

# PROPRIETARY PRODUCT

## OUR PROPRIETARY PRODUCT PRINCIPLES



### FAVORABLE EXPERIENCE

M's experience database shows that our ultra-affluent clients typically live longer, keep their policies in force longer, and buy larger policies.

### HIGHLY COMPETITIVE PRODUCTS

This experience (mortality, persistency, face amount) is built into M products and results in more efficient pricing for Member Firm clients.

### IN-FORCE MANAGEMENT

We continuously monitor performance so when better-than-expected experience emerges, M is able to ensure the value goes to those who created it—existing policyholders.

### REINSURED BY M FINANCIAL RE

Investing in, and sharing the risk of, business placed by Member Firms provides access to Carrier pricing assumptions and allows M to effectively track segregated experience and advocate for policyholder interests.

**30<sup>+</sup>**

More than **30** proprietary life and disability insurance products with **6** Carriers



**BREADTH**

**\$38<sub>B</sub>**

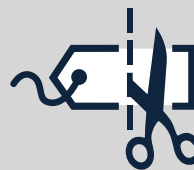
**\$38 billion** of cash value and **\$140 billion** of face amount



**SCALE**

**54**

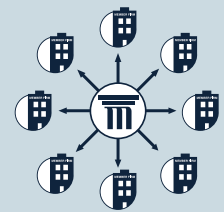
**54** in-force repricings have delivered upwards of **\$200 million** for clients



**VALUE**

**\$50<sub>M</sub>**

Upwards of **\$50 million** a year invested in Member Firm business via M Financial Re



**INVESTMENT**