Privacy Policy

A complete standalone privacy policy for Merrick Wealth™, PeterMerrick.com, forms, subscriptions, meeting requests and Merrick Wealth services.

Privacy controller: Peter J. Merrick is accountable for personal information handled by Merrick Wealth. 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. Scope, controller and Canadian website position

Merrick Wealth is the legal entity and Peter J. Merrick's trade name. Peter J. Merrick is the privacy controller for identified Merrick Wealth collection points. This policy applies to Merrick Wealth websites, forms, subscriptions, meeting requests, permitted insurance, authorized referrals and communications. The website is directed to Canadian residents and does not solicit U.S. residents. Any U.S. activity is conducted only under the applicable licence, entity, engagement and separate U.S.-appropriate disclosure.

2. Information collected

Merrick Wealth may collect contact and identity information; residency, citizenship, family, business, professional, financial and planning information voluntarily supplied; meeting requests, communications, preferences, consents, unsubscribe records, referral records and complaints; insurance needs and, only through an approved secure process, application and underwriting information; and website, device, browser, cookie, analytics and security information. Do not submit account numbers, passwords, government identifiers, detailed financial records, medical information, insurance applications or trade instructions through a general website form.

3. Sources and purposes

Information may be collected directly, automatically through website and security technologies, from an authorized person or professional, or from MAX Financial Ltd., insurers, Axcess Capital Advisors Inc., New World Precious Metals, PFC or a service provider where authorized or permitted by law. Merrick Wealth uses information to answer inquiries, provide requested education, administer communication preferences, assess or administer permitted Ontario insurance business, make an authorized referral, manage consent, compensation disclosure, conflicts, records and complaints, secure and improve communications, and meet legal and regulatory obligations.

4. Consent and electronic communications

Merrick Wealth seeks meaningful consent appropriate to the sensitivity and circumstances. Consent may be withdrawn with reasonable notice, subject to legal, contractual and recordkeeping limits. Commercial electronic messages are sent only with the consent, identification and unsubscribe process required by law, and an unsubscribe request is acted on within the required time.

5. Separate organizations and permitted sharing

Information is shared only with consent or as permitted or required by law. MAX Financial Ltd. and insurers may receive information for permitted insurance distribution, processing, underwriting, policy, claims and regulatory functions. Axcess Capital Advisors Inc. may receive information for a separately disclosed referral. New World Precious Metals may receive information for a separately authorized direct referral. Service providers may process information for specified Merrick Wealth functions. Each recipient applies its own privacy process to the information it controls.

6. Relationship-specific controller boundaries

Merrick Wealth controls its own communications, Ontario insurance and referral records. MAX Financial Ltd. and insurers control their processing, underwriting, policy, claims and regulatory records. Axcess Capital Advisors Inc. and the responsible issuer or portfolio manager control their referral, securities, account, suitability, custody and mandate records. New World Precious Metals controls the information it receives for its own service. New World Precious Metals may deal with Questrade in its own service chain; Merrick Wealth does not deal directly with Questrade. PFC and the Reset Report are separate controllers only at their identified collection points.

7. Cross-border processing, cookies and safeguards

Merrick Wealth may use providers for hosting, forms, email, scheduling, CRM, analytics, security, records and document delivery. Information may be processed in Canada, the United States or another jurisdiction and may be accessible under the laws of that jurisdiction. Sites may use essential, preference, analytics, embedded-content and security technologies; where required, a consent mechanism permits non-essential technologies to be accepted or declined. Safeguards include access controls, confidentiality obligations, secure systems, service-provider oversight, backups and incident response appropriate to information sensitivity.

8. Incidents, retention and disposal

Merrick Wealth investigates suspected privacy incidents and gives required notices or reports where applicable law requires. Information is retained only as long as reasonably necessary for identified purposes and legal, insurance, professional or recordkeeping obligations, then securely deleted, destroyed or anonymized.

9. Access, correction and complaints

A person may request access to or correction of personal information under Merrick Wealth control, ask how it has been used or disclosed, or challenge compliance, subject to applicable law. Identity may be verified and access may be limited where permitted or required. Contact Peter J. Merrick at peter@PeterMerrick.com or 858-264-9595. If the concern relates to another organization’s records, contact that organization first. Privacy-commissioner complaint information is available at priv.gc.ca.

10. Changes

Merrick Wealth may update this policy when licensing, laws, technology, collection points, service providers or business relationships change. Material changes are communicated where appropriate. The current version and effective date are posted with the policy.

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.