Innovative.
Independent.
Indispensable.

M Financial Group®

Empowering Our Member Firms with Solutions and Service

We Are M

In 1978, four insurance industry leaders came together with the fundamental belief that their clients deserved better than what was available in the marketplace. They knew they could do more together than alone, and set out to change the life insurance industry forever. M Financial was formed.

Today, we are a collective of more than 140 independent, elite insurance and financial services firms across the U.S. and in the U.K. Each firm is backed by the exclusive capabilities of M to propel their practices. We are leaders, innovators, and partners dedicated to serving the needs of our Member Firms and their ultra-high-net-worth and corporate clientele.

Experience the M Financial Difference

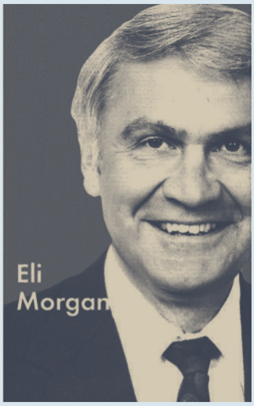
We leverage the combined power of our partnerships, networks, reinsurance company, and platforms to bring a truly differentiated suite of solutions to our Members Firms so that they can better serve their clients.

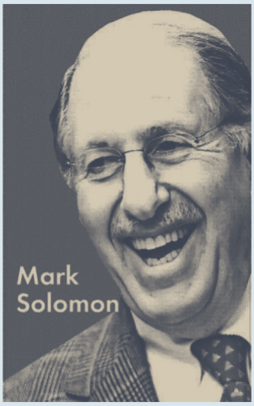
We wake up every day with the goal of serving our Member Firms and their affluent clients with differentiated solutions available nowhere else.

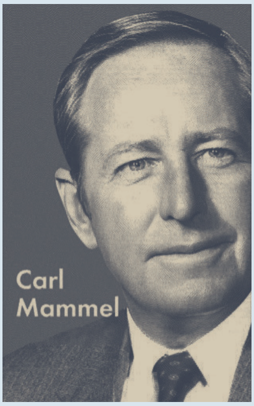
UNIQUE, INDEPENDENT OWNERSHIP STRUCTURE

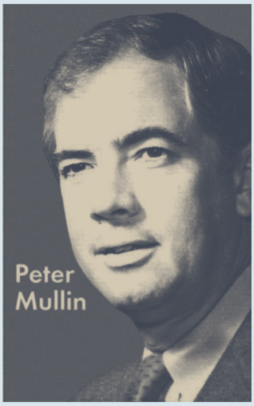
- M is owned entirely by our Member Firms
- Member Firms own stock in M, which pays annual dividends
- M is governed by our Member Firms

M Founders









RISK-SHARING

M Financial shares in the risk and participates in the rewards of placing the high-quality, persistent business our Member Firms are known for.

Experience the benefits of our exclusive reinsurance capabilities:

- Obtain large case capacity from carriers
- Negotiate better underwriting outcomes
- Cement partnerships with carriers
- Create alignment with partners and carriers
- Obtain better, more tailored products

Our risk-sharing partnership with our carriers gives M superior visibility into the performance of and influence over our in-force business, and gives us a seat at the table with our carriers in their in-force management decisions. To date, upwards of **$200 million** in cost reductions have been passed along to M Member Firm clients.

ACCESS TO DIFFERENTIATED, EXCLUSIVE SOLUTIONS

M firms have the flexibility to use the most appropriate product from any carrier to meet their clients' needs. In addition, they have exclusive access to a broad suite of differentiated life, private placement, and disability insurance products designed specifically for high-net-worth clients, thanks to M's long-standing partnerships with key carriers and reinsurers and the collective strength of our community.

M's unique experience translates into significant, noticeable advantages for Member Firms and their clients. In addition to truly differentiated exclusive product solutions, M Member Firms enjoy true, concierge-level support, including dedicated sales, new business, and service teams at many carriers.

Mortality Rate

11% lower

than the industry average

Face Amount

13x higher

than the industry average

Lapse Rate

50% lower

than the industry average*

19 Exclusive Products[1]

*In early durations, providing more time for M's Partner Carriers to recoup initial expenses, hence driving lower ongoing policy charges for M proprietary products.

The M Financial Network by the Numbers

140+
Member Firms

$202B
Face Amount In-Force

19
Exclusive Products

Carrier Relationships

We offer 19 exclusive life and disability insurance products thanks to our long-standing partnerships with industry-leading carriers.

PARTNER

Pacific Life
Since 1983

Prudential
Since 1987

Nationwide is on your side
Since 2006

John Hancock
Since 1992

Unum
Since 1986

SPECIALTY

Exceptional Risk Advisors, Coverholder at Lloyd's

J.P.Morgan Asset Management

MetLife

Pan American Life Insurance Group

Principal

ASSOCIATE

Symetra Retirement | Benefits | Life
Since 2016

PennMutual
Since 2021

Protective
Since 2021

How We Serve

We give our Member Firms the keys to unlock new growth and compete against large-scale competitors, all while maintaining our firms' independence and entrepreneurial spirit.

