AN M FINANCIAL MEMBER FIRM MAKES THE DIFFERENCE

CUSTOMIZED ASSET PROTECTION, PRESERVATION, AND TRANSFER SOLUTIONS TO MEET YOUR CLIENT NEEDS

As an experienced advisor helping successful families and closely held businesses achieve their complex wealth management goals, you know that conventional, off-the-shelf solutions typically aren't the best answer for your clients.

That's where working with an independent M Financial Member Firm can make all the difference. With a history of outside-the-box thinking, these skilled, experienced insurance professionals will work side by side with you to provide:

- Creative problem solving to meet each client's unique needs
- Exclusive, cost-effective insurance products
- A seamless, supportive experience for you and your clients
- Independence and objectivity

> **"They take more complex scenarios, give better advice, and have better products at their fingertips."**
>
> — Wealth & Estate Attorney

Here's a closer look at what those capabilities mean to you and your clients.

1. CREATIVE PROBLEM SOLVING

When you work with an M Member Firm, you get access to the creative problem-solving ability of a knowledgeable insurance and estate planning team that knows your local market.

Whether your clients need new solutions or have old problems to sort out, **your M Member Firm has the experience, expertise, and ongoing support to uncover the best options and design the most effective insurance solutions to achieve each client's individual goals.** They will:

- Collaborate with you to create insurance-based solutions that are fine-tuned to the complex needs of individuals with substantial assets or closely held businesses
- Evaluate each client's portfolio composition, performance, and risk, while keeping an eye on tax efficiency
- Provide guidance to you and your clients as financial markets change

Your M Member Firm will work with you to explore ways to achieve each client's specific objectives. They'll harness the expertise of a team of highly skilled actuaries and experts in case design and funding, underwriting, and investing—all the services that are needed to support the sophisticated solutions that M specializes in.

2. EXCLUSIVE, COST-EFFECTIVE INSURANCE PRODUCTS

M Financial was created by its Member Firms to address unmet needs of wealthy clients for customized, high value, fairly priced insurance solutions that reflected their better experience and larger policy size. M Financial has been advocating for its clients with the industry's top life and disability income insurance carriers for nearly half a century.

These ongoing industry relationships give Member Firms access to an array of exclusive insurance products from the nation's leading providers, including John Hancock, Nationwide, Pacific Life, Prudential, and Unum. These offerings are only available through an M Member Firm.

M Member Firms also have a financial stake in the quality of the products they deliver because they are able to invest their own capital—up to $50 million annually—to reinsure the business they place through M Financial. This risk sharing aligns the interests of each Member Firm with the interest of its clients. It also enhances M Financial's ability to create and deliver specialized, innovative insurance products that can outperform over the long term. This is something that no other firm can offer.

3. SEAMLESS IMPLEMENTATION, MONITORING, AND ONGOING REPORTING

The powerful processing and administrative tools that M Financial has assembled on its integrated digital platforms enable Member Firms to deliver a seamless client experience.

After you and your client agree on a course of action, your Member Firm will assist with case design, policy selection, and all of the details related to implementing the insurance solution you choose, from underwriting through policy implementation. They will also provide continuous policy oversight and monitoring by:

- Submitting regular compliance reporting to protect your client's interests
- Actively managing each policy's long-term performance to ensure that the products they deliver continue to offer exceptional value to your clients, year after year

Over time, this attention to ongoing management has led to increased overall performance and cost reductions of upwards of $200 million to policyholders since 1996.

4. INDEPENDENCE AND OBJECTIVITY

Independent and entrepreneurial, the Member Firms of M Financial have been:

- Defining industry best practices and offering customized insurance products for more than four decades
- Continuously pursuing the best ways to help clients protect their wealth, manage risk, create legacies, and achieve their goals today and in the future

Their ability to offer exclusive products through M Financial is an advantage for you—but not an obligation for them. When working with you and your clients, your M Financial Member Firm will remain independent in their choice of life insurance and disability income solutions. **You can be assured that they will honor your commitment to your client, keep your clients' best interest paramount, and be there, with you, for the long haul.**

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