

► SECURING THE FUTURE

2021

YEAR IN REVIEW



M Financial Group®

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STEADY, STRONG, AND SECURING THE FUTURE

I had the honor of joining M Financial Group as President and CEO in February 2022. I've long admired M as the standard for excellence in the life insurance and financial services industries. In my time here so far, I've seen firsthand how exceptional the M community truly is.

More than 40 years ago, M's founders—including Eli Morgan, whom we honored last year when he passed away at age 84—built a network of the country's best firms. They knew they could better serve clients by working together to share best practices and expertise.

It was a unique vision that changed the industry. This legacy of innovation and collaboration, along with a pursuit of excellence and a culture of optimism, is the reason M remains the premier company in the high net worth market.

Those core attributes served us well in 2021 and will continue to do so as the industry changes and the world recovers from the pandemic. In this increasingly dynamic and competitive era, M is extremely well positioned not just to survive the challenges, but to thrive.

M remains steady and is showing continued strength and growth in all our core lines of business. This includes exceptional performance in 2021 with our proprietary products and the expansion of our strategic partnerships, increasing our geographical footprint and growing our opportunities to better serve clients.

Key to our continued strength is our collaborative community. With dedicated life insurance and financial services professionals at our Member Firms and important partnerships focused on advocacy, M has considerable knowledge of our high net worth clients' needs and specialized solutions and capabilities to meet them.

As we move forward, we'll invest in and strengthen those areas that truly differentiate M in the industry. Our initiatives will meet our incredibly high standards, and

the best interests of our firms and clients will continue to be at the heart of all we do.

I am looking forward to the year ahead at M. I'm inspired by the talent, optimism, and commitment of M's people and excited about the next chapter as we return to the collaboration and connection that have always made M so special.



A stylized, handwritten signature in dark ink, appearing to read 'Russell'.

RUSSELL BUNDSCHUH

President &
Chief Executive Officer

LETTER FROM THE BOARD CHAIR

A significant benefit M Financial provides all of us as Member Firms is the reputation for being among the very best in high-end life insurance distribution. We've all experienced that moment when an advisor discovers we're an M Member Firm—they immediately know we are one of the very best in the profession.

M is a community of the highest standards, the strongest proprietary products, and a commitment to doing what's right for our clients. Our people and our legacy of excellence are the building blocks on which we're securing the future. Despite the unprecedented challenges of 2021, M performed well above expectations, maintaining its position of strength and achieving our highest two consecutive years of business.

Additionally, I'm confident that the foundations established this past year, including launching the M Vision platform and hiring a strong new CEO, will prove key to effectively serving our next generation of clients.

Your M Board is energized about the work ahead. We will stand firmly on our historical values—innovation, excellence, collaboration, leadership, and advocacy—and on our many successes. And we'll explore fresh ideas and perspectives to raise the bar yet again, and to dominate the high-end market for years to come.



DAVID BYERS

Chair, MFH Board of Directors



THE INDELIBLE LEGACY OF ELI MORGAN

Eli Morgan is a legendary figure in M Financial Group's history.

After forming and serving as CEO for Management Compensation Group Northwest (MCG NW), he co-founded M Financial Group in 1978 and was its first CEO.

With a mission to revolutionize life insurance distribution and change the dynamics between producers and product manufacturers, Eli built a network of the country's best firms who together could better serve the needs of their clients.

Eli was the embodiment of M's core values — innovating, collaborating, and advocating to lead M to excellence. As his partner and co-founder Mark Solomon would say, in a world full of farmers and miners, Eli was the consummate farmer, always planting seeds for the future harvest and generations to come.

You can read more about Eli's life and legacy at elimorgan.mfin.com.



ELI MORGAN

August 4, 1937–October 29, 2021



2021 ACHIEVEMENTS

The insurance and financial services industries saw significant changes in 2021. Despite the challenges posed by the global pandemic and market conditions, M Financial continued to thrive. Our ingenuity in individual life insurance, asset management, executive benefit plans, and private placement products contributed to a highly successful year.

M Financial and Member Firm guests at the National Advisors Conference.

2021 ACHIEVEMENTS

M VISION

Low interest rates. Robust M&A activity. New market entrants. With rapid change occurring throughout the life insurance industry, M Financial saw an opportunity to take the next step in our evolving product strategy: building the capability to develop and service products that meet the specific needs of our target markets.

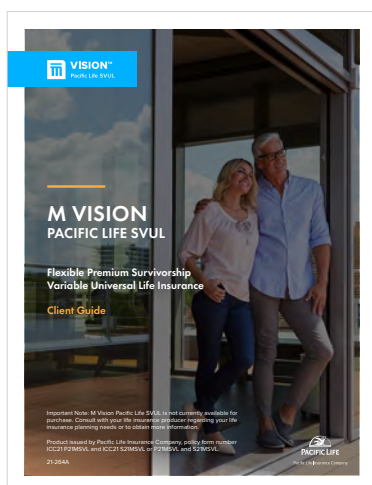
And so, as part of M's objective to have more independence, flexibility, and control over the products we market, we created M Vision—our new operating platform and propriety product brand. This robust platform and product portfolio will give Member Firms the ability to access, facilitate the application for, and

service M Vision branded products co-designed and offered exclusively by M Financial. This includes M Vision Pacific Life SVUL¹, a Last Survivor Flexible Premium Variable Universal Life Insurance policy and our very first M Vision product, a collaboration with Pacific Life.

This has been a substantial undertaking and investment. The platform was developed internally, utilizing the innovation platform components we have been building—Swift and Prism—and adding new capabilities through partners in product illustration, policy administration, correspondence generation, and data feeds.

Product servicing involved building experienced sales support, operations, and service teams to provide Member Firms and their clients with a user-friendly experience. And product development required focusing M's actuarial and investment teams, with collaboration from Member Firms and Pacific Life, on designing the features that meet the needs of our unique market.

The launch of the M Vision platform is a transformative step for M Financial and a new chapter in our long history of industry and product innovation.



Most-Efficient Variable Investment Options Covering Multiple Asset Classes

Domestic Equity Funds		
Fund Name	Investment Style	Net Annual Operating Expenses ¹
PSP Equity Index P (BlackRock)	Large-Cap Blend	0.08%
Vanguard VFI Total Stock Market Index	Large-Cap Blend	0.07%
M Large-Cap Growth (DWM Capital)	Large-Cap Growth	0.78%
PSP Large-Cap Growth P (BlackRock)	Large-Cap Growth	0.69%
T. Rowe Price Blue Chip Growth ¹	Large-Cap Growth	0.75%
DFA VA US Large Value	Large-Cap Value	0.27%
M Large-Cap Value (Bancorp)	Large-Cap Value	0.68%
Vanguard VFI Mid-Cap Index	Mid-Cap Blend	0.07%
PSP Small-Cap Index P (BlackRock)	Small-Cap Blend	0.78%
M Capital Appreciation (Prudential)	Small-Cap Growth	1.00%
MPFS VT New Discovery Series Int CL	Small-Cap Growth	0.87%
DFA VA US Targeted Value	Small-Cap Value	0.38%
Foreign / International Funds		
Fund Name	Investment Style	Net Annual Operating Expenses ¹
PSP Emerging Markets P (Investec)	Diversified Emerging Markets	0.84%
Fidelity VFI International Value Index Class	Foreign Large Blend	0.77%
M International Equity (DFA)	Foreign Large Blend	0.69%
PSP International Large-Cap P (BPP)	Foreign Large Growth	0.78%
DFA VA International Value	Foreign Large Value	0.44%
DFA VA International Small	Foreign Small/Mid Blend	0.57%

¹ Net annual operating expenses do not include policy charges.

¹ Product issued by Pacific Life Insurance Company, policy form number ICC21 P21MSVL and ICC21 S21MSVL or P21MSVL and S21MSVL.

INDIVIDUAL LIFE INSURANCE

M Financial advocates for the M Community and their clients in an effort to deliver the best possible underwriting outcomes and experience—both globally and at the individual case level. Our team provides deep expertise and collaborates with partners to remove obstacles to the placement of large and complex individual life insurance transactions.

This core business line continued to grow in 2021. M saw \$1.51 billion in total premiums paid in 2021, with more than 17,000 policies issued throughout the year and \$754 million in total claims paid to clients. Since 1978, we've delivered cost reductions worth more than \$200 million to clients as a result of in-force repricing.

