

Privacy Policy

A complete standalone privacy policy for Reset Report subscriptions, editorial contact points, downloads and related communications.

The Merrick Spitters Reset Report™ is jointly owned educational publishing intellectual property of Adrian C. Spitters and Peter J. Merrick. It is not a legal or regulated entity and receives no transaction compensation.

1. Controller at each collection point

Each Reset Report subscription, download, inquiry, meeting-request or contact form must identify the responsible person or legal entity and applicable privacy notice. For information under PFC control, the responsible organization is Performance Financial Consultants Ltd., operating as PFC Wealth Solutions™; the privacy contact is Adrian C. Spitters at aspitters@pfcwealthsolutions.com. For Merrick Wealth matters, contact Peter J. Merrick at peter@PeterMerrick.com and consult the applicable collection notice for the responsible person or legal entity. The Reset Report brand is not a legal entity or a separate privacy controller; it does not merge either business's privacy responsibilities.

2. Information collected and purposes

The named controller may collect contact information, consent and unsubscribe records, communications, requested editorial materials, form submissions and limited website, device, cookie, analytics and security information. Information is used to provide requested editorial material, administer subscriptions and communication preferences, respond to inquiries, protect systems and meet legal obligations. It is not used to create a regulated client relationship through a Reset Report form.

3. Consent, sensitive information and sharing

The named controller seeks consent where required and provides an unsubscribe process for commercial electronic messages. Do not submit account, medical, detailed financial, insurance or identification information through a general Reset Report form. Information is not automatically shared among PFC, Merrick Wealth, MAX Financial Ltd., Axxess Capital Advisors Inc., New World Precious Metals or another organization. A referral or service request must identify the responsible organization, its privacy notice and required consent.

4. Providers, cross-border processing and cookies

The named controller may use website, hosting, form, email, scheduling, analytics, security, record and backup providers. Information may be processed outside a province or outside Canada and may be accessible under applicable local laws. Sites may use essential, preference, analytics, embedded-content and security technologies; a required consent mechanism applies to non-essential technologies.

5. Safeguards, retention and incidents

Each controller applies safeguards appropriate to the sensitivity and volume of the information it controls, including access controls, secure systems, confidentiality obligations, service-provider oversight, backups and incident-response practices. It retains information only as long as reasonably necessary for the stated purpose and legal obligations, then securely deletes, destroys or anonymizes it. Suspected incidents are assessed and reported or notified where applicable law requires.

6. Access, correction and complaints

A request for access, correction or a privacy complaint must be sent to the controller identified at the relevant form. PFC matters: aspitters@pfcwealthsolutions.com | 604-855-6846. Merrick Wealth matters: peter@PeterMerrick.com | 858-264-9595. A person may also consult the applicable privacy commissioner; federal complaint information is available at priv.gc.ca.

7. Changes

This policy is reviewed when a collection point, controller, privacy practice, technology or legal requirement changes. The current version and effective date are posted with the policy.

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.