Regulatory Disclosures

A complete standalone disclosure of PFC Wealth Solutions™ identity, licensed capacity, third-party relationships, compensation, risks, privacy and complaints.

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. Identity and legal responsibility

Performance Financial Consultants Limited, operating as PFC Wealth Solutions™ is the operating name of Performance Financial Consultants Limited. PFC provides planning and permitted insurance services only in the disclosed capacity and jurisdiction. PFC is not an exempt market dealer and does not provide securities services in its own capacity.

2. Insurance licensing and MAX Financial

Performance Financial Consultants Limited, operating as PFC Wealth Solutions™ holds active corporate insurance licences in British Columbia and Ontario. Insurance business may be submitted and processed through MAX Financial Ltd. and applicable insurers. The insurer alone determines underwriting, issue, premiums, terms, administration and claims. No website statement, illustration, quotation, premium estimate or application creates insurance coverage.

3. Registration-dependent securities activity through Axcess

Adrian C. Spitters may act separately as a Dealing Representative of Axcess Capital Advisors Inc. only when conducting registration-dependent activity for Axcess. Axcess and the responsible registered person control know-your-client information, investor qualification, suitability, account opening, product disclosure, trade processing, conflicts, records, complaints and supervision. Any EMD fee connected with Adrian/PFC activity is received by Performance Financial Consultants Limited, not Adrian personally.

4. Direct precious-metals referral

Performance Financial Consultants Limited, operating as PFC Wealth Solutions™ may make a separately disclosed direct introduction to New World Precious Metals. New World controls its own brokerage, pricing, accounts, transactions, custody, storage, delivery, privacy and complaints. New World Precious Metals may deal with Questrade or another provider in its own service chain; PFC does not deal directly with Questrade. PFC is not a metals broker, dealer, account provider, custodian, storage provider or delivery provider.

5. Capacity map and client decision

A regulated service, account, policy, referral or transaction is provided only by the organization and person identified in its current documents. A referral does not require a client to proceed and does not guarantee acceptance, underwriting, account opening, a transaction, liquidity, value or outcome. The client should review the current relationship, privacy, conflict, account, policy, offering, product, service and complaint documents before proceeding.

6. Compensation, payees 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. PFC identifies the responsible parties, service, payee, material terms, actual or potential conflict, calculation method and amount before the client proceeds where required. PFC compensation can create an incentive to introduce or recommend a service. That conflict is managed through disclosure, capacity separation, client choice and applicable supervision. A payment disclosure does not make an unsuitable service suitable.

7. Risk and suitability

Insurance, securities, alternative investments, precious metals and referral services carry different risks, costs, restrictions and suitability considerations. Insurance coverage is contractual and subject to policy terms, underwriting and insurer decisions. Securities and alternative investments may lose value, be illiquid or be unsuitable for some investors. Precious-metals pricing, custody, storage, delivery, counterparty and transaction risks are governed by the responsible provider. PFC website content is not a substitute for current client-specific documentation.

8. Privacy and information routing

PFC is controlled for privacy purposes by Adrian C. Spitters. PFC’s Privacy Policy applies to information under PFC control. MAX Financial Ltd., insurers, Axcess Capital Advisors Inc., New World Precious Metals, Merrick Wealth and the Reset Report each apply their own privacy notice and record process to their respective functions. Information is shared only with appropriate consent or as permitted or required by law.

9. Complaints and escalation

Questions or complaints about PFC planning, insurance, referrals, compensation or privacy should first be directed to aspitters@pfcwealthsolutions.com or 604-855-6846. Underwriting, policy and claim matters should be directed to the responsible insurer, then 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 and registered-person concerns must be directed to Axcess 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. Provider-service concerns should be directed to the responsible provider.

10. Official information, review and governing documents

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