



M Financial Group™
Member Firm



PRINCIPLES FOR MANAGING M CARRIER RELATIONSHIPS

M Financial Group maintains deep relationships with select Carriers. We take these partnerships very seriously. Because the clients who place their trust in us have high expectations, we must have high expectations for the Carriers we partner with to deliver differentiated products and service. By affirming these principles, M Financial and our Product Development Group seek to make our expectations and standards very clear to Carriers, as well as clients and advisors who choose to work with M Member Firms.

The principles for managing M Carrier relationships—which reflect our passion for client advocacy, innovation, collaboration, leadership, and excellence—are as follows:

- **Client advocacy is the primary objective of all Carrier actions.** The success of the M Community is driven by the success of our clients—they place their trust in us to do the right thing.
- **Partners are selected and managed to grow the M Community.** We select and manage Carrier Partnerships to grow—sustainably—both M Financial and the Carrier.
- **M Carriers must reflect M Financial’s differentiation.** We are the premier distributor with the highest quality business and the willingness to place our capital at risk; our Partners must recognize M Financial’s differentiation in tangible ways.
- **Our best ideas go to our best Partners.** M Financial will reward the Carriers that provide M and our clients the most value.
- **Member Firms are provided the best access to the Carrier.** Our Partners are expected to ensure that Members Firms are provided the best access to product, price, service, and support provided by that Carrier.
- **All Member Firms are treated the same by the Carrier.** All Member Firms are equals within M Financial and have the same access, terms, rights, privileges, and responsibilities.
- **M Financial aligns its interest with Carriers.** M Carriers are managed as Partners, not vendors; M Carriers are not asked to take actions or risks that would harm their financial strength or that would not be in the best interest of clients.
- **M Partners must be financially strong and share M’s values and culture.** Partnerships are established for the long term, with a shared belief in the value of the industry, a shared commitment to the M culture of being “best of the best,” a shared ability to jointly evaluate and manage risk, and shared standards of financial strength that allow Partners to deliver on their promises, while strengthening our respective brands.

With a mutual understanding of these principles, aligned interests, and a focus on collaborating to deliver value to clients, M Financial looks forward to continuing to lead the industry in advocating for clients with differentiated product and services.