

# Wholesale Product Principles



M Financial Group™

*Founded on the belief that “off-the-shelf” products often do not meet the needs of affluent, emerging affluent, and corporate clients, M Financial has worked closely with the nation’s most prestigious insurance carriers and investment firms for decades – developing innovative products with unique features and flexible options that complement the needs and objectives of BEJS’ clients.*

*The following five principles guide M Financial Group’s creation of top-tier, wholesale insurance products:*



## Exclusive Access

*While BEJS has access to the full spectrum of products available (“open architecture”), we also have access to M wholesale products which are available ONLY to clients of M Member Firms like BEJS.*



## Pricing that Reflects the Affluent Marketplace

*Our clients typically purchase larger policies, live longer, and hold on to their policies longer than the average retail client. This superior experience leads to better pricing, improved underwriting experiences, and other unique offerings.*



## Significant Differential Over Retail

*Our shared belief that sustainable performance matters – beyond an initial “illustration” – is demonstrated in the design of M wholesale products.*



## Top-Tier Competitive Positioning

*M wholesale products are consistently competitive at the highest levels across a wide array of scenarios.*



## Active In-Force Management

*When better-than-expected experience emerges, and in-force re-pricings are implemented, value is allocated to where it was created: to existing M wholesale product policyholders.*

Securities offered through M Holdings Securities, Inc. a registered Broker/Dealer, member FINRA/SIPC. Barry, Evans, Josephs & Snipes is independently owned and operated.

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**Barry Evans  
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*Priorities preserved.*