- Bespoke solutions, tailored to clients' needs
- An elite network of the industry's best minds
- White-glove support services
- Unparalleled advanced market resources
- The strength of a top-notch national brand

No other distribution company operates a reinsurance organization of M's size and maturity. M Financial Re powers our complete suite of differentiated solutions.

We maintain a singular focus on helping our Member Firms and their clients succeed, thrive, and grow. We bring solutions designed exclusively for the ultra-high-net-worth market, resulting in a truly unique experience for our Member Firms and their clients.

Advocacy

We haven't just been a part of the industry for more than 45 years, we've helped shape it. Through M's tailored advocacy initiatives and strong relationships with our advocacy partners, we remain committed to shaping an industry that best serves our Member Firms and their clients.

Innovation

We build what others can't. As an organization, we thrive on entrepreneurship and innovation and leverage those attributes for the betterment of our Member Firms and their clients.

- First to have sub-advised accounts in Life Insurance
- Non-Qualified Plan/COLI pioneers
- M Financial Re as a key differentiator
- Private placement leaders
- Foundational members of AALU (Finseca)

The combination of M's proprietary products and ability to advocate for my clients on underwriting is unparalleled in the marketplace, and enables me to solve for client concerns in ways I otherwise could not.

John DeDominic
– Principal, M Member Firm
TCS Insurance Agency, Inc.

Solutions Built for You and Your Business

MULTIFACETED SOLUTIONS FOR A MULTIFACETED INDUSTRY

Insurance Solutions	Corporate Solutions	Wealth Solutions
Helping Member Firms meet the unique insurance needs of their high-net-worth clients by leveraging deep partnerships and expertise to create powerful and exclusive products, solutions, and services.	Helping Member Firms support successful institutions with solutions for nonqualified deferred compensation plans, benefits, and succession planning, as well as recruiting, retaining, and rewarding key employees.	Helping Member Firms support the wealth management needs of their high-net-worth clients with robust solutions for investment management, financial planning, marketing and sales support, research, compliance, and RIA and broker-dealer services.
Solutions: • Broad suite of exclusive, differentiated products • Back Office Solutions • Sales support • Advanced market and underwriting support • Premier private placement experts • Robust life and reinsurance actuarial capabilities	**Solutions:** • Institutionally and individually owned solutions • Pre- and post-sales support • Full-service nonqualified plan recordkeeper with proprietary platforms • Deep expertise in corporate solutions • 401(k) recordkeeping partners and a suite of support tools for advisors • COLI, BOLI, IDI, 401(k) recordkeeping, supplemental life	**Solutions:** • Managed Portfolio Program (MPP) for clients with \$10,000–\$1 million in assets • M1: tailored portfolio solutions for clients with over \$1 million in assets • M Funds: Four proprietary mutual funds • M Securities: broker-dealer • M Securities: registered investment advisor • Direct indexing through Envestnet

Being an M Member has transformed my firm and enabled me to grow in ways I never thought possible.

Jim Erben
– Principal, M Member Firm Erben Associates, LLC

M Power

M's Member Firms are the foundation of everything we do. We exist to help our Member Firms reach their full potential and bring M's collective strength to life. Here are some of the ways we support the growth of our Member Firms so that they can better serve their clients:

Regional Firm Development

Teams/In-region Consultative Support

Producer Recruiting and Development

Practice Consulting

Succession Planning

Operational Support

Back Office Solutions

Curated Momentum Groups to Share Best Ideas

A Dynamic Thought Leadership Library

Insightful, topical, and continuously evolving content to support our Member Firms' visibility and relevance.


M Financial Group

Regulation U and Split-Dollar Loans to Fund Variable UL


M Financial Group

Maximizing IRAs: Strategies to Transfer Wealth to Heirs


M Financial Group

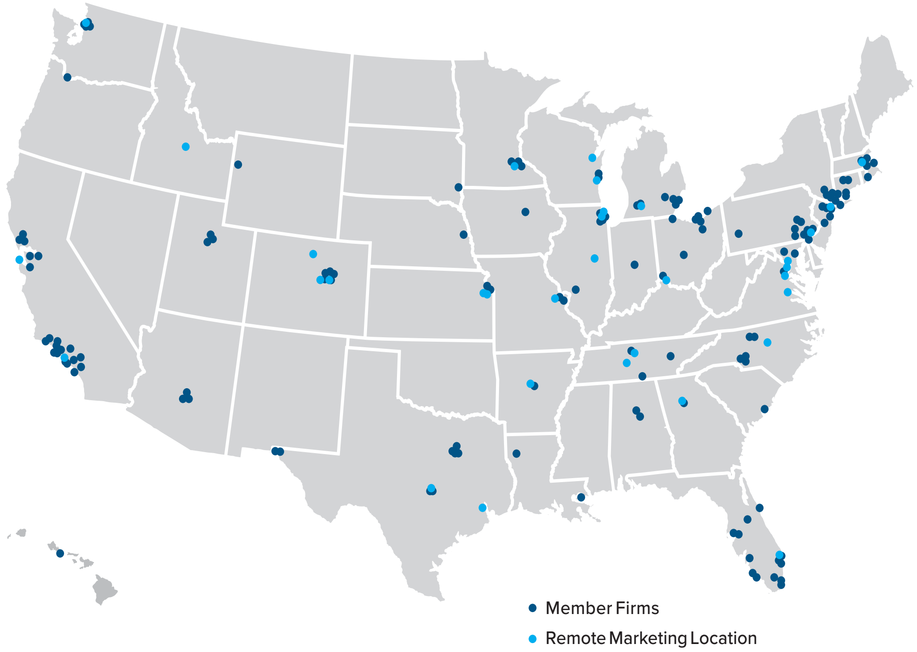
What Should You Do With Your 401(k) When You Leave Your Job?

