THE MERRICK SPITTERS RESET REPORT™

PROPRIETARY FRAMEWORK

The Merrick Spitters Asset Security Framework™

A governing architecture for preserving control, access, independence, and continuity across changing conditions.

OWNERSHIP • LIQUIDITY • CONTINUITY

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The Merrick Spitters Reset Report™

Framework at a Glance

Formal Definition

The Merrick Spitters Asset Security Framework™ is a practical way to examine whether a family's wealth remains under its control, available when needed, less dependent on outside systems, and able to continue through change.

Governing Problem

A family can look wealthy on paper while its capital, authority, liquidity, and future choices depend on the same lenders, markets, custodians, legal systems, digital systems, or one key person. The framework makes those dependencies visible before pressure turns them into forced decisions.

Canonical Architecture

Four tests identify the pressure. Five pillars organize the work. Specialized frameworks apply the same logic to defined owner-level exposures without competing with the master.

CONTROL Who has final authority?	ACCESS Can the asset be reached when needed?	INDEPENDENCE Which outside systems must continue to work?	CONTINUITY Will ownership and purpose survive transition?

PILLAR 1 Physical Gold and Silver	PILLAR 2 Alternative Investments and Productive Private Assets	PILLAR 3 Discretionary Private Portfolio Management	PILLAR 4 Tax-Advantaged Strategies for Repositioning Assets	PILLAR 5 Comprehensive Wealth and Continuity Planning

Intended Outcome

A coordinated family architecture in which each asset and planning tool has a defined job, major dependencies are understood, and the family keeps more choice when conditions change.

Boundary

This framework is not a model portfolio, a universal allocation, a product list, an outcome prediction, or a substitute for individualized financial, investment, insurance, tax, legal, accounting, or real-estate advice.

Executive Overview

Most wealth discussions begin with return. This framework begins with ownership. A statement balance, property title, insurance policy, or account can look secure while the owner's practical freedom is narrowing beneath the surface.

Asset Security examines how assets are held, where liquidity sits, who controls it, which counterparties and jurisdictions stand between a family and its capital, and whether the plan can still work through illness, death, debt renewal, market disruption, policy change, or succession.

The objective is not to predict every event. It is to identify vulnerabilities early, preserve choice, and help what a family has built remain usable for the next generation.

Purpose and Boundaries

The framework is for business owners, farmers, landowners, affluent retirees, professionals, and family wealth stewards in Canada and the United States. It is most useful when wealth includes a household balance sheet, an operating enterprise, real estate, land, market capital, insurance, and succession structures.

It does not label every asset safe or unsafe. It clarifies the role an asset performs, the dependencies around it, and the questions to resolve before a family depends on it in a difficult moment.

Architecture of the Framework

Owning Assets in Order of Asset Security™ is the upstream diagnostic principle. It places control before convenience, resilience before optimization, and continuity before a transfer is forced. The Four Tests provide the common language. The Five Pillars of Asset Security™ organize the resulting work.

Only owner-level frameworks that apply Control, Access, Independence, and Continuity to family capital, enterprise, or transition belong within this master. Broader monetary analysis may inform context, but it remains separate so this framework keeps a clear family-ownership mandate.

The Four Tests of Asset Security

Control

Control asks whether the owner can direct the asset without another party's approval or continued performance.

Exposure addressed	Evidence required	Diagnostic question	Action	Boundary
Unclear authority, approval dependence, or concentrated decision-making power.	Current legal ownership, signing authority, shareholder terms, mandates, beneficiary designations, and incapacity documents.	Who has final authority now, and who has it if a key person cannot act?	Clarify ownership, authority, mandates, governance, and documented succession of control.	Control does not establish legal validity or replace legal advice.

Access

Access asks whether the asset can be reached when needed, including during market disruption, institutional stress, incapacity, probate, or digital interruption.

Exposure addressed	Evidence required	Diagnostic question	Action	Boundary
The gap between nominal value and usable capital at the required time.	Liquidity terms, redemption rights, account access, borrowing terms, estate documents, and timing of obligations.	Can the family use this asset without a forced sale or external permission?	Align liquidity sources with foreseeable obligations and timing constraints.	Access does not guarantee liquidity, market value, or transaction completion.

Independence

Independence asks how many banks, brokers, custodians, governments, legal systems, technologies, or counterparties must continue working for ownership to remain effective.

