



Privacy Policy

Revised 12.22.2015

FACTS	WHAT DOES M HOLDINGS SECURITIES, INC. (“M Securities”) DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social security number and financial information • Account balances and transaction history • Investment experience, assets and risk tolerance
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.

Reasons we can share your personal information	Does M Securities Share?	Can you limit this sharing?
For our everyday business purposes —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
For our marketing purposes —to offer our products and services to you	NO	We don’t share
For joint marketing with other financial companies	NO	We don’t share
For our affiliates’ everyday business purposes —information about your transactions and experiences	YES	NO
For our affiliates’ everyday business purposes —information about your creditworthiness	NO	We don’t share
For our affiliates to market to you	NO	We don’t share
For nonaffiliates to market to you When the Representative servicing your account leaves M Securities to become associated with another broker/dealer or investment adviser, M Securities may share your personal information with the Representative and the other broker/dealer or investment adviser to facilitate the opening/servicing of your account.	YES	YES
For nonaffiliates’ everyday business purposes When the Representative servicing your account uses one email address for the separate business purposes of M Securities and a nonaffiliate with which the Representative is associated, M Securities may share your personal information with the Representative and nonaffiliate to facilitate the servicing of your account.	YES	YES

To limit our sharing	<ul style="list-style-type: none"> • Call us at 866-272-1381, Option 1, between the hours of 8 a.m. and 5 p.m. Monday through Friday. • Write to us at M Securities, ATTN: Direct Business Operations Team, 1125 NW Couch Street, Suite 900, Portland, OR 97209. The request should include your name, address and account number. <p>Please note: 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.</p>
Questions?	Call M Securities at 866-272-1381, Option 1



What we do	
How does M Securities protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal 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.
How does M Securities collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">• open an account or give us your income information• apply for insurance or enter into an investment advisory contract• seek advice about your investments or tell us about your investment or retirement portfolio• make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none">• sharing for affiliates' everyday business purposes—information about your creditworthiness• affiliates from using your information to market to you• sharing for nonaffiliates to market to you
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information	
<p>Privacy Pledge – Protecting Your Privacy and Security - At M Securities, 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. 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 866-272-1381 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.</p>	