

# Terms of Use

For PFC Wealth Solutions websites, publications, forms and PFC-controlled educational content

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## Important

Using a PFC website or reading PFC content does not create a planning, insurance, securities, portfolio-management, tax, accounting or legal engagement. Individual services require separate agreements, disclosures, consents and regulated documents.

## 1. Acceptance and scope

These Terms govern websites, forms, newsletters, presentations and educational content controlled by Performance Financial Consultants Ltd., operating as PFC Wealth Solutions™. By using that content, you acknowledge these Terms. Where legally required consent is needed, PFC uses a separate affirmative consent process.

The Merrick Spitters Reset Report™ is not a PFC entity. These Terms apply only to PFC-controlled collection points, PFC-authored contributions and content expressly identified as PFC content.

## 2. General information and education only

PFC content is general information and education. It is not personal financial, investment, securities, insurance, tax, accounting or legal advice and is not a substitute for advice based on individual circumstances. Laws, tax rules, products and market conditions change.

## 3. Distinct service capacities

| Activity                           | Capacity                                                                                                                                                                              |
|------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Financial planning                 | Provided through PFC under a separately agreed engagement.                                                                                                                            |
| Insurance                          | Provided by Adrian in his individually licensed capacity in BC and Ontario; in BC, PFC may also act through its active corporate licence. PFC's Ontario corporate licence is pending. |
| Exempt-market securities           | Offered through Axxess Capital Advisors Inc., not PFC. Adrian acts separately as an Axxess Dealing Representative.                                                                    |
| Discretionary portfolio management | Provided by the applicable registered portfolio manager under its own agreement, not by PFC.                                                                                          |
| Direct precious-metals referral    | A separate introduction to New World Precious Metals, which acts as broker and places applicable business through Precious Metals International Ltd. or Questrade.                    |
| Education and authorship           | PFC content is published by PFC. The Merrick Spitters Reset Report™ is a separate jointly owned educational marketing brand and is not a legal entity.                                |

#### **4. No client relationship from website use**

A professional relationship arises only when the responsible parties agree to the service and complete the required engagement, consent, disclosure, account or application documents. A website form, email, subscription, event registration or preliminary conversation does not by itself create an engagement.

#### **5. Securities and exempt-market products**

PFC is not an exempt market dealer and does not offer securities in its own capacity. Adrian may separately act as an Axxess Dealing Representative. All activity requiring securities registration is conducted through Axxess under Axxess supervision and current documents.

Website content is not an offering or solicitation to buy or sell a security. Private and exempt-market investments can be speculative, illiquid, difficult to value and subject to resale restrictions. They are not guaranteed or insured and may result in partial or total loss.

#### **6. Portfolio managers**

A registered portfolio manager independently handles client acceptance, the mandate, discretionary decisions, custody, reporting, fees, conflicts and privacy. PFC does not exercise discretionary authority over a portfolio-manager account.

#### **7. Insurance services**

Adrian's individual insurance licences are active in BC and Ontario. PFC's BC corporate insurance licence is active and its Ontario corporate licence is pending. Until the Ontario corporate licence 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. No quotation, illustration, discussion or application creates coverage. Coverage begins only when confirmed by the insurer under the policy or binder and all stated conditions are satisfied.

#### **8. Precious-metals referrals**

A direct New World introduction is separate from PFC planning, insurance and Axxess securities activity. New World acts as broker and places applicable business through Precious Metals International Ltd. or Questrade. Product, account, pricing, execution, storage, delivery, privacy and complaint obligations are governed by the responsible organization's documents.

## 9. Compensation, referrals and conflicts

| Relationship | Possible compensation                                                                                                                                                                                   |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Insurance    | MAX Financial Ltd. or an insurer may pay commissions directly to Adrian, to PFC, or through a disclosed combination, depending on jurisdiction and arrangement.                                         |
| Axcess       | Compensation may include referral compensation and dealing-representative compensation. Applicable payee, calculation and amount are described in the governing Axcess and client-specific disclosures. |
| New World    | New World may pay qualifying direct-referral compensation to Performance Financial Consultants Ltd. Adrian may benefit indirectly as owner.                                                             |
| Planning     | PFC may receive agreed fees or charges stated in the client engagement.                                                                                                                                 |

A financial benefit can create an actual or potential conflict because Adrian or PFC may benefit when a client proceeds. PFC addresses conflicts through role separation, written disclosure, informed consent where required, professional judgment and applicable oversight. Disclosure does not make an unsuitable product or service suitable.

## 10. No guarantees and forward-looking information

PFC does not guarantee an investment result, insurance outcome, tax result, business sale, financing, valuation, succession result, precious-metals price, liquidity, custody, delivery or other future event. Forecasts and scenarios rely on assumptions and may differ materially from actual results. Past performance is not a guarantee of future results.

## 11. Accuracy and third-party information

PFC seeks to provide useful information but does not warrant that general website content is complete, current or free from error. Third-party information may not have been independently verified. Official and client-specific documents should be reviewed before action is taken.

## 12. Third-party websites and documents

Links to Axcess, MAX Financial Ltd., insurers, portfolio managers, New World, Precious Metals International Ltd., Questrade, regulators or other parties do not make PFC responsible for their content, products, services, security, availability or privacy practices. Their own terms and policies apply.

### 13. Intellectual property

Unless otherwise stated, PFC owns or is authorized to use the content, design, trademarks and intellectual property on its websites and publications. PFC Wealth Solutions™ is an identifier of Performance Financial Consultants Ltd.

#### The Merrick Spitters Reset Report™

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### 14. Responsible use

- Do not use a PFC site unlawfully or to infringe another person's rights.
- Do not attempt unauthorized access, introduce malicious code, disrupt service or bypass security controls.
- Do not misrepresent identity, affiliation, authorization or the source of content.
- Do not use automated tools to collect content or personal information contrary to law or posted instructions.

### 15. Privacy

PFC's Privacy Policy describes information under PFC's control. Information collected by Adrian in his individually licensed insurance capacity, or by an independent organization, is governed by the applicable privacy notice. A Reset Report form must identify the person or organization controlling that specific collection point.

### 16. Limitation of liability

To the maximum extent permitted by law, PFC and its directors, officers, employees, contractors and content providers are not liable for indirect, incidental, special, consequential or punitive loss arising from reliance on general content, third-party links or temporary unavailability. Nothing excludes liability that cannot lawfully be excluded or limits duties under a separately executed agreement or applicable law.

### 17. Governing law, changes and contact

These Terms are governed by the laws of British Columbia and applicable federal laws of Canada, subject to mandatory consumer and regulatory rights. PFC may update them when services, laws or relationships change. The current version will be posted with its effective date.

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