2021 PERFORMANCE

▶ \$1.51B

TOTAL PREMIUMS PAID

▶ \$754M

CLAIMS PAID TO CLIENTS

▶ 17,000+

POLICIES ISSUED

WEALTH SOLUTIONS ASSETS



M SECURITIES B-D RIA

\$5.5B+



M WEALTH

\$1.2B+



M FUNDS

\$885M+

WEALTH SOLUTIONS

The Wealth Solutions group provides support to Member Firms' variable insurance and asset management business lines. Through asset management platforms, analytical tools, sales support, and educational opportunities, we enable Member Firms to meet clients' best interests and deliver customized and effective solutions for unique and diverse client needs.

Through the Wealth Solutions entities, Member Firms have access to cost-effective and compliant products, platforms, and tools across investments, insurance, annuity, advisory programs, and qualified plans. Wealth Solutions also offers access to our exclusive subadvisor, M Wealth, and to our proprietary M Fund subaccount offerings for variable life policies.

The M Securities Broker-Dealer and RIA closed 2021 with over \$5.5 billion in assets. M Wealth crossed \$1.2 billion in 2021, and M Funds assets grew to \$885 million.

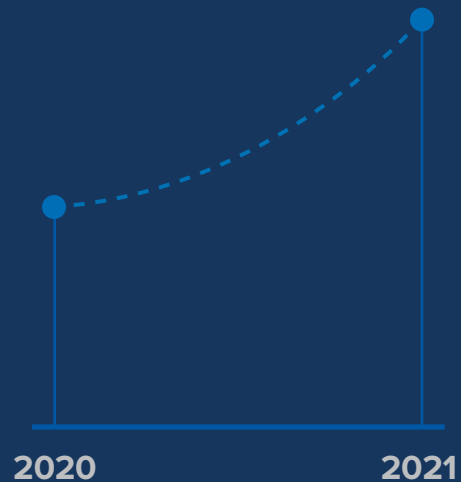
M Securities also started a program where advisors can administer private placement life insurance managed separate accounts, creating another way for Member Firms to meet clients' unique needs.

M BENEFIT SOLUTIONS

M Benefit Solutions creates innovative nonqualified executive benefit plans to address the specific needs of financial institutions and corporations. This includes customized plan design, installation, financing, securitization, compliance, and administration.

In 2021, M Benefit Solutions achieved 80% growth of first-year revenue from the prior year. We launched DeferralPlus, a multi-carrier COLI solution for the middle market, and expanded services to include asset allocation support. Our top-tier service of Member Firms also included engagement on executive benefit opportunities and expanded distribution through both new and existing partnerships.

80% GROWTH IN FIRST-YEAR REVENUE



A RECORD-SETTING YEAR

FIRST-YEAR PREMIUM

\$249.2M

+128% from 2020

YEAR-END AUA

\$6.0B

+\$1.1B from 2020

109 MAGNASTAR POLICIES ISSUED

+200% from 2020

MAGNASTAR

Magnastar is M Financial's private placement variable life product platform designed exclusively for distribution by M Member Firms to high net worth and ultra high net worth individuals and corporate clients.

2021 was a record-setting year for Magnastar, with all-time highs in several metrics. Policies issued in 2021 included face amounts totaling more than \$2.63 billion. Total 2021 first-year premium for Magnastar was a record \$249.2 million, up 128% from 2020, and renewal premiums totaled \$214.6 million. In 2021, we issued 60 cases and 109 Magnastar policies—each more than double the number from 2020.

Year-end assets under administration reached \$6 billion, an increase of \$1.1 billion from 2020, and we also developed the ability to directly manage those assets through M Securities.

2021 NUMBERS

FACE AMOUNT IN FORCE

\$186^B
2021

2017	2018	2019	2020
\$148B	\$163B	\$170B	\$177B

Estimated in-force amount of policies serviced by Member Firms on behalf of our clients.

CASH VALUES

\$44^B
2021

2017	2018	2019	2020
\$40B	\$39B	\$41B	\$42B

Estimated cash values of policies serviced by Member Firms on behalf of our clients.

TOTAL REVENUES

\$959^M
2021

2017	2018	2019	2020
\$851M	\$907M	\$914M	\$925M

DISTRIBUTION REVENUES

\$84^M
2021

2017	2018	2019	2020
\$73M	\$76M	\$78M	\$79M

All values as of Dec. 31, 2021.

FINANCIAL HIGHLIGHTS

(\$ Millions)

	2017	2018	2019	2020	2021
Sales¹					
Life	\$1,157.0	\$795.8	\$953.5	\$940.8	\$1,074.5
Disability	\$50.4	\$58.3	\$55.3	\$56.8	\$61.2
Other	\$514.0	\$492.2	\$485.4	\$285.4	\$375.2
Total Sales	\$1,721.4	\$1,346.3	\$1,494.2	\$1,283.0	\$1,510.9
MFH Income					
Revenues	\$850.6	\$907.0	\$913.7	\$924.8	\$959.3
Net Income Before Income Taxes and MFCP	\$80.1	\$56.1	\$69.9	\$60.1	\$29.6
MFCP Credited²	\$44.7	\$31.3	\$34.6	\$39.1	\$43.4
Dividends³					
Total MFCP Credited and Dividends	\$57.6	\$44.8	\$48.4	\$53.4	\$57.9
MFH Assets	\$15,023.2	\$14,891.8	\$15,646.0	\$16,303.4	\$17,435.5
M Funds Net Assets	\$746.3	\$579.6	\$687.9	\$758.1	\$884.6
M Wealth Assets Under Management	\$977.5	\$818.4	\$908.9	\$991.2	\$1,216.1

¹ Annualized new premiums on policies sold by Member Firms.

² Amount of the MFCP Pool calculated from cash-based earnings for the year, excluding accrued amounts for Dividends³ and Income Taxes, and before other MFCP reserving for terminated policies, Provisional Member Firms, or other items.

³ Includes the amount of accrued dividends to stockholders, prior to the elimination of intercompany balances related to common stock held in trust for deferred compensation plan and to treasury stock.

MEMBER FIRMS

Independent. Entrepreneurial. Principled. The Member Firms who make up M Financial Group have been defining industry best practices for over four decades and helping clients find the best ways to manage risk, create legacies, and achieve their goals.

Attendees at the National Advisors Conference.



130+

M Financial is a community of some of the best and brightest minds in life insurance and financial services. By combining the individual expertise and relationships of more than 130 Member Firms, M is a powerful force committed to securing the future for our clients, our communities, and our industry.



* As of April 2022

#

1776 Advisor Group

A

Advanced Life Insurance
Strategies, Inc.

Altium Wealth Management

Apexium Insurance Services LP

Arlen Corporation

Assured Partners MCM

AUCTORIS

B

Barry, Evans, Josephs & Snipes

Becker Suffern McLanahan, Ltd.

Benson Blackburn, LLC

BoliColi.com

Boulevard Financial, LLC

Bridge Financial Group, LLC

The Brown Company

BryanMark Group, Inc.

Byron Financial Insurance
Services, LLC

C

Cammon Company

Capital Strategies Group, Inc.

Carlson Hammond

Catalyst Solutions Group, Inc.

Chaffee & Associates LLC

Chamberlain Group

Chernoff Diamond & Co., LLC

Clary Executive Benefits LLC

Cohn Financial Group, LLC

Cornerstone Advisors

Cornerstone Institutional
Investors, LLC

Corrigan & Company

The Coyle Company

Cypress Strategies

D

DBP Wealth Advisory Group LLC

Dodd Consulting, LLC

The Downey Group, Inc.

DSG Family Legacy Insurance
Solutions, Inc.

E

Enza Financial, LLC

Erben Associates, LLC

Eslick Financial Group, Inc.

Evergreen Consulting, Inc.

The Executive Compensation
Group, LLC

F

Fieldstone Insurance Group, LLC

FINANCIAL CONCEPTS

Financial Designs Ltd.

G

GARLIKOV & ASSOCIATES, INC.

Gateway Financial Group, Inc.

GDK & Company

Gencorp Insurance & Financial Services

Goldstein Financial Group, LLC

Greenberg & Rapp Financial Group, Inc.

Greenberg, Wexler & Eig, LLC

Groff Team Partners, LLC

H

HEIRMARK, LTD

Heritage Capital Strategies, Inc.

Heritage Strategies, LLC

HORAN

Houghton Financial Partners, LLC

J

Jamieson Financial Services, LLC

JKJ Financial Services

Jones Lowry

K

KB Financial Partners, LLC

Kibble & Prentice Holding Company

The Koptis Organization, LLC

Kornreich Insurance Brokerage Services

The Krizek Group

L

Laugharn & Wilson Insurance
Services, LLC

Legacy Wealth LLC

Lindberg & Ripple

Links Consulting

LoVasco Consulting Group, Inc.

