

## Privacy Policy (Effective 6-30-2021)

FACTS	WHAT DOES M FINANCIAL ASSET MANAGEMENT, INC. (M WEALTH) DO WITH YOUR PERSONAL INFORMATION?
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 Wealth 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 Wealth 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>	NO	We don't share
<b>For nonaffiliates to market to you</b> 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 you request that your account be transferred to such New Firm.  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 Wealth will not share your personal information with nonaffiliate, as the case may be, without first obtaining your written consent.	YES	YES
<b>For nonaffiliates' everyday business purposes</b> M Wealth may share your personal information with a nonaffiliate whom we have contracted with to facilitate the servicing of your account.	YES	YES

To Limit Our Sharing	<ul style="list-style-type: none"> <li>• Call us at <b>800-508-1820</b> between the hours of 8 a.m. and 5 p.m. Monday through Friday.</li> <li>• Write to us at M Wealth, ATTN: Client Operations Team, 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 Wealth at <b>800-508-1820</b> .

## What We Do

<b>How does M Wealth 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 Wealth 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 limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates 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. As mentioned above, we do not sell your personal information to third parties.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

## Your Privacy Rights

<b>What are they?</b>	<p>California law gives California residents additional rights regarding personal information. Those rights under California law include:</p> <ul style="list-style-type: none"> <li>• <b>Disclosure:</b> you can request information about the categories and specific pieces of personal information collected. You may also request information about the categories of sources from which the personal information was collected, the business purposes for collection, the business purposes for disclosure, the categories of third parties with whom we share personal information, and whether your personal information is sold to third parties.</li> <li>• <b>Erasure/Deletion:</b> under certain circumstances, you can request we delete your personal information, if that personal information is no longer needed to provide our services to you, or in other limited circumstances.</li> <li>• <b>Third Party Marketing Disclosures:</b> California residents have the right to request information from us regarding the manner in which we share certain categories of personal information with third parties for their direct marketing purposes, in addition to the rights set forth above. Under California law, you have the right to send us a request at the designated address listed below to receive the following information: <ol style="list-style-type: none"> <li>1. the categories of information we disclosed to third parties for their direct marketing purposes during the immediately preceding calendar year;</li> <li>2. the names and addresses of the third parties that received the information; and</li> <li>3. if the nature of the third party's business cannot be determined from their name, examples of the products or services marketed.</li> </ol> </li> <li>• <b>Non-Discrimination:</b> under California law, you have the right to not be discriminated against should you choose to exercise your rights. We may offer certain incentives related to the collection or disclosure of your information as permitted by law.</li> </ul>
<b>To request further information about our practices/your rights:</b>	<ul style="list-style-type: none"> <li>• Call us at <b>at 800-508-1820</b> between the hours of 8 a.m. and 5 p.m. Monday through Friday.</li> <li>• Write to us at M Wealth, ATTN: Client Operations Team, 1125 NW Couch Street, Suite 900, Portland, OR 97209. The request should include your name, address, and account number.</li> </ul>

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control by, and including, M Financial Holdings Incorporated, bda M Financial Group. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Our affiliates include M Holdings Securities, Inc. M Financial Securities Marketing, Inc., M Insurance Solutions, Inc., and others.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• As noted above, nonaffiliates may include the credit bureaus, other broker/dealers, other investment adviser firms, Member Firms of M Financial Group, and applicable regulators such as the U.S. Securities &amp; Exchange Commission (SEC) and Financial Industry Regulatory Authority (FINRA).</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• We do not share information with joint marketers or for joint marketing purposes.</li> </ul>

## Other Important Information

**Privacy Pledge—Protecting Your Privacy and Security—At M Wealth, your privacy is our priority.** Our relationship with you is our most important asset. We understand that you have entrusted us with your private financial information, and we do everything we can to maintain that trust. This Privacy Policy applies to consumers who are current or former clients, and refers to information that personally identifies you or your accounts as “personal information.” **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. **We make every effort to keep your personal information accurate and up-to-date.** You may access and review your personal information. Please contact us at 800-508-1820 if you would like more information about this process. If you identify an inaccuracy in your personal information, or if you need to make a change to that information, please contact us so that we may promptly update our records and better serve you.