as a registered Dealing Representative.
Discretionary management	The applicable registered portfolio manager under its own agreement, registration, custody and reporting arrangements.
Direct precious-metals referral	PFC and Adrian may introduce a client to New World Precious Metals. New World acts as broker and places applicable business through Precious Metals International Ltd. or Questrade.
Education and authorship	PFC for PFC-controlled content. The Merrick Spitters Reset Report™ is separate intellectual property jointly owned by its authors, Adrian C. Spitters and Peter J. Merrick, and is an educational marketing brand, not a legal or regulated entity.

3. Financial planning and professional standards

Financial planning is conducted through PFC. Adrian holds CFP® certification and is subject to the FP Canada Standards Council Standards of Professional Responsibility when providing financial planning services. A website disclosure is general and does not replace a client-specific terms-of-engagement document.

PFC defines the agreed scope, services, known costs, compensation, referral fees, potential conflicts, client responsibilities and relevant limitations in writing. In Ontario, protected titles are used only where the required credential and approvals are current.

4. Insurance licences and capacities

Jurisdiction	Individual and corporate status
British Columbia	Adrian's individual insurance licence is active. PFC's corporate insurance agency licence is active. Insurance business may be conducted in either disclosed capacity, as applicable.
Ontario	Adrian's individual insurance licence is active. PFC's Ontario corporate insurance agency licence is pending. Until it becomes active, Ontario insurance activity is conducted by Adrian individually and not through PFC's corporate licence.

Insurance business is submitted and processed through MAX Financial Ltd. and applicable insurers. The insurer performs underwriting, decides whether to issue coverage, enters into the insurance contract, administers policy rights and claims, and applies its own privacy and complaint process.

Client-specific insurance disclosure

Before an insurance transaction, the applicable written disclosure identifies Adrian's and PFC's capacity, represented insurers or providers, material conflicts, compensation recipient, and any fee charged in addition to premium.

5. Axcess Capital Advisors and securities

PFC is not an exempt market dealer and does not offer securities in its own capacity. Adrian 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.

Axcess is responsible for investor identification, know-your-client information, investor qualification, product due diligence, suitability, account opening, trade processing, relationship disclosure, conflict management, complaints and securities records. Any offering is made only through the applicable offering and Axcess documents.

6. Registered portfolio managers

A registered discretionary portfolio manager may be introduced through an Axcess referral arrangement. The manager decides whether to accept the client, defines the mandate, makes discretionary decisions, arranges custody and reporting, and supplies its own fee, risk, conflict and privacy disclosures. PFC does not exercise discretionary authority.

7. New World Precious Metals and separate channels

Adrian may introduce a client directly to New World Precious Metals. New World acts as broker and places applicable business through Precious Metals International Ltd. or Questrade. A direct New World referral is separate from PFC planning, PFC or Adrian insurance activity, and Adrian's securities activity through Axcess.

New World may also be available through Axcess in some circumstances. The direct and Axcess channels must not be merged. Before a client proceeds, written disclosure must identify the channel, parties, compensation, privacy process, complaint pathway and governing documents.

8. Compensation and material conflicts

Source	Compensation and conflict
Insurance	MAX Financial Ltd. or an insurer may pay insurance commissions directly to Adrian, to PFC, or through a disclosed combination. The recipient and capacity are identified before the transaction.
Axcess	Compensation may include referral compensation under a written referral arrangement and dealing-representative compensation connected with Adrian's registered activity. The applicable payee, calculation and amount are disclosed in the governing Axcess documents.
New World	New World may pay qualifying direct-referral compensation to Performance Financial Consultants Ltd. Adrian does not currently receive that compensation personally but may benefit indirectly as owner.
Planning	PFC may receive agreed planning fees or other client-specific charges where described in the engagement.

Each financial benefit can create an actual or potential conflict because Adrian or PFC may benefit when a client proceeds. Conflicts are addressed through capacity separation, written disclosure, informed consent where required, professional judgment and applicable oversight. Disclosure does not make an unsuitable recommendation suitable.

Client-specific disclosure remains essential

For a referral arrangement, the governing written disclosure identifies the parties, services, material terms, conflicts, method of calculating the referral fee and, to the extent possible, its amount, registration categories and limits of responsibility.

9. Outside activity and capacity disclosure

PFC planning, insurance, education, authorship, marketing and direct New World referral activities are separate from Adrian's Axcess registration. Axcess may treat those activities as outside activities and may require approval, monitoring, records and client disclosure. Clients should rely on the capacity stated in the engagement, insurance, referral, account or transaction documents for the service at issue.

10. Complaints and oversight

Issue	First and external pathways
PFC planning, service or privacy	Contact Adrian C. Spitters, CFP®, FCSI®, CEA at aspitters@pfcwealthsolutions.com or 604-855-6846. Privacy complaints may also be directed to the applicable privacy regulator.
Adrian or PFC insurance advice	Contact Adrian/PFC first. Agent or agency conduct may be referred to the Insurance Council of British Columbia or FSRA, according to jurisdiction.
Insurer underwriting, policy administration or claims	Use the insurer's complaint process first. Eligible unresolved life and health insurance disputes may be referred to the OmbudService for Life & Health Insurance. BCFSA or FSRA may receive applicable regulatory concerns.
Axcess securities activity	Contact Axcess under its current complaint process. Its RDI describes access to the Ombudsman for Banking Services and Investments where eligible.
Direct precious-metals service	Contact the organization responsible for the issue: New World Precious Metals, Precious Metals International Ltd. or Questrade. For an Axcess channel, use Axcess's complaint process.
CFP professional conduct	Use the FP Canada Standards Council complaint process.

Insurance Council of BC complaints | BCFSA insurance complaints | FSRA complaints | OLHI | FP Canada complaints | NI 31-103

11. Changes and contact

Licensing, registration, compensation and business relationships can change. This disclosure must be updated when a material fact changes, including issuance or other change in PFC's Ontario corporate insurance licence.

Adrian C. Spitters, CFP®, FCSI®, CEA

President and Private Wealth Advisor

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