The Lyman Group, LLC

M

M Advisory Group
M Benefit Solutions
M/Barrington Corporation
Mack Financial Group, Inc.
Madison & Main Advisors, LLC
The Madison Group
MBL Advisors Inc.
MBW Group
McDowell Financial Group
McInnes Group, Inc.
Meridian Financial Group, LLC
Mezrah Financial Group
Morris and Boyle an Alera Group
Insurance Agency, LLC
Mullin Barens Sanford Financial
MullinTBG

N

Nease, Lagana, Eden & Culley, Inc.
Newton One Advisors

O

OneTeam Financial, LLC
Ownership Advisors, Inc.

P

Pappas Financial
Parq Advisors
Peck Financial
Perspective Financial Group, an
Alera Company
Peter M. Williams & Company
Pfleger Financial Group, Inc.
Pillar International Insurance
Advisors, LLC
Pinnacle Financial Group

Plybon & Associates, Inc.
Pollock Financial Group
Premier Partners, LLC
Professional Financial Services, Inc.

Q

Queally Group, Incorporated

R

The R.O.W. Group
Ressourcement, Inc.
Retirement & Insurance
Resources, LLC
The Robinson Financial Group, Inc.
RockBridge Group, LLC
Rose Glen, LLC
Rose Street Advisors, LLC

S

SilverStone Group LLC
Southern Wealth Management, LLP
Stephens Insurance, LLC
Strategic Wealth Advisors
Swartzbaugh-Farber & Associates, Inc.

T

TCS Insurance Agency, Inc.
The Teekell Company, Inc.
Tenzing Insurance Strategies
Thomas Financial Group
Tippett Moorhead & Haden, LLC
TPG Consulting, LLC
TRC Financial Insurance Services

U

United Financial Consultants

V

Valley Forge Financial Group, Inc.
ViaForte, Inc.
Vie International Financial
Services, Ltd.

W

Wallace Advisory Group
The Warner Companies
Waxman Lawson Financial
Wealth Benefits Group
Wealth Preservation Partners, LLC
Wellspring Global Insurance Solutions
Winged Keel Group

COMMITTEES & BOARDS



The members of M Financial's committees and boards set the highest standards for themselves and the company. They're committed to fairness, transparency, accountability, and the advancement of the organization to better serve M Member Firms and clients.

CEO Russell Bundschuh and the members of the NAC Program Development Committee.

M FINANCIAL GROUP COMMITTEES

AUDIT COMMITTEE

The Audit Committee reports to and assists the Board of Directors in fulfilling its oversight responsibilities to ensure quality and integrity of the accounting, auditing, and financial reporting practices and controls, and the financial statements and reports of the company and its subsidiaries, including M Financial Re, which is subject to insurance company regulations of the Colorado Division of Insurance.

Tim Malarkey, Chair

Brent Eden

Jim Kaplan

Peter Williams

COMPENSATION COMMITTEE

The Compensation Committee is charged with designing and approving the company's overall compensation and benefits structure, including short-term and long-term incentive plans, and reviewing annual compensation recommendations for the company's senior management. The committee also oversees senior management succession planning strategies and reviews the succession plans annually. The committee also considers matters of the Board's compensation, benefits, and other forms of remuneration.

Kristi Barens, Chair

Brent Eden

Tim Malarkey

Peter Williams

EXECUTIVE COMMITTEE

The Executive Committee is convened when either time or the topic make it more expedient than convening the entire Board of Directors. The Executive Committee has the power to exercise all authority of the Board of Directors, with several key exceptions.

David Byers, Chair

Terry Horan

Carl Peterson

Jeri Turley

INVESTMENT COMMITTEE

The Investment Committee is responsible for the development, implementation, and oversight of the company's investment policies, and also performs a periodic review of the company's investment strategies and results. The committee reports to and assists the Board of Directors in fulfilling its oversight responsibilities with regard to the company's invested assets and investment strategy.

Jim Kaplan, Chair

Philip de Bruyn

Tim Malarkey

NOMINATING, GOVERNANCE & BOARD DEVELOPMENT COMMITTEE

The Nominating, Governance & Board Development Committee recommends the annual slate of Directors and Board compensation to the Board of Directors. The committee is responsible for identifying candidates for the Board — both internal (such as with a Member Firm) and external, as well as the allocation of Directors between those categories. The committee also provides a structure for Board training and development, working in conjunction with the M Financial management team.

David Byers, Chair

Michael Molewski

Carl Peterson

FINANCE COMMITTEE

The Finance Committee reviews the company's business plan, corporate projects, and initiatives, as well as operating and capital budgets. The committee makes recommendations to the Board on corporate financing issues, monitors budgets on an annual basis, and provides ongoing coordination and control of the company's revenue and expense operating budgets. The committee reports to and assists the Board of Directors in fulfilling its oversight responsibilities with regard to the company's enterprise risk management and budgeting cycle.

Mark McCullough, Chair

Ronald Greenberg

Terry Horan

MEMBER FIRM COMPENSATION PLAN COMMITTEE

The Member Firm Compensation Plan Committee administers the company's Member Firm Compensation Plan, makes recommendations to the Board with regard to distributions and dividends, and reviews any dispute or controversy arising out of or relating to the compensation plan that has been referred to the committee for discussion and resolution.

David Byers, Chair

Kristi Barens

Brent Eden

Ken Forasté

Morey Goldberg

Eric Naison-Phillips

MEMBER FIRM RELATIONS COMMITTEE

The Member Firm Relations Committee makes recommendations to the Board with regard to issues arising from the Marketing Agreement, disputes between Member Firms, concerns raised by one Member Firm with respect to the business conduct of another Member Firm, any activity that is detrimental to the interests of the company or its Member Firms, and any other subject the Board refers to the committee.

Ron Greenberg, Chair

Philip de Bruyn

Scott Greenberg

Greg Hoernschemeyer

Mark McCullough

Nancy Shepard

David Wischmeier

M GOVERNMENT AFFAIRS COMMITTEE

The M Government Affairs Committee serves as the governance liaison between the company and its advocacy partners: Finseca (formerly AALU), American Council of Life Insurers (ACLI), Financial Services Institute (FSI), and National Association of Plan Advisors (NAPA).

Terry Horan, Chair

Kristi Barens

David Byers

Walt Helms

Ken Knox

Michael Mingoelli, Jr.

Carl Peterson

Jeri Turley

David Wexler

Peter Williams

PRODUCT DEVELOPMENT GROUP

The Product Development Group works to advance the company's innovation, differentiation, and advocacy efforts for providing direction on life insurance product/service development and strategy, overseeing the management of carrier relationships, reviewing product/service development resources and costs, and soliciting and responding to product/service ideas and proposals from the M Community.

Carl Peterson, Chair

Rod Bench

Jay Cleary

John Gagnon

Walt Helms

Rob Hunt

Jim Kaplan

Mark McCullough

Michael Mingoelli, Jr.

Peter Williams

WEALTH SOLUTIONS ADVISORY COMMITTEE

The Wealth Solutions Advisory Committee provides the Wealth Solutions Management Team with insight and guidance in setting the strategic direction and operational goals of Wealth Solutions, which includes M Holdings Securities, M Wealth, M Fund, and Retirement Services.

Mike Molewski, Chair

Philip de Bruyn

Karen Cecile

Lauren Thomas Compton

Kevin Eslick

Ron Greenberg

Luther Lockwood

Jeff Sharp

M FINANCIAL HOLDINGS BOARD

David F. Byers, Chair

Kristin Barens

Philip M. de Bruyn

Brent M. Eden

Ronald J. Greenberg

Terence L. Horan

James D. Kaplan

Timothy P. Malarkey

R. Mark McCullough

Michael D. Molewski

Carl Peterson

Jeri L. Turley

Peter M. Williams

M FINANCIAL INVESTMENT ADVISERS, INC. (MFIA) BOARD

Malcolm (Skip) Cowen II, Chair

Philip de Bruyn

Lauren Thomas Compton

Jim Kaplan

Mike Kiley

Carl Peterson

M FUND BOARD

Wayne Pierson, Chair

Malcolm (Skip) Cowen, II

Nancy Crouse

Jim Kaplan

Bruce Madding

Peter Mullin

Mary Moran Zeven



BOARD OF DIRECTORS

DAVID F. BYERS, CHAIR

Capital Strategies Group, Inc.

