

Axcess Capital Advisors Inc. Relationship Disclosure

A complete standalone disclosure for PFC Wealth Solutions™ and its separate securities and referral relationship.

Performance Financial Consultants Limited receives all commissions, referral fees, revenue-sharing amounts and EMD fees connected with PFC and Adrian C. Spitters business. Adrian C. Spitters does not receive those amounts personally.

1. Purpose, identities and separate legal capacities

Performance Financial Consultants Limited, operating as PFC Wealth Solutions™ and Merrick Wealth are separate businesses. Performance Financial Consultants Limited receives all commissions, referral fees, revenue-sharing amounts and EMD fees connected with PFC and Adrian C. Spitters business. Adrian C. Spitters does not receive those amounts personally. No payment described here is made to Adrian or Peter 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. PFC is not an exempt market dealer. Adrian may act separately as a Dealing Representative of Axcess only when conducting registration-dependent activity for Axcess.

3. Limits on the referring business

PFC may identify a planning need, obtain consent and facilitate a disclosed 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. PFC does 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 must 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

Performance Financial Consultants Limited receives all commissions, referral fees, revenue-sharing amounts and EMD fees connected with PFC and Adrian C. Spitters business. Adrian C. Spitters does not receive those amounts personally. An EMD fee connected with Adrian/PFC activity is received by Performance Financial Consultants Limited, not Adrian personally. A payment can create an incentive to introduce a client to Axxess. Required documents identify the service, parties, payee, material terms, conflict, calculation method and amount where required.

7. Privacy, consent and communications

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

8. Complaints and escalation

Questions about PFC or this disclosure: aspitters@pfcwealthsolutions.com | 604-855-6846. Securities-account or registered-person concerns must first be directed to Axxess 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 Axxess 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.

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.