Exposure addressed	Evidence required	Diagnostic question	Action	Boundary
Concentrated counterparty, custody, jurisdictional, technological, or refinancing dependence.	Custody agreements, title records, account structures, lender terms, system dependencies, and jurisdictional exposure.	What must continue working for this asset to remain effective?	Reduce unnecessary dependency concentration and document the dependencies that remain.	Independence does not mean isolation from every institution or eliminate risk.

Continuity

Continuity asks whether the asset can remain intact and useful through taxation, incapacity, death, succession, family change, and changing jurisdictional rules.

Exposure addressed	Evidence required	Diagnostic question	Action	Boundary
A breakdown of ownership, authority, liquidity, or family purpose at transition.	Wills, powers of attorney, shareholder agreements, insurance, tax estimates, governance records, and succession plans.	Will control, access, and purpose pass cleanly when the family needs them to?	Coordinate continuity planning across financial, legal, tax, insurance, and family disciplines.	Continuity does not guarantee a tax, legal, or family outcome.

The Five Pillars of Asset Security™

Pillar One: Physical Gold and Silver

Pillar One addresses monetary independence. Physical gold, when directly held, can provide a reserve that does not depend on an issuer's promise. Silver may add monetary and industrial characteristics, with different volatility and storage considerations.

Diagnostic purpose: Ask whether the family has any directly owned reserve that does not depend entirely on bank deposits, market intermediaries, digital systems, or an issuer's solvency.

Boundary: This pillar does not create income, replace liquidity planning, or substitute for estate, legal, insurance, or investment coordination.

Pillar Two: Alternative Investments and Productive Private Assets

Pillar Two addresses productive assets and independent return drivers. It may include productive land, private real estate, infrastructure, storage, private businesses, private credit, royalties, and other assets supported by contractual cash flow or durable demand.

Diagnostic purpose: Ask whether productive assets are diversified by return source, debt structure, management quality, liquidity profile, and relationship to the wider family balance sheet.

Boundary: Private ownership does not remove investment risk. Productive assets can be illiquid, leveraged, management-dependent, policy-sensitive, or exposed to declining demand.

Pillar Three: Discretionary Private Portfolio Management

Pillar Three addresses professionally governed investment capital. Liquid market capital can serve liquidity, income, growth, and opportunity through a documented mandate, appropriate diversification, clear decision-making authority, and custody discipline.

Diagnostic purpose: Ask whether liquid market capital is being used for the job it is suited to perform within a clearly governed structure.

Boundary: Portfolio management cannot solve the ownership, tax, estate, liquidity, debt, or succession problems addressed elsewhere in the framework.

Pillar Four: Tax-Advantaged Strategies for Repositioning Assets

Pillar Four addresses tax friction before it becomes a deadline. The sale or transfer of a business, farm, property, or appreciated portfolio can create material tax and liquidity consequences.

Diagnostic purpose: Ask whether planned or foreseeable transfers are considered early enough for tax, investment, legal, insurance, and family consequences to be reviewed together.

Boundary: Tax outcomes are never guaranteed. Strategies must be lawful, suitable, documented, and reviewed by qualified tax and legal professionals before a transaction occurs.

Pillar Five: Comprehensive Wealth and Continuity Planning

Pillar Five connects financial planning, insurance, estate planning, tax coordination, legal authority, business and farm continuity, family governance, succession planning, and cross-border considerations where relevant.

Diagnostic purpose: Ask whether the family's capital, authority, documents, people, and timing are aligned before a forcing event creates pressure.

Boundary: This pillar does not replace regulated or professional disciplines. It coordinates the questions that must be addressed across them.

Diagnostic Questions and Decision Sequence

The framework is applied through evidence and coordination, not numerical scoring. A family's circumstances determine the evidence, priority, and professional review required.

Diagnostic lens	Evidence	Timing consequence	Coordination requirement
Ownership and authority	Who owns each asset, who can direct it, and what authority changes if illness, death, or disagreement occurs?	Title records, account registrations, corporate records, mandates, powers of attorney, and wills. Unclear authority can delay action and transfer control to circumstances or third parties.	Legal, estate, corporate, and governance coordination.
Liquidity and timing	Which obligations may arise before assets can be accessed or sold?	Debt maturities, tax estimates, payroll, buyout obligations, insurance, and redemption terms. Valuable assets can become forced-sale risks if usable liquidity is unavailable at the required time.	Liquidity engineering, tax review, insurance, and capital-structure review.
Dependency and custody	Which lenders, custodians, counterparties, jurisdictions, and systems does the family rely on?	Custody agreements, lender terms, account structures, provider maps, title records, and storage records. Diversification can be incomplete when assets rely on the same institutional chain.	Custody, provider, jurisdictional, and structure review.
Continuity and succession	Will the family's capital, authority, purpose, and operating assets transfer as intended?	Succession plans, governance records, shareholder agreements, estate plans, tax analysis, and insurance analysis. Time pressure can narrow choice before value is visibly impaired.	Coordinated succession, family-governance, and professional-team work.

