GATEWAY FINANCIAL

M Financial Group®

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The Standard for Excellence in High-Net-Worth and Corporate Markets Since 1978

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M Financial Group is a premier national financial services design and distribution firm, serving high-net-worth individuals and Fortune 1000 companies through a network of 140+ independent Member Firms.

Founded in 1978 on the belief that the insurance needs and risk profiles of affluent clients differ significantly from the general population, M Financial has spent nearly five decades building a proprietary experience database. This data enables the creation of exclusive products with superior pricing and performance.

The result for Member Firm clients is lower charges and enhanced value.

M Member Firms are stockholders in M Financial Group; however, they are free to select products and services that best meet the needs of their clients. All M Member Firms have seasoned professional staffs who apply proven best practices to serve the best interests of their clients.

Client Advocacy at the Core

Client interests are the foundation of every M Financial initiative. M Financial's 240+ professionals support a network of Member Firms located across the U.S. and in the U.K. with expertise in product development, underwriting, advanced markets, estate planning, finance, wealth management, reinsurance, and technology. With a team of full-time actuaries on staff, we provide deep technical insight to help our Member Firms deliver tailored solutions.

- M's due care is designed to help clients better understand the factors involved in selecting a life insurance policy; more informed decisions lead to more rewarding choices.

The M Client Difference

M Financial's products are designed with extraordinary clients in mind. 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:

Lapse Rate

50% lower

In early durations, M's lapse experience (lapsed or surrendered policies) is 50% lower than the industry average. This provides more time for M's Partner Carriers to recoup initial expenses, driving lower ongoing policy charges for M proprietary life products.

Face Amount

13x higher

The average face amount (death benefit) on M policies is over 13 times higher than the industry average, providing economies of scale that lower policy charges for exclusive life products.

Mortality Rate

11% better

M's HNW mortality experience (actual death claims) is 11% better than the industry HNW average, allowing us to offer insurance products at a lower cost.

- M's in-force management is based on the belief that performance and cost should be measured over the life of the policy, not with an initial illustration or first-year premium. This commitment to preserving the effectiveness and efficiency of M exclusive products has resulted in 54 repricings for both new and in-force policies.

Combined, M Financial's commitment to client due care and in-force management ensures our exclusive products remain effective and cost-efficient throughout the life of the policy. Since 1996, this proactive oversight has resulted in more than $200 million in cost reductions for clients.

Strength in Independence and Scale

While each Member Firm operates independently, clients benefit from the collective strength and shared expertise of the M community. With $202 billion in face amount and $46 billion in cash value, M Financial has the scale to negotiate favorable terms with carriers and deliver institutionally priced products.

Comprehensive Wealth Management

When a high-net-worth client considers working with a Member Firm, it's important for them to know that leveraging M's Wealth Solutions gives their advisor the autonomy and flexibility to deliver a truly comprehensive wealth management experience.

Our platform empowers advisors to bring forward the investment philosophies, customized fintech tools, and personalized client experience that support a holistic financial plan. This includes coordinated investment management, access to exclusive insurance solutions, and sophisticated planning strategies designed specifically for complex financial needs.

What sets M Financial apart is our commitment to collaboration with advisors — we listen to their feedback and incorporate it into our platform enhancements. Clients can be assured their trusted advisor is supported by a responsive, advisor-centric back office focuse on improving the client experience. In short: M helps great advisors do their best work, so clients receive advice that's tailored, forward-looking, and backed by a world-class wealth operations team.

Capital and Reinsurance Advantage

M Financial Re, M's proprietary reinsurance entity, is unmatched in size and maturity among distribution companies. With $80 billion in face amount and $15 billion in cash value assumed, M Financial Re enables shared risk with carriers, aligning interests and driving the development of exclusive high-performing, client-focused products.

Industry Leadership

M Financial is a recognized voice in the industry:

- Thirteen Member Firm Principals have served as president at Finseca (formerly AALU), the nation's leading advocacy organization for life insurance professionals, with two currently on its board.
- M Financial is the only producer group, through the M Life Insurance Company unit, that is an active member of the American Council of Life Insurers (ACLI).

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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