Birmingham, AL



David F. Byers, Jr., JD, LLM, is Managing Principal of Capital Strategies Group, Inc., an M Financial Group Member Firm since 2005. He directs the areas of wealth transfer and executive benefits. Prior to joining Capital Strategies in 1995,

David began his career as an attorney with the Birmingham office of Burr & Forman LLP, practicing in the areas of business and tax planning for closely held businesses.

David is a frequent speaker for estate planning council and legal education courses involving tax, insurance, and estate planning issues. He is a co-author with Larry Brody of “Switch Dollar and the Power of Deferral” published by Trusts & Estates.

He is a past member of the Alabama State Board of Education and Leadership Alabama. He is also past president and member of the Board of Directors of Finseca and currently chairs its Estate Tax Working Group. He has served on the boards of numerous charities.

David received a B.A. in English and political science from the University of Alabama at Birmingham. He earned a JD from the Cumberland School of Law at Samford University and an LLM in taxation from New York University.

KRISTIN BARENS

Mullin Barens Sanford Financial

Los Angeles, CA



Kristi L. Barens is a Principal of Mullin Barens Sanford Financial, an M Financial Group Member Firm since 1978. Prior to co-founding MBS, she spent more than 25 years at MullinTBG and Mullin Consulting. With many years

of consulting experience in the design and funding of executive benefit programs, Kristi has worked with hundreds of public and private corporations on their customized benefit and insurance plans for key employees.

Kristi is serving on the inaugural Board of Directors of Finseca, which serves financial security professionals who provide financial and retirement security to individuals, families, and businesses. She also serves on the Board of Main Management, the Women’s Health Advisory Board at UCLA, and the Chancellor’s Council at UCSB.

Kristi received the Philanthropist of the Year Award from the Los Angeles Business Journal. She has a B.S. in mathematical sciences from the University of California, Santa Barbara.

PHILIP M. DE BRUYN

Southern Wealth Management, LLP

Dallas, TX



Philip M. de Bruyn is a partner at Southern Wealth Management, LLP, where he is responsible for the risk management group. Previously, he was President and CEO of Capital Plan (which merged with Southern Wealth Management), an M Financial Group Member Firm since 1981.

Philip has been advising clients for over 35 years with respect to the design, implementation, monitoring, and administration of their respective wealth transfer plans. He has been active in the M Community and has presented at numerous M Marketing Meetings and National Advisors Conferences on topics of interest to M Member Firms and advisors.

Philip currently Chairs the Board of Trustees of the Episcopal Foundation of Dallas, serves on the Planned Giving Advisory Council at Southern Methodist University, and is a member of the Estate Planning Council at UT Southwestern Medical Foundation.

Philip earned a B.B.A. in finance from the University of Oklahoma and an MBA from Southern Methodist University.

BRENT EDEN

Nease, Lagana, Eden & Culley
Atlanta, GA



Brent M. Eden is a partner and shareholder at Nease, Lagana, Eden & Culley, an M Financial Group Member Firm. Brent specializes in providing life insurance advice through implementation and management of customized, integrated planning solutions to high net worth individuals and entities.

Brent serves on M Financial's Audit Committee, Compensation Committee, and Member Firm Compensation Plan Committee. He is a member of the American Bar Association, the Georgia Bar Association, and the Atlanta Bar Association. Brent is President of the Estate Planning Council of North Georgia and is a member of the Atlanta Estate Planning Council.

Brent holds the Trust & Estate Practitioner designation (TEP) as a member of the Society of Trust & Estate Practitioners (STEP). Brent obtained his law degree from Georgia State University College of Law and holds a B.A. in political science from the University of Michigan.

RONALD J. GREENBERG

Greenberg & Rapp
East Hanover, NJ



Ronald J. Greenberg, CLU, AEP, MRFC, is a founding partner of Greenberg & Rapp Financial Group, an M Financial Group Member Firm since 2004 and a leading insurance and wealth management firm within M. Greenberg & Rapp is devoted to working with closely held business owners and affluent individuals.

Ron is registered with M Securities and serves on the M Wealth and M Securities advisory committees. He also serves on M's Finance Committee and Member Firm Relations Committee.

Ron is a member of the Tri County and Northern New Jersey estate planning councils and is past President of the North Jersey Chapter of the Society of Financial Service Professionals. Ron has spoken extensively on the subject of wealth transfer and the benefits of holistic financial planning.

TERENCE L. HORAN

Horan
Cincinnati, OH



Terence L. Horan, CLU, ChFC, CAP, AEP, is the President and Chief Executive Officer of HORAN, a Member Firm since 2004. He leads an energetic and focused team of over 150 associates to deliver the most current and comprehensive health, wealth, and life services. HORAN is consistently ranked as one of the region's top employee benefits providers and top money management firms, according to the Cincinnati Business Courier.

Terry's area of expertise has always been related to helping families transition wealth from one generation to the next. Since 1973, he has designed and implemented sophisticated products to actualize that transition.

Terry serves on M's Executive Committee, Finance Committee, and Government Affairs Committee. He is past president of the Cincinnati Estate Planning Council and was a Finseca board member for six years. He has a B.A. in political science from Fairfield University.

JAMES D. KAPLAN

KB Financial
Princeton, NJ



James D. Kaplan, CLU, is co-founder and CEO of KB Financial, an M Financial Group Member Firm since 2008. His deep industry and board expertise includes 28 years as an agent of Equitable and AXA, where he served on various boards within the company, including the EARC, the reinsurance company.

Jim works with the KB Financial team to develop the overall strategy of the firm and leads the effort to continually refine and improve client offerings. He has a 36-year history of advising high net worth clients in the areas of sophisticated estate, wealth transfer, and investment planning strategies.

Jim serves on M's Audit Committee, Investment Committee, and Product Development Group. He is registered with M Securities and is a member of Finseca. He received a B.A. in political science and government from Lehigh University.

TIMOTHY P. MALARKEY

JKJ Financial Services

Newton, PA



Timothy P. Malarkey, ASA, MAAA, CLU, ChFC, is the Managing Partner of JKJ Financial Services, an M Financial Group Member Firm and a successor of 1934 Group. He also serves as the president of JKJ Retirement Services, a descendant of The Johnson Companies, widely credited with originating today's 401(k) business. Prior to joining the firm in 1994, Tim worked at Aetna, CIGNA, and U.S. Healthcare.

Tim has been deeply involved in the governance of M for more than 20 years and joined M's Board of Directors in 2014. Additionally, he's held multiple leadership roles at Finseca for more than 15 years, including a three-year term on their Board of Directors.

Tim is an Associate of the Society of Actuaries and member of the American Academy of Actuaries. He is also a member of the Philadelphia Estate Planning Council. He has a B.A. in physics from Swarthmore College.

R. MARK MCCULLOUGH

Boulevard Financial

Overland Park, KS



R. Mark McCullough is the founder and President of Boulevard Financial, an independent life insurance and executive benefits consulting firm and an M Financial Group Member Firm. He works with clients and their advisors

to provide expert advice and creative solutions to complex financial challenges.

Prior to founding Boulevard Financial, Mark helped establish and manage the Executive Benefits division for Lockton, the largest privately held insurance broker in the world, and was a Vice President in the Life and Executive Benefits Division for Aon.

Mark has been a member of M's BOLI/COLI advisory committee since 2016 and currently serves on M's Finance Committee, Member Firm Relations Committee, and Product Development Group. He is a member of Finseca and previously served on Finseca's nonqualified plans committee. Mark completed his undergraduate

degree from Baylor University in 1989 and received his JD from the University of Tulsa College of Law in 1994.

MICHAEL D. MOLEWSKI

CAPTRUST | Strategic Advisor Group

Allentown, PA



Mike Molewski, CFP, ChFC, was the founder and managing partner of MFP Strategies, which merged into CAPTRUST in 2015 and was rebranded as CAPTRUST | Strategic Advisor Group, an M Financial Group Member Firm. Mike and his team work with industry-leading companies and their owners, executive teams, high net worth individuals, and family offices, as well as endowments and foundations.

Mike has been an M Member Firm Principal and shareholder for more than 30 years. He currently serves as Chair of the Wealth Solutions Advisory Committee and as a member of the Nominating, Governance & Board Development Committee. Mike graduated from King's College with a double major in economics and psychology and completed graduate work in taxation at the McGowan School of Business.

CARL PETERSON

Lindberg & Ripple

West Hartford, CT



Carl J. Peterson is a Managing Principal of Lindberg & Ripple, focused on the firm's life insurance and wealth transfer practice. He joined Lindberg & Ripple in 1995 after seven years as an agent with Northwestern Mutual.

