MAX Financial Ltd. Insurance Processing Disclosure

A complete standalone disclosure for Merrick Wealth™, Peter J. Merrick and the separate insurance distribution and processing 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

MAX Financial Ltd. provides insurance distribution and processing support. The responsible insurer determines underwriting, issue, premiums, terms, administration and claims. Peter and Merrick Wealth provide permitted insurance advice only in the licensed capacity and jurisdiction identified in governing documents; Peter is licensed in Ontario and Merrick Wealth is licensed in Ontario.

3. Limits on the referring business

Merrick Wealth may assess a permitted insurance need, explain options and coordinate an application process. Merrick Wealth and MAX do not decide underwriting, issue a policy, change a policy, determine a claim or guarantee coverage. The Canadian website does not solicit U.S. residents; any U.S. activity is handled only under the applicable licence, entity, engagement and separate disclosure.

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

Insurance requires complete, accurate and current information. A client should review the need, recommendation, illustration, application and policy carefully; ask about exclusions, limitations, premiums, guarantees, non-guaranteed values, surrender consequences, replacements and tax assumptions; and notify the appropriate party of errors or material changes where required.

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. Compensation can depend on whether a policy is purchased or maintained. This creates an actual or potential conflict. The governing disclosure identifies the acting capacity, payee, represented insurers or providers, material conflicts and any fee charged in addition to premium.

7. Privacy, consent and communications

Insurance information can include sensitive identity, financial, health, medical, lifestyle, beneficiary and underwriting information. Merrick Wealth shares it only with consent or as permitted by law. MAX, the insurer and other authorized recipients apply their own privacy process. Sensitive application information must use the approved secure process.

8. Complaints and escalation

Questions about Merrick Wealth or this disclosure: peter@PeterMerrick.com | 858-264-9595. Underwriting, policy administration and claims concerns should first go to the responsible insurer and its complaint office. Eligible life and health insurance complaints may be reviewed by OLHI. Ontario insurance conduct concerns may be submitted to FSRA.

9. Official information, review and governing documents

MAX processing information: https://www.max.financial/. 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.