The Merrick Spitters Reset Report™

Referral Relationship and Compensation Disclosure - Odessa Version

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.

1. 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. Peter J. Merrick TEP is Peter’s public-facing professional identity.

2. Nature of the referral relationship

Where an Axcess referral arrangement is in force, the Referral Partner has a written referral arrangement with Axcess Capital Advisors Inc. A proposed arrangement must be executed and any applicable approval obtained before it is represented as active or generates eligible referral compensation. 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 Axcess 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.

3. 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 Axcess Capital Advisors Inc.

- Subscriber notifications are sent only to the Referral Partner whose referral link or sign-up page the subscriber used. When you subscribe to The Merrick Spitters Reset Report™ through that link or page, the Referral Partner receives an email notification containing your first name only. The notification excludes your last name and email address. These notifications confirm and attribute the subscription to the originating Referral Partner. They do not include financial information or client records. A subscription or notification does not create an advisory or client relationship or authorize separate advisory marketing. The applicable collection notices and consent choices govern the sharing of subscriber information.
- Adrian C. Spitters may act separately as a Dealing Representative of Axcess Capital Advisors Inc. only for registration-dependent activity conducted through Axcess. Peter's role for applicable Axcess referrals is referral-only; he is not an Axcess Dealing Representative.
- Performance Financial Consultants Ltd., operating as PFC Wealth Solutions™, receives all commissions, referral fees, revenue-sharing amounts and EMD fees connected with PFC and Adrian C. Spitters; Adrian does not receive those amounts personally. Merrick Wealth Management Inc. receives all commissions, referral fees, revenue-sharing amounts and insurance compensation connected with Peter J. Merrick and its business. Peter J. Merrick does not receive those amounts personally. All commissions connected with Peter's business are paid through Merrick Wealth Management Inc., not to Peter personally.
- Merrick Wealth Management Inc. is a Canadian entity only and is not Peter's U.S. operating brand. The Referral Partner's own payee and compensation terms are governed by its agreement and client-specific disclosure; they do not change these corporate payee rules.

4. Client-specific Axcess disclosure

Before Axcess Capital Advisors Inc. opens an account or provides services arising from a referral, Axcess 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.

5. 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, Axcess 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 Axcess referral terms, request the current client-specific disclosure before proceeding. This public notice supplements, and does not replace, that formal disclosure.