Carl has served as director of M Financial since June 2018 and director of M Financial Investment Advisers since October 2018. He currently serves as Chair of M's Product Development Group and as a member of M's Executive Committee; Nominating, Governance & Board Development Committee; and Government Affairs Committee. He is registered with M Securities.

Carl also serves on the Board of Trustees of the Bushnell Center for the Performing Arts and the Investment Committee of the Hartford Foundation for Public Giving. Carl graduated from the University of New Hampshire with a B.A. in economics.

JERI L. TURLEY

Winged Keel Group

Richmond, VA



Jeri is a Principal of Winged Keel Group, leading the firm's Richmond, Virginia, and Washington, D.C., offices. Prior to joining Winged Keel Group in 2019, Jeri served as President and Principal of BCG Companies in Richmond and BCG Holleman in Chevy Chase, Maryland.

Jeri has served on the M Financial Board of Directors since 2017. She currently serves as Chair of the Executive Committee for Finseca, where she has been a Board member since 2014.

Jeri's many articles advocating for social progress, innovation, and informed decision-making in successful succession planning have been featured in various industry-leading publications, and she is a featured speaker at industry conferences and forums nationwide. Jeri earned her Bachelor of Business Administration in international business and economics from James Madison University.

PETER M. WILLIAMS

Peter M. Williams & Company

Orlando, FL



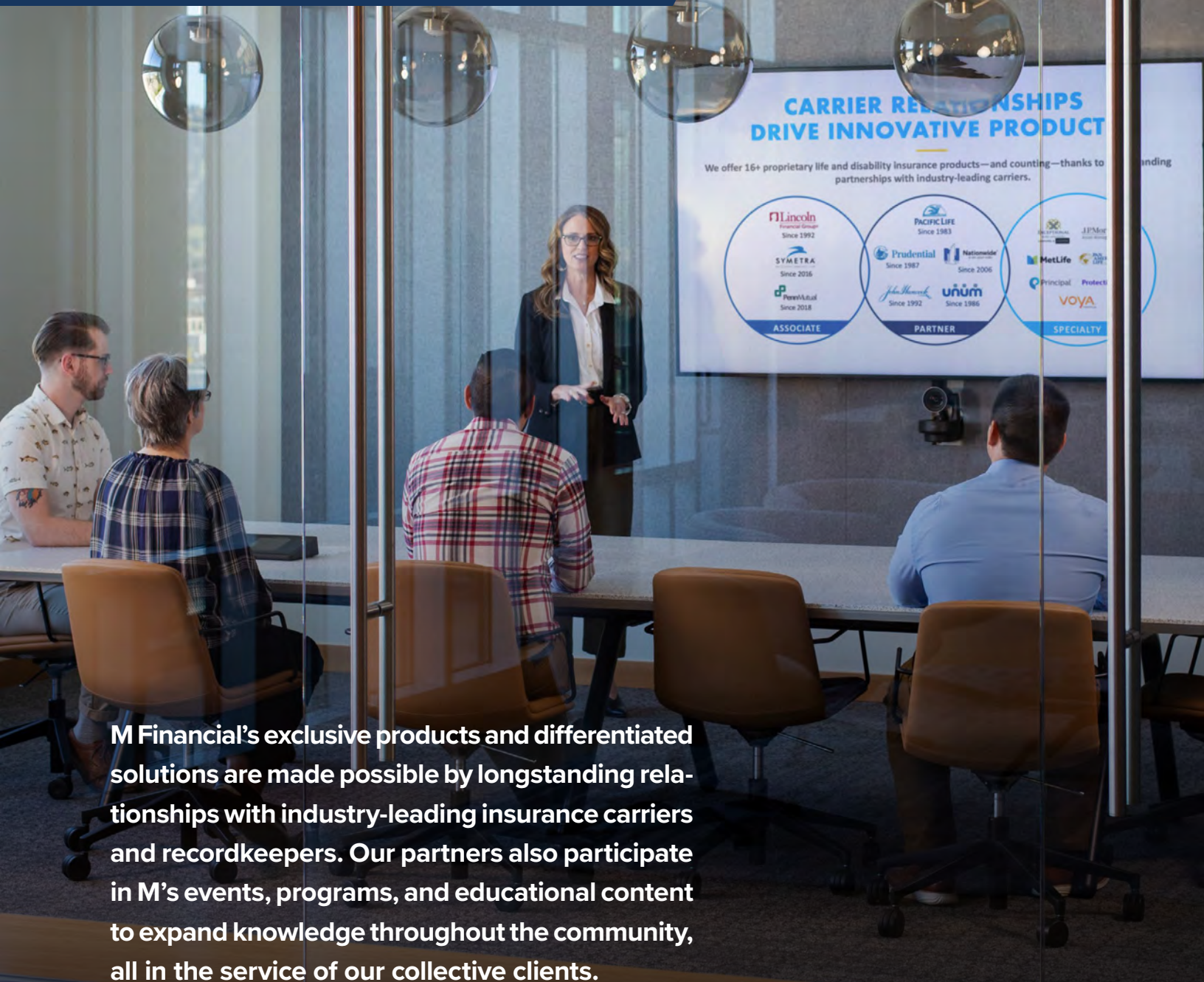
Peter M. Williams, CLU, ChFC, is founder and president of Peter M. Williams & Company, a Member Firm of M Financial Group since 1990. He has more than 35 years' experience designing and implementing

sophisticated wealth-transfer strategies and corporate succession plans for ultra-high net worth families and businesses. He is also an expert in onshore and offshore private placement life insurance.

Peter is a sought-after lecturer on private placement insurance and wealth-transfer strategies. His work has appeared in *Trusts & Estates Magazine*, and he is the co-author of *The PPLI Solution*, to date the only existing book about private placement insurance.

Peter earned his finance degree from Stetson University. He has long been a member of the American Association of Life Underwriters and holds Series 7, 24, and 63 licenses.

PARTNER RELATIONSHIPS



M Financial's exclusive products and differentiated solutions are made possible by longstanding relationships with industry-leading insurance carriers and recordkeepers. Our partners also participate in M's events, programs, and educational content to expand knowledge throughout the community, all in the service of our collective clients.

Senior Carrier Relationship Manager
Kimberley Martindell

STRONG PARTNERSHIPS, STRONG RESULTS

M Financial's proprietary products showed robust performance in 2021, representing 46% of individual life sales. Magnastar sales with Pacific Life and Prudential saw a record year, and we celebrated 30 years of collaboration, growth, and proprietary products with John Hancock.

Following substantial support in 2021, Penn Mutual became an Associate Carrier. We were pleased to welcome Protective Life as M's newest specialty carrier, focusing on the COLI market.

PARTNER CARRIERS



ASSOCIATE CARRIERS



SPECIALTY CARRIERS



401(K) RECORDKEEPER PARTNERS



COMMUNITY IMPACT



For a truly secure future, access and opportunities must be available to all. M Financial and M Member Firms support organizations that provide health care, education, research, and other services to open doors and help create a level playing field in our society.

The M Financial team organizes volunteer events throughout the year.

EXPANDING OPPORTUNITIES FOR OUR COMMUNITIES

Community support has been a core element of M's DNA since our founding. As a leader in financial services, we see it as our responsibility to foster a more secure future for all Americans and extend financial literacy to historically underrepresented communities.

M hosted its first-ever job fair in 2021 in collaboration with our Partner Carriers John Hancock, Nationwide Financial, Pacific Life, and Prudential; Member Firms Cornerstone Advisors, Nease, Lagana, Eden & Culley, Rose Glen LLC, and Winged Keel Group; and nonprofit organization The Links, Incorporated. This virtual event connected job seekers with recruiters to network and learn about the many career opportunities in the industry. It also introduced potential candidates to Magnet, M's recruiting and training program for financial professionals.



M is a founding member of the Financial Alliance for Racial Equity (FARE), which was initiated by our Partner Carrier Nationwide Financial. The alliance joins industry leaders and historically Black colleges and universities (HBCUs) with a mission to remove barriers for Black students and professionals so that they can enter and prosper within the financial services and life insurance industries. In 2021, we sponsored and contributed to the inaugural FARE Summit, a virtual event that gathered together HBCUs, industry leaders, and aspiring students to learn about the varied career paths in financial services.

