

Privacy Policy

For merrickspitters.com, wealth.merrickspitters.com, Reset Report subscriptions and editorial contact points

Effective date: August 11, 2026 | Version 1.1

Who is accountable

The Merrick Spitters Reset Report™ is not a legal entity or data controller. Adrian C. Spitters and Peter J. Merrick, as joint owners and publishers, are accountable for personal information collected directly through Reset Report collection points that do not identify another controller. Adrian C. Spitters is the designated privacy contact for the current website.

1. Purpose and scope

This Policy explains how the publishers collect, use, disclose, safeguard, retain and provide access to personal information under their control. It applies to the main website, landing pages, newsletter subscriptions, downloads, editorial inquiries, contact forms and related communications that do not identify another responsible organization.

When a form or link identifies PFC, Peter's separate professional practice, Axxcess, an insurer, portfolio manager, precious-metals organization or another party, that person or organization controls the information for its own purposes and applies its own privacy notice. The Reset Report brand itself is not the controller.

The publishers follow applicable Canadian private-sector privacy law, including British Columbia's Personal Information Protection Act and the federal Personal Information Protection and Electronic Documents Act where applicable.

2. Accountability and collection-point notices

The publishers remain accountable for information under their control when a service provider processes it for them. Each collection point should identify its purpose, the accountable person or organization, any material disclosure and a contact for questions. A general policy does not authorize a regulated service or transfer information between separate professional capacities.

3. Information collected

- name, email address, telephone number and other contact details;
- subscription, communication and content preferences;
- information voluntarily included in an inquiry, form, survey or correspondence;
- download, event, meeting-request and communication history;
- website, device, browser, approximate location, cookie, analytics and security information; and
- records needed to demonstrate consent, delivery, unsubscribe requests, complaints and compliance.

Do not send sensitive information through general forms

General website, newsletter and meeting forms are not intended for account numbers, passwords, government identifiers, medical information, detailed financial records, insurance applications, trade instructions or other highly sensitive information. Use the secure process provided by the responsible professional organization.

4. How information is collected

- directly through subscriptions, downloads, contact forms, meeting requests, surveys, email and other communications;
- automatically through cookies, analytics, logs and security technologies;
- from an authorized person who asks that information be provided; and
- from website, email, CRM, scheduling, hosting, security and other service providers acting for the publishers.

5. Purposes

- deliver the Reset Report, requested publications, books, notices and educational content;
- administer subscriptions, preferences, consent and unsubscribe requests;
- respond to inquiries and route a request to the person or organization selected by the individual;
- schedule an introductory meeting without creating a professional relationship;
- operate, secure, troubleshoot, measure and improve websites, forms and communications;
- manage records, intellectual-property rights, complaints and legal obligations; and
- prevent misuse, fraud, security incidents and unlawful activity.

6. Consent and electronic communications

Consent is sought according to the sensitivity of the information and the circumstances. Express consent is used for newsletter subscriptions and commercial electronic messages where required. Subscription records should retain the date, source and wording of consent. Each commercial message identifies the sender and includes a functional unsubscribe mechanism.

Consent may be withdrawn, subject to legal and recordkeeping limits and reasonable notice. Withdrawal may prevent delivery of requested content. Administrative, security or legally required communications may continue where permitted.

7. Service providers and disclosures

Information may be processed by providers supporting website hosting, content delivery, CRM, email, forms, analytics, scheduling, security, document delivery and records. Current technology may include WordPress-related hosting, GoHighLevel or LeadConnector, Mailchimp, Calendly and comparable providers. Providers may change and are limited to the purposes for which they are retained, subject to applicable contractual and legal safeguards.

Information may also be disclosed with consent; to a selected professional or organization so it can respond to the individual's request; to legal, accounting, technology or security advisers; to investigate misuse or a security incident; or to regulators, courts and law-enforcement bodies where required or permitted by law.

8. Separate professional and third-party controllers

Destination	Privacy responsibility
PFC Wealth Solutions	PFC controls information collected for its planning, administration, PFC-controlled communications and corporate insurance activity in British Columbia and any other jurisdiction where its corporate licence is active, under its own Privacy Policy.
Adrian individually	Adrian controls information collected in a separately identified individually licensed insurance capacity, including Ontario insurance activity while PFC's Ontario corporate insurance licence is pending.
Peter individually	Peter controls information collected in his separately identified, individually licensed Ontario insurance-advisor capacity through MAX Financial Ltd.
Axcess and investment providers	Axcess controls information for Adrian's registered dealing-representative activity and Peter's separately disclosed referral activity. Each responsible issuer or portfolio manager controls information for its own functions.
Insurance organizations	MAX Financial Ltd., insurers, reinsurers and service providers control information for their own processing, underwriting, policy, claims and regulatory functions.
New World and metals providers	New World Precious Metals, Precious Metals International Ltd. and Questrade control information required for their respective referral, brokerage, account, transaction, custody and regulatory functions.
Peter's other professional services	The person or legal organization identified in the applicable form, engagement or disclosure controls the professional-service information.
Retailers and external sites	Book retailers, social platforms and other external websites apply their own privacy notices.

9. Processing outside Canada

The publishers, contributors and service providers may be located in Canada, the United States or other jurisdictions. Information processed outside a province or outside Canada may be accessible under the laws of that jurisdiction. Appropriate contractual, administrative and technical safeguards are used according to sensitivity and circumstances.

10. Cookies and analytics

Websites may use essential, preference, analytics, embedded-content and security technologies. Where required, a consent mechanism should allow non-essential cookies to be accepted or declined. Browser controls may also restrict cookies, but doing so may affect functionality.

11. Safeguards, incidents, retention and disposal

Safeguards appropriate to sensitivity, format and volume include access controls, confidentiality obligations, secure systems, service-provider oversight, backups and incident response. Suspected incidents are investigated and legally required notices are provided. Information is retained only as long as reasonably needed for the identified purposes and legal or recordkeeping obligations, then securely deleted, destroyed or anonymized.

12. Access, correction and complaints

An individual may request access to personal information under the publishers' control, ask how it has been used or disclosed, and request correction of inaccurate or incomplete information. Identity may be verified and access may be limited where permitted or required by law. A person may also challenge compliance or complain to the applicable privacy regulator.

Designated privacy contact for the current website: Adrian C. Spitters, CFP®, FCSI®, CEA

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

aspitters@pfcwealthsolutions.com | [604-855-6846](tel:604-855-6846) | [Contact page](#)

[BC Personal Information Protection Act](#) | [BC privacy regulator](#) | [Federal privacy regulator](#) | [CASL information](#)

Policy updates. This Policy may be updated for changes in law, technology, collection points, service providers or publishing activities. Material changes will be communicated as appropriate.