

Regulatory, Insurance, Referral and Compensation Disclosure

A complete standalone disclosure of Merrick Wealth™ identity, licensing, capacities, provider relationships, compensation, risk and complaints.

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. Identity and legal responsibility

Merrick Wealth is the legal entity and Peter J. Merrick's trade name. Merrick Wealth provides services only in the disclosed capacity, jurisdiction and engagement. Website content is general information and does not create a professional relationship.

2. Canadian insurance position and MAX Financial

Peter J. Merrick is licensed in Ontario and Merrick Wealth is licensed in Ontario. Insurance services are provided only in the applicable licensed capacity and jurisdiction. MAX Financial Ltd. provides distribution and processing support; the responsible insurer determines underwriting, policy issue, premiums, terms, administration and claims. No website statement, illustration, quote, premium estimate or application creates coverage.

3. Axxess referral-only relationship

Peter's role for applicable Axxess Capital Advisors Inc. referrals is referral-only. He is not an Axxess Dealing Representative and does not perform registration-dependent activity. Axxess and the responsible registered person control investor qualification, KYC, suitability, account opening, product disclosure, trade processing, conflicts, records, complaints and supervision.

4. New World precious-metals referral

Merrick Wealth may make a separately disclosed direct referral to New World Precious Metals. Merrick Wealth and Peter do not act as a metals broker, dealer, account provider, custodian, storage provider or delivery provider, and do not hold client funds or metals. New World Precious Metals controls its brokerage, pricing, accounts, custody, storage, delivery, privacy and complaint functions. New World Precious Metals may deal with Questrade in its own service chain; Merrick Wealth does not deal directly with Questrade.

5. Cross-border limitation

The Merrick Wealth website is directed to Canadian residents and does not solicit U.S. residents. Any U.S. insurance activity, including activity permitted by a U.S. licence, is handled only under the applicable licence, entity, engagement and separate U.S.-appropriate disclosure. Nothing on this Canadian website invites a U.S. resident to request a regulated service.

6. Compensation, payees 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 compensation connected with the stated service or referral. The relevant disclosure identifies the parties, responsible service, payee, material terms, actual or potential conflict, calculation method and amount where required. A compensation disclosure does not make an unsuitable product or service suitable.

7. Client decision, risk and third-party documents

A referral does not require the client to proceed and does not guarantee acceptance, underwriting, account opening, coverage, a transaction, liquidity, value or outcome. Insurance is contractual and subject to underwriting and policy terms. Investments and precious metals carry risk; their responsible providers determine their terms and suitability process. Review current provider, policy, account, custody, offering, relationship, privacy and complaint documents before proceeding.

8. Privacy and records

Peter J. Merrick controls Merrick Wealth information at identified collection points. MAX Financial Ltd., insurers, Axxess Capital Advisors Inc., New World Precious Metals, PFC and the Reset Report control their respective records and privacy processes. Information is shared only with appropriate consent or as permitted or required by law.

9. Complaints and first pathways

Questions or complaints about Merrick Wealth, referrals, compensation or privacy: peter@PeterMerrick.com | 858-264-9595. Underwriting, policy and claim 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](#). Securities-account or registered-person concerns must be directed to Axxess Capital Advisors Inc. and its current complaint process. For an external regulatory route, consult the applicable provincial or territorial securities regulator for the jurisdiction and service involved. New World service concerns must be directed to New World Precious Metals.

10. Official information, changes and governing documents

Official provider information: <https://www.axcesscapital.com/>, <https://www.max.financial/>, <https://www.newworldpm.com/>. This disclosure is reviewed when a material licensing, capacity, compensation, privacy, provider or complaint fact changes. Current client-specific, insurer, dealer, referral, account, engagement and other governing documents and applicable law control where 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.