As we strive to build a more diverse and inclusive industry, we participated in Diversitas' national financial knowledge symposium: Building a More Inclusive Tomorrow. Hosted by the University of Akron, Diversitas aims to make the financial planning profession and the wealth management industry more inclusive through education, mentorship, and human connection. Since

2016, Diversitas' symposium has offered "those who are underrepresented in the financial planning profession a better understanding of the great opportunities that exist in the industry."

In August, M was proud to join other industry thought leaders and sponsor the American College of Financial Service's Conference of African American Financial Professionals. As part of our involvement, Morgan Scott, M's head of Advanced Sales and Design, delivered a breakout presentation that covered the potential effects of proposed tax legislation and its collective impact on the Black community.

In November, we were also pleased to sponsor and participate in the CFP Board's Virtual Diversity Summit and Career Fair, including panel speaker representation and involvement by the Magnet Program team.

Locally, we built upon established charitable relationships and forged new ones. The M Women's Forum employee resource group organized a backpack and school supply drive for the Rose Haven women and children's day shelter in Portland, Oregon. M employees purchased and delivered 76 backpacks and 12 drawstring bags stuffed with school supplies to the shelter.



M employees dropped off more than 80 packs of school supplies to the Rose Haven Day Shelter for Women and Children.

M sponsored St. Mary's Academy's 28th annual tuition assistance fundraiser, Food for Thought. The fundraiser assists St. Mary's, an all-girl college preparatory school in Portland, in meeting its goal of providing tuition assistance to nearly half of enrolled families. The fundraiser helps ensure young women have access to the school's exceptional educational experiences, regardless of financial circumstances.

Following the passing of one of M's founders, Eli Morgan, M extended a tribute gift in Eli's name to Self Enhancement, Inc. Eli was a long-time supporter and former board member of SEI, which works with schools, families, and partner community organizations to provide support, guidance, and opportunities so that underserved youth can reach their full potential.

M distributed more than \$15,000 as part of our charitable matching program, which distributes a 2:1 funding match to charities that are meaningful to M employees. Included among the 54 organizations supported in 2021 are the Oregon Food Bank, Growing Gardens, ALS Association, and St. Mary's Academy.



The M team assembles food boxes at the Northeast Emergency Food Program.

In 2021, M continued our support of Big Brothers Big Sisters Columbia Northwest to help children realize their full potential and build bright futures. In February, M sponsored the BBBS virtual annual fundraising gala, Ignite the



Power of Youth. As the holidays approached, M employees contributed to the BBBS Share the Season toy drive, providing gifts to dozens of children for families in need.



Since our inception more than 40 years ago, M Financial and M Member Firms have been honored to help strengthen the missions of organizations we admire in the communities where we live and work. We'll always seek out and take part in activities that have a positive impact on our industry, our community, and our society.

MEMBER FIRM COMMUNITY ENGAGEMENT

M Financial Member Firms strive to give back to their communities and are dedicated to the support of many local and national charities. Through volunteerism, collaboration, and financial means, the M Community seeks to build a stronger community for all.

CORNERSTONE INSTITUTIONAL INVESTORS, LLC

Cornerstone Cares was created as an evergreen community impact campaign to further enhance Cornerstone's leadership role in the community. To accomplish its mission, Cornerstone Cares prioritized the areas of education, basic human needs, and community enrichment. In 2021, Cornerstone's 34 employee-owners volunteered with over 126 charitable organizations, providing 700-plus hours serving on boards, mentoring high-school students to build financial literacy, and supporting community members in need. Cornerstone Cares established an employee-giving campaign and donor-advised fund, which granted \$21,000 to local nonprofits. They aspire to have a multigenerational impact and encourage others to endeavor to strengthen all communities.

ONETEAM FINANCIAL, LLC

OneTeam Financial is committed to using philanthropy to make their community a better place. Since its founding in 2019, OneTeam has been actively involved with various charitable organizations, including Best Buddies International, which is dedicated to establishing a global volunteer movement that creates opportunities for one-to-one friendships, integrated employment, leadership development, and inclusive living for people with intellectual and development disabilities. Greg Dillon, a Founding Member and Principal of OneTeam, serves on the Best Buddies Advisory Board and was recently nominated for their Champion of the Year award.

CORRIGAN & COMPANY

Rev. Michael Corrigan, principal of Corrigan & Company, serves as a director of the Corporation of the Diocese of Los Angeles. Over the past year, Michael led negotiations between the diocese and a London-based developer to create a \$175 million apartment complex surrounding the downtown Los Angeles Cathedral. The project will include both market-rate and low-income units and provide the church with long-term financial security thanks to a 100-year ground lease.



SWARTZBAUGH-FARBER & ASSOCIATES, INC.

More than 25 years ago, Swartzbaugh-Farber started the annual tradition of donating to the Omaha World-Herald Goodfellows Charity in honor of clients and friends. All administrative costs are covered, so 100% of donations go to those in need. Examples of assistance include year-round emergency funds for those in danger of losing housing, funds to help children obtain new clothing through partnerships with other local Omaha charities, and food vouchers to purchase groceries for a holiday meal. Since 1945, Omaha World-Herald Goodfellows Charity has distributed more than \$15 million communitywide.

FINANCIAL CONCEPTS

In 2021, Financial Concepts donated over \$150,000 to the following charitable organizations in their communities: Little Traverse Conservancy, Legacy Land Conservancy of Washtenaw County, Michigan Environmental Council, Top of the Mitt Watershed Council, Hidden Lake Gardens, Ann Arbor Area Community Foundation, United Way Tocqueville Society of Washtenaw County, Karmanos Cancer Institute, Big Brothers Big Sisters of Washtenaw County, Sacred Heart Scholarship Fund, Robert Delonis Homeless Shelter of Washtenaw County, and CS Mott Children's Hospital. In addition, as of 2021, Financial Concepts has donated \$1 million to the Juvenile Diabetes Research Fund, where Principal Pat McNamara is on the Board of Chancellors. Cumulatively, they've donated more than \$1.25 million over the past five years.

HORAN

CEO and Principal Terry Horan had the honor to chair the annual ArtsWave Campaign in Cincinnati in 2021. The campaign raised over \$11 million for the arts in the community. In addition, the city of Cincinnati and Hamilton County pledged an additional \$10 million in relief funds through ArtsWave. These dollars helped sustain and revive Greater Cincinnati arts organizations during the pandemic. The campaign is the largest of its type in the country.

CHAFFEE & ASSOCIATES LLC

Principal and CEO Rick Chaffee serves on the Board of Trustees at Hamline University in St. Paul, Minnesota. Hamline University is related to the Minnesota Conference of the United Methodist Church and has continuously maintained this relationship since Hamline's founding by Methodists in 1854 in the Minnesota Territory. The board has fiduciary responsibility for the overall mission, policy, and direction of the university's academic and educational purposes.

GREENBERG, WEXLER & EIG, LLC

As we all continue to find our footing during the pandemic, Greenberg, Wexler & Eig appreciates the efforts of all frontline workers for their ongoing efforts to keep our community safe. In 2021, GWE contributed funding to Heart to Heart International, an organization that seeks to improve health-care access in the U.S. and around the world by ensuring quality care is provided equitably in communities that lack adequate medical resources and in disastrous situations. While Heart to Heart is an excellent resource to provide aid during the pandemic, each GWE partner and staff member continues to support additional efforts on an individual basis.

SILVERSTONE GROUP LLC

Service is a critical SilverStone Group value. It isn't just limited to their customers, but also extends to their community. John H. Nelson, CEO, and his wife, Susie, lead by example in their support of Make-a-Wish Foundation. Over the past two decades, the Nelsons and SilverStone Group have donated over \$210,000. Furthermore, John P. Nelson, Chairman, and his wife, Anne, were instrumental in fundraising for the Anne Elizabeth Nelson Women and Newborns Center at Methodist Jennie Edmundson Hospital, featuring delivery and postpartum rooms, a cesarean section suite, and neonatal intensive care unit bays.



ROSE STREET ADVISORS, LLC

Community involvement plays a big role for Rose Street Advisors. They have a long-standing relationship with the United Way of the Battle Creek and Kalamazoo Region, including firmwide participation in the nonprofit's annual giving drive. Rose Street promotes this partnership by offering employees whose contributions exceed established thresholds, or who have increased their contributions, opportunities to receive additional paid time off, special parking privileges, gift cards, and more. Rose Street also supports a dozen other Michigan-based nonprofits, most selected by their Social Wellness and Employee Engagement Team (SWEET), which also spearheads the charitable initiatives.

