Elevate Client Outcomes with an M Financial Member Firm

Strengthening Advisor Capabilities to Improve Client Experiences

M Financial is committed to the success of professional advisors and their clients served by our Member Firms. We offer industry-leading experience, exclusive products, and flexible support services that, in concert, enable advisors to deliver the highest quality experience to their clients.

Partnering with an independent M Financial Member Firm can have a significant positive impact on your practice. Known for their innovative thinking and deep expertise, these professionals collaborate with you to deliver:

- Tailored solutions designed to meet each client's unique needs
- Exclusive, cost-effective insurance products
- A seamless, high-touch experience for both you and your clients
- Independent, objective advice you can trust

Here's how those capabilities translate into real value for you and your clients:

Creative Problem Solving

Working with an M Member Firm gives you access to a team of experienced insurance and estate planning professionals who understand your market and your clients' needs. Whether you're solving for legacy planning, business succession, or long-standing portfolio challenges, your Member Firm brings the insight and flexibility to design effective, insurance-based strategies.

They will:

- Partner with you to craft solutions tailored to the complexities of high-net-worth individuals and business owners
- Assess portfolio composition, performance, and risk with a focus on tax efficiency
- Provide ongoing guidance as markets and client needs evolve

Behind the scenes, your Member Firm draws on the expertise of actuaries, case designers, underwriters, and investment specialists to ensure every solution is backed by technical rigor and strategic foresight.

Exclusive, Cost-Effective Insurance Products

M Financial was founded to serve the unique needs of affluent clients by offering customized insurance solutions that reflect their favorable experience and larger policy sizes. M Financial has been advocating for its clients with the industry's top life and disability income insurance carriers for nearly half a century.

Longstanding relationships with leading carriers like John Hancock, Nationwide, Pacific Life, Prudential, and Unum give Member Firms access to exclusive products not available anywhere else.

What's more, Member Firms invest their own capital to reinsure the business they place through M Financial. This alignment of interests with carriers and clients enhances product quality and performance, delivering long-term value that no other firm can match.

Seamless Implementation and Ongoing Oversight

M Financial's integrated digital platforms empower Member Firms to deliver a smooth, efficient experience from start to finish. Once a strategy is selected, your Member Firm handles everything, from case design and underwriting to policy implementation and beyond.

They also provide:

- Regular compliance reporting to safeguard your client's interests
- Active policy management to ensure long-term performance and value

This commitment to ongoing oversight has resulted in more than $200 million in cost reductions for policyholders since 1996.

Independence and Objectivity

M Member Firms are independent by design. For over four decades, they've been setting industry standards and delivering tailored insurance solutions that help clients protect wealth, manage risk, and build lasting legacies.

While they have access to exclusive products through M Financial, they're never obligated to use them. They remain independent in their choice of life insurance and disability insurance solutions, selecting only those that will help your clients achieve their goals. That means you can count on your Member Firm to prioritize your client's best interests by offering objective advice and standing beside you for the long haul.

Gateway Financial Group, Inc.

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M Financial Group®

M Financial Group is one of North America's leading financial services design and distribution companies. Our global network of independent insurance, investment, and executive benefit firms provides exclusive solutions tailored to high-net-worth individuals, corporate executives, and the emerging affluent.

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