

Referral Relationship and Compensation Disclosure

For referral partner pages and partner-specific educational funnels

Clicking a link, subscribing to, receiving, or reading The Merrick Spitters Reset Report™ does not generate a referral fee. It does not create an advisory or client relationship and does not obligate the reader to purchase a product or service.

Purpose of this disclosure

Referral partner webpages and the partner-specific funnels to which they link introduce readers to The Merrick Spitters Reset Report™, an educational publication jointly published by Adrian C. Spitters and Peter J. Merrick. The person or organization identified on the webpage from which you accessed this disclosure is referred to below as the Referral Partner.

Nature of the referral relationship

The Referral Partner has a written referral arrangement with Axxess Capital Advisors Inc. The Referral Partner receives no referral fee merely because a person clicks through to the publication, subscribes, receives a complimentary book, or reads the educational material.

If a reader later chooses to explore professional services with Adrian C. Spitters or Peter J. Merrick, and that decision results in an eligible referral governed by the Axxess agreement, the Referral Partner may receive referral compensation. This prospective financial interest is disclosed so readers can evaluate the Referral Partner's introduction or endorsement with full context.

Separate educational and professional relationships

- The Merrick Spitters Reset Report™ provides education, research, commentary and opinion. It does not provide individualized investment, securities, insurance, legal, accounting or tax advice.
- Subscribing to the publication does not create an advisory relationship and does not constitute consent to receive marketing from an advisory practice.
- The Referral Partner's role is limited to making an introduction unless that person is separately registered and authorized to provide additional services.
- Activities requiring securities registration are carried out only by appropriately registered individuals through Axxess Capital Advisors Inc.

Client-specific Axxess disclosure

Before Axxess Capital Advisors Inc. opens an account or provides services arising from a referral, Axxess and the appropriate registered representative will provide the prospective client with the applicable written referral disclosure. That document identifies the parties, services, material terms, conflicts of interest, method of calculating referral compensation, registration categories, permitted activities and other information relevant to the referral arrangement. The client will be asked to acknowledge that disclosure before proceeding.

No obligation to proceed

A reader may remain a subscriber to the educational publication without ever contacting, meeting with or engaging Adrian C. Spitters, Peter J. Merrick, Axxess Capital Advisors Inc. or any related practice. A referral does not require the reader to open an account, purchase an investment or retain any professional service.

Questions: Contact reports@merrickspitters.com. For specific Axxess referral terms, request the current client-specific disclosure before proceeding. This public notice supplements, and does not replace, that formal disclosure.