ROSE GLEN, LLC

Rose Glen, LLC supports its entire team's involvement in the community and occasionally offers matching giving programs. Rose Glen also supports the Satell Institute, which helps cultivate corporate social responsibility and family foundations as a means to give back to their communities. Rose Glen Founder and CEO Morey H. Goldberg is on the Satell Institute board and believes the strong support of this organization will allow communities to thrive. The Satell Institute plans to expand nationally.

ADVANCED LIFE INSURANCE STRATEGIES, INC.

Advanced Life Insurance Strategies financially supports and spends a few nights a month preparing dinners at River of Life Ministries, a Christian nonprofit that feeds homeless people in Honolulu's Chinatown. Approximately 150–200 meals are served in an evening. Three meals are served daily, six days a week. This ministry is supported by local churches and private donors. President John Enomoto says, "We are very happy to help every spectrum of society, but our time spent at River of Life Ministries is most fulfilling."

LOVASCO CONSULTING GROUP, INC.

The LoVasco Group volunteers two days per year as a team and holds quarterly fundraisers to help organizations further their work in the community. In 2021, they raised money for Safe Haven 4 Kids of Michigan, a nonprofit dedicated to meeting the needs of abused, abandoned, and neglected children in foster care. One of their team members is an active member of the board. LoVasco also continued its support of Racquet

Up Detroit, which empowers Detroit youth to achieve their full potential in life. LoVasco has supported the nonprofit's fundraising efforts to build a new facility in northwest Detroit to serve youth as they aspire to graduate high school and college and establish a career. This year they also dedicated time to the Detroit Riverfront Conservancy and its mission to maintain and beautify a waterfront.



KB FINANCIAL PARTNERS, LLC

For over 30 years, KB Financial principals have supported the Hope for Children Research Foundation, a charity dedicated to fighting childhood cancer. Working with the research labs at Columbia Presbyterian Hospital, the foundation has developed new cancer treatments that have saved hundreds of children. KB Financial became involved when a client, Fred Hartel, asked KB Principal Bill Damora for help with the foundation's finances. Each year, KB sponsors a sporting clay fundraiser tournament for the foundation. The tournament, which will be in its sixth sellout year at Hudson Farm on June 7, 2022, is named the Fred Hartel Memorial Tournament in Fred's honor. KB's clients, team members, and principals all participate.

KB's CEO James Kaplan is on the board of the Mariano Rivera Foundation. The Mariano Rivera Learning Center provides guidance and resources to students of impoverished families, helping them achieve success in higher education and establish careers in high-demand fields. This center serves as an indispensable asset for the city of New Rochelle, New York, while providing a road map to success for the youth enrolled in their programs. KB donated \$25,000 directly and helped raise over \$625,000 for the foundation.

APEXIIUM INSURANCE SERVICES LP

In 2021, Apexium Insurance Services donated time and resources to Ronald McDonald House, Home for Heroes, and the Leukemia & Lymphoma Society. They encourage all Apexium Partners and employees to participate in quarterly days of service. Everyone selects a charity of choice and donates their time to support that cause. Apexium leadership says, “It’s a nice way to give back to communities that have given so much to us.” In addition, Apexium has a charitable weekly Friday practice to collect donations for a charity of a team member’s choosing. Apexium matches the collective weekly donations of their team.

CARLSON HAMMOND

Principal Gordon “Chip” Hammond serves as a board member and chair of one of Hawaii Pacific Health’s four hospitals and is currently chair of the medical group. Hawaii Pacific Health’s mission is to create a healthier Hawaii. The nonprofit healthcare provider believes in working together to make the greatest impact on individuals, families, and our communities. Hawaii Pacific Health’s compassionate and forward-thinking corporate culture is a brilliant example of people doing the right work, the right way. Chip says, “I am entirely inspired by Hawaii Pacific Health’s mission, employees, and leadership team.”

VALLEY FORGE FINANCIAL GROUP, INC.

Valley Forge Financial Group holds “Respect Everyone” as one of its core values. Their team members are encouraged to exhibit respect in all aspects of their lives. VFFG tripled its contribution to the Valley Forge Charitable Giving Fund. In addition to supporting regional charities, they created a charitable matching program for charities closest to the hearts of their team members. Principals of VFFG are involved in and provide financial support to the National Downs Syndrome Society, the Peacemaker Center, and the Gesu School. VFFG is a regular contributor to BLOCS, which provides tuition assistance to Philadelphia students.

FINANCIAL DESIGNS LTD.

Financial Designs Ltd.’s community involvement includes contributions to many nonprofits that have a wide reach. Chairman Dave Hunter serves Boy Scouts of America, and President Adam Truitt is on the board of ACE Scholarships. Principal Jerry Middel supports the Providence Network throughout the year. At Thanksgiving, the firm purchases meals for people experiencing homelessness, and during the holidays, the FDL team purchases items from a wish list so that children have gifts to open on Christmas.



HERITAGE STRATEGIES, LLC

Heritage Strategies believes that charitable contributions are of utmost importance, as these past years have been especially challenging to provide in-person assistance. They are honored to contribute to charities including St. Francis Hospital, OHSU Foundation, Viscardi Center, Tomorrow’s Hope Foundation, and Fairfield University, among dozens of others.

THE ROBINSON FINANCIAL GROUP, INC.

Principal Elliott Robinson served as President of Hillel Torah Day School and Camp Moshava and served on the board of directors for Keshet School, a school for people with disabilities and special needs. Elliott is an active board member of 20-plus years of the highly recognized and successful Jewish Federation of Chicago and a trustee of the One Israel Fund for 18 years.

Elliott said, “In my philanthropic endeavors, I have been honored that many of our clients have acted upon my recommendations to establish a foundation and donor-advised funds, and have used charitable life insurance to continue their family legacies—as my wife, Ronni, and I have done. By actively serving the community in the charitable world, I associate with amazing, wonderful, and caring people who have the means to help others. How wonderful is that?”



JKJ FINANCIAL SERVICES

JKJ Financial Services takes pride in community service. They donate to various charities and give their time year-round to benefit the community. During the MLK Day of Service, JKJ provided meals for the food insecure. In the spring, they donated clothes to charities and raised funds for autism in partnership with the Philadelphia Eagles. For Juneteenth, JKJ staff visited a homeless shelter to beautify outdoor spaces and assembled 350-plus hygiene kits. In the fall, they donated evening hours by preparing meals at a retirement center experiencing a staffing shortage. JKJ also held a coat drive for the needy. The JKJ team looks forward to new charitable accomplishments in 2022!

ESLICK FINANCIAL GROUP, INC.

Eslick Financial annually contributes to several local market-area charities and organizations that do great

work in the communities they serve. One such example is the building of an unrestricted endowment fund at the Community Foundation of Northeast Iowa. Eslick Financial believes the Community Foundation has clear insight into the collective needs of the community. As such, the Community Foundation directs allocations from the fund. Additionally, in 2021 Eslick Financial contributed to the Cedar Falls Community Foundation, the Cedar Falls Schools Foundation, Northeast Iowa Food Bank, and the University of Northern Iowa Foundation.

THE MADISON GROUP

The Madison Group has always embraced community and philanthropy as a natural extension of their business and professional engagement. Because they work with community leaders and like-minded philanthropists, many of the Madison Group's financial contributions support their clients, who are often honored at charitable events. In 2021, the Madison Group made financial contributions to 14 organizations totaling \$31,325. Categorically, their largest contribution was to support education through ACE Scholarships and the Denver Scholarship Foundation, which are both charitable organizations with roots in Colorado.

BENSON BLACKBURN, LLC

Benson Blackburn is proud to have supported local charitable organizations in 2021. Through their employees' community engagement and the firm's involvement in the NextGen Speaker Series, Benson Blackburn supported the following local organizations: First Tee Naples/Collier, the Holocaust Museum, STARability Foundation, Community Foundation of Collier County, Gulfshore Playhouse, and the Naples Botanical Garden. Their team contributes time, energy, and money to these and other nonprofits in the community throughout the year, all efforts that reflect the firm's collective philanthropic values.



UNITED FINANCIAL CONSULTANTS

United Financial Consultants and UFC4Wealth have been longtime partners and supporters of Miami Diaper Bank. Over the last seven years, Miami Diaper Bank's commitment to helping serve the South Florida community and advocate for babies affected by diaper need has grown. Gabriela Rojas, Executive Director of Miami Diaper Bank, says of UFC, "Their support has allowed us to expand to six south Florida counties and deliver over 5.1 million diapers, 1.6 million baby wipes, and thousands of other baby essentials like formula, baby food, and baby clothes. We would not be celebrating the impact of serving over 80,000 families in need without their support."



