

New World Precious Metals Referral and Outside Activity Disclosure

PFC website summary of the separate direct precious-metals referral relationship

Effective date: August 11, 2026 | Version 2.1

A separate direct referral channel

Adrian may introduce a client directly to New World Precious Metals. Qualifying direct-referral compensation is paid by New World to Performance Financial Consultants Ltd. The direct arrangement is separate from PFC planning, insurance and Adrian's securities activity through Axxess.

1. Purpose and legal identity

This disclosure explains Adrian's direct outside-activity referral arrangement with New World Precious Metals, separates it from an Axxess channel, describes compensation and conflicts, and limits the roles of Adrian and PFC.

PFC Wealth Solutions™ is the public-facing operating name of Performance Financial Consultants Ltd. and is not a separate legal entity.

2. Parties and separate capacities

Party	Role
Adrian and PFC	May identify a need, explain the referral path, obtain consent and make an introduction. They do not hold client funds or metals, execute transactions, provide custody, storage or delivery, or administer an account.
New World Precious Metals	Acts as precious-metals broker, provides brokerage information and places applicable business through Precious Metals International Ltd. or Questrade.
Precious Metals International Ltd.	Provides the applicable wholesale, account, transaction, storage, delivery or related services stated in its governing documents.
Questrade	Provides applicable brokerage, registered-account, custody, transaction, recordkeeping, privacy and complaint functions stated in its governing documents.
Axxess	For a separate Axxess channel, Axxess applies its account, suitability, referral, conflict, recordkeeping, privacy and complaint requirements.
Client	Reviews the channel, parties, compensation, fees, risks, account, custody, storage or delivery terms and governing documents before proceeding.

3. Direct referral arrangement

Adrian's direct referral arrangement with New World predates New World's availability through Axxess. Adrian may introduce a prospective client, and New World pays qualifying direct-referral compensation to PFC.

The arrangement remains subject to current disclosure, conflict, Axxess outside-activity approval, monitoring and recordkeeping requirements while Adrian is registered through Axxess.

4. Separate Axxess channel

New World may also be available in some circumstances through Axxess. Availability through Axxess does not merge that relationship with Adrian's direct referral arrangement. Direct compensation from New World is not compensation paid by Axxess.

Before proceeding, the client must be told the channel, parties, services, compensation, privacy practices, complaint pathway and governing documents. Axxess documents govern an Axxess relationship. The direct-referral disclosure and the responsible New World, Precious Metals International Ltd. or Questrade documents govern a direct introduction.

5. Compensation and material conflict

Performance Financial Consultants Ltd. receives qualifying direct-referral compensation from New World. Adrian does not currently receive that compensation personally. The financial benefit to the corporation, and indirectly to Adrian as its owner, creates an actual or potential conflict when a client proceeds.

Before the referred service is provided, client-specific written disclosure must explain the parties, material terms, services and limits, conflicts, fee-calculation method and, to the extent possible, fee amount, plus other information a reasonable client would consider material.

The conflict is addressed through capacity and compensation disclosure, channel separation, client choice, consent, Axxess outside-activity oversight and role limits. Disclosure does not make an unsuitable product or service suitable.

6. Precious-metals considerations

Physical precious metals can fluctuate in value and may involve purchase and sale spreads, commissions, storage charges, insurance costs, delivery costs, foreign-exchange effects, liquidity limits, counterparty exposure and tax consequences. Product, account, custody, storage and delivery terms vary. Neither Adrian nor PFC guarantees pricing, liquidity, custody, storage, delivery, tax treatment or results.

A direct New World introduction is not a PFC offer to sell a security. Registration-dependent activity must be conducted through the appropriately registered organization under its governing documents.

7. Personal information and consent

PFC or Adrian discloses personal information for a direct introduction only with appropriate consent or as permitted by law. New World, Precious Metals International Ltd. and Questrade each control information for their respective functions and apply their own privacy practices. Information provided through one channel is not assumed available through another without authority or consent.

8. Complaints

Issue	First pathway
PFC introduction, disclosure or privacy	Contact Adrian C. Spitters, CFP®, FCSI®, CEA at aspitters@pfcwealthsolutions.com or 604-855-6846.
New World brokerage service	Contact New World about its brokerage information, introduction, pricing explanation or service.
PMI service	Contact Precious Metals International Ltd. about the account, transaction, wholesale, storage, delivery, privacy or service function governed by its documents.
Questrade service	Contact Questrade under its current process for the applicable brokerage, registered account, custody, transaction, recordkeeping, privacy or service issue.
Axcess channel	Contact Axcess under its current complaint process for an Axcess account, securities activity or Adrian acting as an Axcess Dealing Representative.

9. Official links and contact

[New World Precious Metals](#) | [New World contact](#) | [Questrade](#) | [Axcess](#)

If this summary differs from a current client-specific disclosure, account, product, custody or applicable legal document, the current governing document and applicable law control.

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