Implementation Sequence

1. Identify the governing exposure or continuity objective.

2. Apply Control, Access, Independence, and Continuity using documented evidence.
3. Separate facts from assumptions and identify timing constraints.
4. Map each finding to the responsible family member, owner, or professional discipline.
5. Coordinate implementation without blurring regulated responsibilities.
6. Review the architecture when ownership, jurisdiction, financing, or family circumstances change.

Illustrative Application

Illustrative only: A family owns an operating company, a portfolio, two investment properties, farmland, and permanent insurance. The assets appear diversified. A review may show that the company, properties, and farm rely on the same lender; estate liquidity may not meet a foreseeable tax or equalization obligation; and authority for the operating company may rest with one founder.

The framework does not prescribe a transaction. It asks: Which capital remains accessible if refinancing tightens? Which assets must continue operating? Who can act if the founder cannot? What obligation creates the first deadline? Which professionals must coordinate before the family is forced to choose?

Framework Architecture Integrity Review

A framework belongs in this master only when it establishes the Four Tests, organizes the Five Pillars, or applies those tests to a defined owner-level exposure. The relationships below are confirmed.

Status	Framework	Correct placement	Boundary
Core diagnostic foundation	Owning Assets in Order of Asset Security™	Establishes the ownership-first principle and the Four Tests used by the master.	It does not implement the Five Pillars by itself.
Core implementation system	The Five Pillars of Asset Security™	Organizes the five coordinated family-wealth responsibilities.	It does not replace the diagnostic tests that identify where pressure sits.
Pillar Five specialist	The Five Pillars of Succession Security™	A succession-specific framework operating within Comprehensive Wealth and Continuity Planning.	It does not govern Asset Security outside ownership transition.
Pillar Five capstone	Integrated Succession Architecture™	Coordinates capital, authority, documents, people, institutions, and timing for enterprise transition.	It remains a succession implementation architecture, not a replacement master.
Pillar Five diagnostic	The Liquidity Gap™	Tests whether obligations can be met with accessible capital in the right entity and at the required time.	It identifies one continuity exposure; it does not replace full planning.

Pillar Five application	The Enterprise Continuity Stress Test™	Applies enterprise-continuity stress testing to a defined owner-level exposure.	It is a defined continuity application; it does not replace full planning.
Vertical application	The Five Pillars of Multigenerational Land Security™	Applies the master to land ownership, stewardship, governance, and transition.	It is a land-specific application; it does not redefine the master.
Connected diagnostic thesis	The Discretion Compression Thesis™	Explains how leverage, renewal, conditionality, intermediation, and transition pressure can narrow practical choice; it informs the Four Tests.	It is a companion thesis, not a pillar or a governing architecture.

Implementation Considerations

The framework is deliberately cross-disciplinary. A finding may require legal, tax, insurance, investment, lending, custody, business-transition, estate, or cross-border review. It does not merge those regulated responsibilities. It identifies how they connect and when they need attention.

The practical discipline is to avoid waiting for a deadline. Review the architecture when ownership changes, debt is renewed, a major asset is acquired or sold, a family member becomes ill, a successor becomes active, residence or jurisdiction changes, or documents and authorities no longer reflect reality.

About the Authors

Peter J. Merrick, TEP® is an international speaker, educator, author, and estate-planning specialist whose work focuses on succession planning, cross-border risk mitigation, and long-term wealth preservation. Adrian C. Spitters, CFP®, FCSI®, CEA is President and Private Wealth Advisor of PFC Wealth Solutions™. His work focuses on Asset Security, wealth preservation, and coordinating specialists around a complete family plan. Together, they are the co-creators and publishers of The Merrick Spitters Reset Report™ and co-authors of It Starts With Gold™.

Research Note and Disclosure

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References and Source Frameworks

Reference status: Public Reset Report source documents are hyperlinked below. Companion frameworks without a publicly verifiable Reset Report page are identified as proprietary source manuscripts rather than linked to a generic framework hub.

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