MULLIN BARENS SANFORD FINANCIAL

Mullin Barens Sanford Financial's ongoing commitment to positively impacting their community through meaningful financial and volunteer engagement includes the following 2021 highlights: In Philadelphia, they funded a financial literacy program at C B Community School, which describes itself as "a small high school making a big difference for young people in the child welfare system." In the Los Angeles area, the firm was involved in and contributed to the Village by Cornerstone, an inclusive apartment community that empowers people who have intellectual and developmental differences to be independent through services and programs that support residents' diverse needs. Also in the Los Angeles area, the firm contributed to and participated in the City of Hope, which provides leading advancements in cancer research and treatment protocols.

CAPITAL STRATEGIES GROUP, INC.

Capital Strategies Group believes that having a heart for serving others is important not only in their professional lives, but also in all areas of their team members' lives. The firm provides flexibility for its people to pursue charitable missions, as well as corporate support of those missions in their community. One example of the firm's corporate support is the Boys and Girls Clubs of Central Alabama (BGCCA), where they are represented by a board member who is also incoming board chair. For 120 years, the BGCCA has provided hundreds of club kids every day with a positive, caring environment to reach their full potential.

MCINNES GROUP, INC.

Charity and giving are core principles at McInnes Group. They believe that helping others and showing gratitude is not an obligation, but a privilege. McInnes Group was the presenting sponsor of the American Heart Association's 2021 Heart Ball in Kansas City, and President and CEO Matt McInnes was the ball's chair. Matt and his team beat the previous fundraising record by over \$1 million! McInnes Group raised over \$2.3 million to aid AHA's research, prevention, and treatment of heart disease and similar illnesses.

The firm helped build housing for veterans through the Veterans Community Project in Kansas City. Staff members served lunch to people experiencing homelessness through NourishKC. McInnes Group provided gifts for over 20 foster kids through Cornerstones of Care during the holidays and supported the Overland Park Police Officer's Foundation, the Kansas City Autism Training Center, Sherwood Autism Center, Metropolitan Organization to Counter Sexual Assault, Big Brothers Big Sisters, and Catholic Charities USA in 2021.

GREENBERG & RAPP FINANCIAL GROUP INC./ EAGLE ROCK WEALTH MANAGEMENT INC.

In 2021, Greenberg & Rapp/Eagle Rock supported numerous charitable endeavors, including Stephy's Place, Cresthaven Academy Charter School, Opportunities for Ostego, Kelsey Charity Run, Comfort Zone Camp, Oneonta Family YMCA, LPGA Foundation, GSM Charity Auctions, Madison Eagle Christmas Fund, Preschool Advantage (metro NY/NJ chapter), Lustgarten Pancreatic Center, ASPCA, Mayo Performing Arts Center, and Halos for Angels Inc.

CAMMON COMPANY

A core value of Cammon Company is to deliver time, talent, and resources to our community. 2021 marked 43 years of board involvement with St. Louis Children's Hospital, as well as support for other organizations, including St. Louis Priory School, World Pediatric Project, Washington University, Saint Louis Zoo, Missouri Botanical Garden, the Crossing Church, Hawthorne Leadership School for Girls, and Boston College.

STRATEGIC ADVISOR GROUP

Principal Mike Molewski has been involved with Northampton Community College for the past 12 years and has served as chairman of the college's Foundation Board. Northampton serves approximately 40,000 students per year, many of whom would not have otherwise attended college. Mike focuses on fundraising and for the past 10 years has served as founder and co-chair of the college's largest philanthropic event, the Lehigh Valley Food and Wine Festival. This event raised approximately \$125,000 in 2021 and over \$2 million since inception. All of the funds are directed toward students' educational needs.

Mike has served on the board for over 20 years at King's College, a private liberal arts institution founded by the Holy Cross community. Many King's students are the first in their family to attend college and have significant financial needs. Mike said, "I have been a member of the Institutional Advancement Committee in helping find ways for students to receive scholarships and grants necessary for their education. I also supported the King's College Presidential Hope Fund, which enables students at financial risk to gain immediate grant and scholarship support."

WINGED KEEL GROUP

Winged Keel Group provided more than \$130,000 to charitable organizations in 2021, with an emphasis on local groups that support racial and social equality in each of their office locations. As part of their long-term D&I strategy, Winged Keel launched a new internship program with Morehouse College. They conducted guest lectures with the college and with youth organizations such as First Tee, which uses golf as a vehicle for teaching life skills and core values. Additionally, the Winged Keel team helped feed more than 13,000 individuals over Thanksgiving and fulfilled 75 children's holiday wish lists.

ENZA FINANCIAL, LLC

Enza Financial was founded with the idea of "enthusiastic giving," which is why we made it one of our core values. We recognize the impact we can make in the community by giving back, and thus started the Enza Foundation four years ago. We volunteer as a team in many charitable events and budget funds every year for that purpose. Some organizations we support include the Alzheimer's Association, Ohio Boys Town, Hannah's Home, Cornerstone of Hope, Cleveland Food Bank, Envision Foundation, Healthnetwork Foundation, Archbishop Hoban High School, Jack.org, American Cancer Society, Keep Akron Beautiful, American Heart Association, and Habitat for Humanity.



MORRIS AND BOYLE AN ALERA GROUP INSURANCE AGENCY, LLC

MB is passionate in its longtime support of worthy charitable organizations. For over 20 years, MB has donated time and money to the Bay Area Tumor Institute. This California nonprofit is dedicated to preventing cancer and improving the treatment and care for adult and pediatric cancer patients in the San Francisco Bay Area. The institute's local orientation makes it responsive to current community needs, and 100% of the funds given to the institute remain in the San Francisco Bay Area community. For over 10 years, MB has actively supported the ALS Therapy Development Institute and Young Faces of ALS through community support, fundraising, and participation in their annual YFALS National CornToss Challenge. The institute is committed to pharmaceutical research until all people with ALS have effective treatments.

THOMAS FINANCIAL GROUP

Thomas Financial has given back to the community for the past 50 years. Founder Rick Thomas is Chairman Emeritus and a past president of the University of Tampa's National Alumni Association. He served on the board of trustees for more than two decades. Joel Stephens, President of the Life Insurance Division, has served on the Hillsborough Education Foundation for 20 years. The firm's partnership with The Links, Incorporated resulted in five educational seminars on economic empowerment and financial literacy in 2021. The seminars—including the Tampa chapter of The Links, Incorporated and their invited guests—averaged 50 guests on Zoom and an additional 1,000 on Facebook live. Thomas Financial works closely with the Foundation for Angelman Syndrome Therapeutics (FAST), which assists people living with Angelman syndrome to realize their full potential in life. They sponsor the Rescue Mission of Middle Georgia, which provides residential shelter and meals to those in need in the area, and the Trinity Café, which provides meals for people experiencing homelessness. The firm also contributes to the Leukemia & Lymphoma Society, Southeastern Guide Dogs, and Manasota Youth Travel Hockey.

TENZING INSURANCE STRATEGIES

Ken Knox, president and founder, serves on the University of Rhode Island's College of Business Finance Advisory Board, providing guidance and support to the Finance Department and the College of Business while helping students achieve their goals of pursuing careers in finance. Ken also serves on the Professional Advisory Committee for the Community Foundation for MetroWest, which promotes philanthropy in the region, helps donors maximize the impact of their local giving, and serves as a resource for local nonprofits to improve the quality of life for all residents.

The Tenzing team supported many causes in 2021, including the Juvenile Diabetes Research Fund, which provides a support structure for people living with Type 1 diabetes; Best Buddies, which creates opportunities for people with intellectual and developmental disabilities; the Skin Cancer Foundation; Make-a-Wish Foundation; and Soles4Souls, a charity that works to break the cycle of poverty. Other team-supported causes included the New England chapter of the Crohn's & Colitis Foundation, We Care Community Economic Development Corporation, Inc., the Woodland Chapter of the Walk to Defeat ALS, the Houston Food Bank, Dress for Success, Easterseals, the Spina Bifida Association, and the New Hampshire Food Bank.

GATEWAY FINANCIAL GROUP, INC.

Gateway Financial has always felt that being part of a community includes "leaving the campground better than when you arrived." Their clients all have issues inherent to their respective industries, and all have concerns around health care and access to talent. As such, most of Gateway Financial's giving focuses on improving health care in underserved communities and developing a skilled workforce.



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1125 NW Couch Street, Suite 900 | Portland, OR 97209 | 800.656.6960 | mfin.com