

# M FINANCIAL WEALTH MANAGEMENT

## M WEALTH GUIDING PRINCIPLES

### STRATEGIC APPROACH TO MARKET EXPOSURE



Market prices are the best estimate of current value, risk and return are related, and investors should be compensated for risk.

### HOLISTIC, GOALS-BASED PLANNING



An asset-liability approach for goals-based planning provides a framework to optimize a client's long-term goals.

### FIRST RATE INVESTMENT MANAGERS



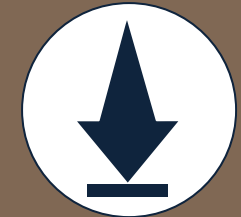
Access to some of the nation's leading investment management companies.

### INDEPENDENCE IS IMPORTANT



Freedom to access any products or services with complete transparency and no bias.

### MINIMIZE COST AND TURNOVER



Minimizing tax and investment management expenses allows for cost-efficient access to investment returns.