Axcess Capital Advisors Inc. Relationship Disclosure

A complete standalone disclosure for Merrick Wealth™ and Peter J. Merrick's separate referral-only 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

Axcess Capital Advisors Inc. and the responsible registered person perform KYC, investor qualification, suitability, account opening, product disclosure, trade processing, conflicts, records, complaints and supervision. Peter is referral-only for an applicable Axcess alternative-investment or private-wealth referral and is not an Axcess Dealing Representative.

3. Limits on the referring business

Merrick Wealth may identify a need, explain a disclosed path, obtain consent and facilitate an introduction. If an introduction concerns a portfolio-management service, the responsible portfolio manager controls its mandate, suitability, account, custody, discretionary authority, fees, records and complaint process. Merrick Wealth and Peter do not open a securities account, approve a trade, determine suitability, provide portfolio-management services or hold client assets. Securities services are performed only by Axcess and the responsible registered person in their disclosed capacity.

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

Securities and alternative investments can lose value, may be illiquid, may have restrictions or concentration risk, and may not suit every investor. A client should provide complete, accurate and current information, read current offering and account documents, ask about risks, liquidity, costs and conflicts, and promptly report material changes to the responsible registered person.

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. Merrick Wealth may receive only separately disclosed referral compensation. Peter does not receive dealing-representative compensation personally. Required documents identify the service, parties, payee, material terms, conflict, calculation method and amount where required.

7. Privacy, consent and communications

Merrick Wealth discloses personal information to Axcess only with appropriate consent or as permitted by law. Axcess applies its own privacy and regulatory recordkeeping process. Do not send account credentials, trade instructions or sensitive financial information through a general Merrick Wealth form.

8. Complaints and escalation

Questions about Merrick Wealth or this disclosure: peter@PeterMerrick.com | 858-264-9595. Securities-account or registered-person concerns must first be directed to Axcess and its current complaint process. For an external regulatory route, consult the applicable provincial or territorial securities regulator for the jurisdiction and service involved.

9. Official information, review and governing documents

Current Axcess information: https://www.axcesscapital.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.