

## Privacy Notice (Last Updated 9-30-2025)

| FACTS | WHAT DOES M HOLDINGS SECURITIES, INC. (“M Securities”) DO WITH YOUR PERSONAL INFORMATION?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
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| Why?  | Financial companies choose how they share your personal information. Federal and state laws give consumers the right to limit some but not all sharing. Federal and state laws also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.                                                                                                                                                                                                                                                                                                                 |
| What? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include your name along with:</p> <ul style="list-style-type: none"> <li>• Social security number</li> <li>• Financial or banking information</li> <li>• Driver's license and other government identification numbers</li> <li>• Contact information (such as physical and email addresses)</li> <li>• Signature information</li> <li>• Account numbers, balances and transaction history</li> <li>• Investment experience, assets and risk tolerance</li> <li>• Employment or professional information</li> </ul> |
| How?  | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons M Securities chooses to share; and whether you can limit this sharing. Please note that we do not sell any personal information as part of our business.                                                                                                                                                                                                                                                            |

| Reasons We Can Share Your Personal Information                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Does M Securities Share? | Can You Limit This Sharing? |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|-----------------------------|
| <b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, to fulfill our regulatory obligations, report to credit bureaus, resolve customer disputes, or for institutional risk control.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | YES                      | NO                          |
| <b>For our marketing purposes</b> —to offer our products and services to you.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | NO                       | We don't share              |
| <b>For joint marketing with other financial companies</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | NO                       | We don't share              |
| <b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | YES                      | NO                          |
| <b>For our affiliates' everyday business purposes</b> —information about your creditworthiness.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | NO                       | We don't share              |
| <b>For our affiliates to market to you</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | YES                      | NO                          |
| <p><b>For nonaffiliates to market to you</b></p> <p>We may share your personal information with an unaffiliated broker/dealer, investment adviser or other financial services provider (each a “New Firm”) to facilitate the opening/servicing of your account or otherwise in connection with providing services to you, if the Financial Professional servicing your account engages such New Firm or leaves M Securities or you request that your account be transferred to such New Firm. We may also share your personal information with the nonaffiliate with which the Financial Professional servicing your account is associated for the nonaffiliate's general marketing purposes.</p> <p>If your primary address is in a jurisdiction that requires your affirmative consent to share your personal information with a nonaffiliate for the purposes described above, then M Securities will not share your personal information with nonaffiliate, as the case may be, without first obtaining your written consent.</p> | YES                      | YES                         |
| <p><b>For nonaffiliates' everyday business purposes</b></p> <p>M Securities may share your personal information with the Financial Professional servicing your account, a nonaffiliate with which the Financial Professional is associated and/or the employees or independent contractors of such nonaffiliate to facilitate the servicing of your account. M Securities may share your personal information with nonaffiliates in connection with a proposed or actual sale, merger, transfer, or exchange of all or a portion of our business or operating unit, or that of your Financial Professional.</p>                                                                                                                                                                                                                                                                                                                                                                                                                       | YES                      | YES                         |

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| To Limit Our Sharing | <ul style="list-style-type: none"> <li>• Call us at <b>866-272-1381, Option 1</b>, between the hours of 8 a.m. and 5 p.m. Monday through Friday.</li> <li>• Write to us at M Securities, ATTN: Client Operations Team/Chief Compliance Officer, 1125 NW Couch Street, Suite 900, Portland, OR 97209. The request should include your name, address, and account number.</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing as described in this notice.</p> |
| Questions?           | Call M Securities at <b>866-272-1381, Option 1</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |



## What We Do

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| <b>How does M Securities protect my personal information?</b> | To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer safeguards and secured files and buildings. We restrict access to personal information to select employees and agents who have a need for such information for business purposes only. All such employees are trained and required to safeguard such information. Companies we hire to provide support services are not allowed to use your personal information for their own purposes and are contractually obligated to maintain strict confidentiality. We limit their use of your personal information to the performance of the specific service we have requested. |
| <b>How does M Securities collect my personal information?</b> | <p>We collect your personal information from you, for example, when you:</p> <ul style="list-style-type: none"> <li>• open an account or give us your income information</li> <li>• apply for insurance or enter into an investment advisory contract</li> <li>• seek advice about your investments or tell us about your investment or retirement portfolio</li> <li>• make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, our affiliates, or other companies. We may also collect some information about you from publicly available resources.</p>                                                                                                     |
| <b>Why can't I limit all sharing?</b>                         | <p>Federal law gives you the right to opt out of sharing under the following circumstances:</p> <ul style="list-style-type: none"> <li>• You can opt out of sharing information about your creditworthiness to affiliates for everyday purposes.</li> <li>• You can opt out of sharing with non-affiliates who would use your information to market to you.</li> </ul> <p>Some state laws also give you the ability to opt out of the sale of your personal information. M Financial Group (nor its subsidiaries, such as M Holdings Securities, Inc.) does not sell your personal information to third parties.</p>                                                                                                                              |

## Your Privacy Rights

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| <b>What are they?</b>                                                  | <p>The following states have passed comprehensive privacy laws that are effective as of the date of this Privacy Notice:</p> <p>California, Colorado, Connecticut, Delaware, Indiana, Iowa, Maryland, Minnesota, Montana, Nebraska, New Hampshire, New Jersey, Oregon, Tennessee, Texas, Utah, Virginia</p> <p>M Holdings Securities, Inc. is subject to federal privacy laws set forth in Title V of the Gramm-Leach-Bliley Act of 1999 and is therefore exempt from state privacy laws. M Holdings Securities, Inc. is committed to protecting your personal information and provides privacy protections that exceed federal regulations, as listed below:</p> <ul style="list-style-type: none"> <li>• <b>Right to Access:</b> Your right to access the information or categories of information collected about you, the information or categories of information shared with third parties, or the categories of third parties to which the information was shared; or, some combination of similar information.</li> <li>• <b>Right to Correct:</b> Your right to request that incorrect or outdated personal information be corrected but not deleted.</li> <li>• <b>Right to Delete:</b> Your right to request deletion of personal information about you, when allowed by law.</li> <li>• <b>Right to Opt Out of Sharing:</b> Your right to opt out of the disclosure of nonpublic personal information to nonaffiliated third parties.</li> </ul> <p>Privacy Outside the United States - Cross Border Transfers:</p> <p>The United Kingdom and the European Union provide their residents with additional rights regarding personal information.</p> <ul style="list-style-type: none"> <li>• M Holdings Securities, Inc. does not transfer data across outside the United States.</li> </ul> |
| <b>To request further information about our practices/your rights:</b> | <ul style="list-style-type: none"> <li>• Call us at <b>866-272-1381, Option 1</b>, between the hours of 8 a.m. and 5 p.m. Monday through Friday.</li> <li>• Write to us at M Securities, ATTN: Client Operations Team, 1125 NW Couch Street, Suite 900, Portland, OR 97209. The request should include your name, address, and account number.</li> <li>• If we receive a request from you to exercise any of the above rights, we may ask you to verify your identity before acting on the relevant request; this is to ensure that your data is protected and kept secure.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

## Other Important Information

**Privacy Pledge—Protecting Your Privacy and Security—**At M Securities, your privacy is our priority. We will provide you with prior notice of changes in our information/sharing practices. If, at any time in the future, we plan to disclose any of your personal information to third parties other than as provided in this policy, we will send you, in advance, a revised privacy notice and provide you with a reasonable opportunity to opt out of the proposed disclosure, if permitted by law.