

EXCLUSIVE LIFE AND DISABILITY INSURANCE PRODUCTS FROM M FINANCIAL

MEETING THE NEEDS OF EXCEPTIONAL CLIENTS

M Financial offers 19 exclusive life and disability insurance products available only through our Member Firms. This depth of choice—with more products on the horizon—is unique among independent life insurance distribution and service firms serving high net worth (HNW) individuals and corporate clients.

Our focus on innovation stems from experience. Having served HNW clients since 1978, we know that “off-the-shelf” life insurance and disability products typically do not align well to their needs. So we set out to develop a portfolio that fills the gap with these critical advantages:

1. PRICING THAT SAVES YOU MONEY NOW AND OVER THE LIFE OF YOUR POLICY.

M’s exclusive products provide pricing advantages that other distributors just can’t match, based on exceptional fundamentals. Here’s how our numbers work to a policyholder’s advantage:

- **Face Amount**—The average face amount (death benefit) on M policies is over 12 times higher than the industry average, providing economies of scale that lower policy charges for exclusive life products.

- **Mortality Rate**—M’s HNW mortality experience (actual death claims) is 10% better than the industry HNW average,¹ allowing us to offer insurance products at a lower cost.
- **Lapse Rate**—M’s lapse rate (policies that lapse or surrender) is less than half the industry average, helping to drive lower ongoing policy charges.

10% BETTER

With superior mortality experience on policies for HNW clients, M Financial can offer lower premiums.

2. SHARED RISK: WE HAVE A FINANCIAL STAKE IN THE QUALITY OF YOUR PRODUCT.

M Financial is the only life insurance distributor that invests its own capital—upward of \$50 million annually—in business placed by our Member Firms. This investment, through M Financial Re, gives us access to carrier data about policies and their performance characteristics,

¹ Face amounts greater than \$1 million.

which in turn provides the leverage to advocate for pricing and features that better address client needs. We effectively track experience, while monitoring changes in policyholder interests. Sharing risk aligns the interests of M Financial with our clients, which leads to innovative products designed to outperform over the long term.

3. CONTINUOUS OVERSIGHT TO PROTECT YOUR ECONOMIC INTERESTS.

Even after you've signed on the dotted line, M continues to add value to your product through in-force management, including experience and performance tracking. Our uncommon diligence has returned more than \$200 million to policyholders and led to increased overall performance in relation to product cost. By actively managing long-term performance, we ensure that our products are not just exclusive, they are exceptional.

\$200M

Since M's first exclusive product was introduced in 1996, in-force management has led to upward of \$200 million in cost reductions delivered to clients.

4. GREATER CHOICE FROM THE MOST RESPECTED INSURANCE BRANDS IN THE INDUSTRY.

Our exclusive products are developed in collaboration with John Hancock, Prudential, Pacific Life, Nationwide,

Unum, and other industry-leading carriers—and available only through our Member Firms and their affiliates. This gives M clients and their advisors access to a wider selection of high-quality products, including unique M offerings, from North America's most recognized and respected insurance brands.

5. CLIENT ADVOCACY: TRUSTED GUIDANCE IN VOLATILE TIMES.

Undergirding every exclusive M Financial insurance product is a commitment to due care. Member Firms tap into our leading research and actuarial and analytics resources to assist clients and their advisors in making informed decisions. In today's dynamic environment, guidance from experienced professionals can make all the difference—helping you understand the complexities of the landscape, put emerging trends into perspective, and select the optimal insurance product to fit your life and achieve your goals.

EXCLUSIVE PRODUCTS EXPAND YOUR OPTIONS

Finally, it's important to note that M Financial Member Firms are completely independent. Their ability to offer exclusive life insurance and disability products is an advantage for you—but not an obligation for them. You can be assured that Member Firm professionals will recommend the most fitting solution for your situation. And with access to M's exclusive portfolio of differentiated products giving you more options, the likelihood is even greater that you will meet your long-term goals.

Carlson Hammond

CA (415) 256-8960 | HI (808) 532-2826 | carlsonhammond.net

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M Financial Group | 1125 NW Couch Street, Suite 900 | Portland, OR 97209 | 800.656.6960 | mfinwealth.com