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Regulatory, Relationship and Editorial Disclosure

Legal identity, educational purpose, separate professional capacities, compensation and material conflicts

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The central distinction

The Merrick Spitters Reset Report™ publishes education and commentary. It is not a legal entity, advisory firm, exempt market dealer, insurance agency, portfolio manager, law firm, accounting firm or tax practice. Separate regulated or professional services are provided only by the person or organization identified in the applicable governing documents.

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Joint authorship and publication do not merge the authors' separate professional businesses, registrations, licences, duties, compensation or complaint processes and do not create a partnership or jointly regulated firm.

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Articles, white papers, books, frameworks, interviews and newsletters present education, research, analysis and opinion. They may discuss monetary systems, markets, securities, insurance, precious metals, private assets, taxation, estate and succession concepts, property rights, jurisdictional risk and related policy issues. They do not provide a personalized recommendation or determine suitability, eligibility, legal rights or tax consequences.

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Channel	Responsible person or organization
Reset Report publishing	Adrian C. Spitters, CFP®, FCSI®, CEA and Peter J. Merrick, TEP®, as joint owners and publishers. Education and commentary only.
Financial planning	Performance Financial Consultants Ltd., operating as PFC Wealth Solutions™, under a separately agreed client-specific scope.
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If this website disclosure differs from current client-specific, transaction-specific, regulatory, offering, policy, account, custody or engagement documents, those governing documents and applicable law control the regulated or professional relationship.

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On behalf of the joint owners and publishers, Adrian C. Spitters and Peter J. Merrick

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