

New World Precious Metals Referral and Outside Activity Disclosure

A complete standalone disclosure for Merrick Wealth™ and its separate direct precious-metals referral relationship.

Merrick Wealth receives all commissions, referral fees, revenue-sharing amounts and insurance compensation connected with Peter J. Merrick and Merrick Wealth business. Peter J. Merrick does not receive those amounts personally.

1. Purpose, identities and separate legal capacities

Merrick Wealth is the legal entity and Peter J. Merrick's trade name. Merrick Wealth receives all commissions, referral fees, revenue-sharing amounts and insurance compensation connected with Peter J. Merrick and Merrick Wealth business. Peter J. Merrick does not receive those amounts personally.

2. Who does what

New World Precious Metals governs its own brokerage, pricing, transactions, accounts, custody, storage, delivery, privacy and complaint functions. New World Precious Metals may deal with Questrade or another provider in its own service chain; Merrick Wealth does not deal directly with Questrade.

3. Limits on the referring business

Merrick Wealth may identify a need, explain a disclosed direct-referral path, obtain consent and make an introduction. Merrick Wealth and Peter do not act as a metals broker, dealer, account provider, custodian, storage provider or delivery provider, do not hold client funds or metals, and do not determine the provider's pricing, execution, custody or delivery terms. This direct channel is separate from any Axxess channel.

4. Client decision and documents

A referral or introduction does not require the client to proceed and does not guarantee acceptance, underwriting, account opening, a transaction, coverage, liquidity, value or a particular outcome. Before proceeding, review the responsible provider's current relationship, privacy, conflict, account, policy, offering, product, service and complaint documents. Ask questions and provide only information requested through an approved process.

5. Risks and client responsibilities

Precious metals can involve price volatility, spreads, premiums, transaction costs, liquidity constraints, counterparty risk, custody, storage, delivery, authentication, insurance and tax considerations. A client should review New World's current documents, pricing, storage/custody arrangements, risks, fees and complaint process before proceeding and should not treat a referral as an investment recommendation or guarantee.

6. Compensation and material conflicts

Merrick Wealth receives all commissions, referral fees, revenue-sharing amounts and insurance compensation connected with Peter J. Merrick and Merrick Wealth business. Peter J. Merrick does not receive those amounts personally. A qualifying direct-referral payment creates an actual or potential conflict. Before the client proceeds, the applicable disclosure identifies the parties, service, payee, material terms, conflict, calculation method and amount where required.

7. Privacy, consent and communications

Merrick Wealth discloses personal information for a direct introduction only with appropriate consent or as permitted by law. New World applies its own privacy process to information it receives. Do not send payment information, account credentials, delivery instructions or sensitive identification through a general Merrick Wealth form.

8. Complaints and escalation

Questions about Merrick Wealth or this disclosure: peter@PeterMerrick.com | 858-264-9595. New World brokerage, transaction, account, custody, storage, delivery and service concerns must first be directed to New World through its current process.

9. Official information, review and governing documents

New World service information: <https://www.newworldpm.com/>. This disclosure is reviewed when a material licensing, capacity, payment, provider, privacy or complaint fact changes. It does not replace current client-specific, provider, insurer, dealer, referral, account, custody, policy, engagement or regulatory documents. Those documents and applicable law control if they differ.

This is a complete website disclosure for the stated subject. It does not replace applicable client-specific, insurer, dealer, referral, account, custody, policy, engagement or regulatory documents. Those documents and applicable law control if they differ.