Know your options and how they stack up

The M Financial Network Effect

ALIGNING THE COLLECTIVE TO THE NEEDS OF THE INDIVIDUAL

The M Financial network is a powerful community of industry-leading individuals, firms, and organizations that we can leverage to generate better outcomes and more impactful solutions for our Member Firms and their clients.



A Network of Expertise: *M Financial's 140+ Member Firms represent the highest standards of client service and advocacy. While strong individually, their collective experience, knowledge, and talent make M Financial Group a powerful force in the industry.*

Our Network

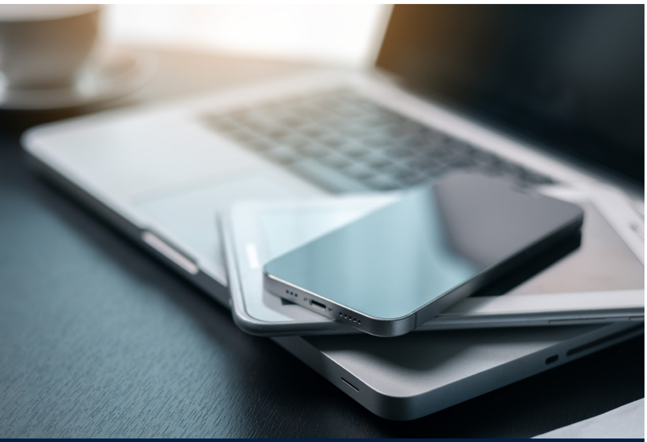
Member Firms	High-quality, premier insurance and financial services firms providing national and international reach, deep expertise, and knowledge sharing
Carriers	Partnerships with industry-leading life insurance carriers and reinsurers for differentiated products available exclusively to M firms
Strategic Partners	Partnerships with leading financial institutions
Industry Leaders	Active collaboration with industry organizations, research groups, and professional advocacy organizations
Professionals	Deep connections with attorneys, tax professionals, family offices, and other professionals
Individuals	High-net-worth individuals, families, and business owners

The M Financial Values

Keep Clients First	Delivering an unmatched, enduring client experience and advocating for the best client outcomes
Create Strength Together	Sharing our collective knowledge and resources to magnify our impact within our organization and in the communities where we live
Always do the Right Thing	Guiding our actions by the principles of integrity, respect, and ethical behavior
Foster Innovation	Providing innovative solutions to the most complex problems through creative thinking, deep expertise, and unique partnerships
Focus on Transparency	Creating unity in direction through openness, accountability, and crisp communication
Be Authentic	Embracing individuality, diversity, and entrepreneurial mindsets to excel as a business and to have fun together

The benefit to our clients to have access to M's proprietary products is invaluable. The features and benefits of these products are unparalleled, and were a key factor in our decision to join M.

Steve Taber
– Principal, M Member Firm Navon Wealth Advisors, LLC



Get In Touch

Interested in learning more about becoming an M Financial Member Firm and taking advantage of industry-leading solutions designed for your high-net-worth clients?

CONTACT US TODAY.

800.656.6960

mfin.com

Building Better Outcomes, Together

M FINANCIAL IS THE RIGHT PARTNER

Founded in 1978, M Financial is a leading provider of products, services, and tailored solutions for the insurance and financial services industry.

Backed by the power of our 140+ Member Firm owners across the United States and United Kingdom, we develop and distribute innovative and exclusive solutions to our Member Firms and their high-net-worth clients.

Our partnership with M Member Firms and commitment to the needs of their clients is foundational to everything we do. Whether sharing risk through reinsurance or developing next-level exclusive product and service solutions to achieve their clients' financial planning goals, our mission is to help our Member Firms succeed, thrive, and realize their full potential.

Our commitment to our Member Firms and the needs of their clients has been a core feature of our business for more than 45 years, and we will continue to dedicate ourselves to advocating for the needs of the high-net-worth market in the future.

[1] *Sources: Mortality Rate: Society of Actuaries Individual Life Experience Report (2024) and M Financial Group 2024 Mortality Experience study (Observation years 2003–2024); Face Amount: A.M. Best Top 100 companies by Ordinary Life Face Amount Issue (Observation years 2020–2024) and M Financial Group Fully Underwritten Coverage Face Amounts (Observation years 2020–2024); Lapse Rate: Society of Actuaries: Lapse/Surrender and Premium Persistency Experience for Flexible Premium Universal Life Products (September 2018) and M Financial Group 2024 Lapse Experience study (Observation years 2012–2024).*

M Financial Group®

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