

Affiliate Disclosures



General

Disclosure Name	General - Affiliates
Approved for Use	2022-07-14
Usage Instructions	To be used for all affiliate pieces
Disclosure Text	The opinions expressed are solely those of the authors and do not reflect the views of M1. They are for informational purposes only and are not a recommendation of an investment strategy or to buy or sell any security in any account. They are also not research reports and are not intended to serve as the basis for any investment decision. Prior to making any investment decision, you are encouraged to consult your personal investment, legal, and tax advisors.
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Disclosure Name	M1 General - Different Services
Approved for Use	2022-07-26
Usage Instructions	This disclosure should be present on all emails/communications where multiple M1 products and services are mentioned.
Disclosure Text	M1 is a technology company offering a range of financial products and services. "M1" refers to M1 Holdings Inc., and its wholly-owned, separate affiliates M1 Finance LLC, M1 Spend LLC, and M1 Digital LLC.

M1 Spend - Credit Card

Disclosure Name	Credit Card - Cash Back
Approved for Use	2022-09-13
Usage Instructions	Anytime credit card cash back is mentioned. Put * next to the % so it can be linked to the disclosure below.
Disclosure Text	*2.5% – 10% Owner’s Rewards cash back is earned on qualifying purchases based on M1’s rewards tiers that can be found here . All Standard Reward purchases receive 1.5% cash back. Owners Rewards and Standard Rewards are subject to a maximum of \$200 cash back in aggregate per calendar month. Exclusions may apply. See Rewards Terms for additional information and exclusions.
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Disclosure Name	Credit Card - General
Approved for Use	2022-02-11
Usage Instructions	Anytime the Owner’s Rewards Card by M1 is discussed in any capacity
Disclosure Text	Credit Card not available for US Territory Residents. The Owner’s Rewards Card by M1 is Powered by Deserve and issued by Celtic Bank. Review Cardholder Agreement and Rewards Terms for important information about the Owner’s Rewards Card by M1.

M1 Spend - Credit Card

Disclosure Name	Credit Card – Owner’s Rewards Brands
Approved for Use	2022-02-03
Usage Instructions	Anytime credit card cash back brands are mentioned.
Disclosure Text	For informational purposes only and not a trade recommendation. All product and company names are trademarks or registered trademarks of their respective holders. Use of them does not imply any affiliation with or endorsement by them.

M1 Earn – Cash Accounts

Disclosure Name: Cash Account - General

Approved for Use: 2024-04-15

Usage Instructions: Anytime M1 Cash Accounts are mentioned

Disclosure Text: M1 High-Yield Cash Account(s) is an investment product offered by M1 Finance, LLC, an SEC registered broker-dealer, Member [FINRA](#) / [SIPC](#). M1 is not a bank and M1 High-Yield Cash Accounts are not a checking or savings account. The purpose of this account is to invest in securities, and an open M1 Investment account is required to participate in the M1 High-Yield Cash Account. All investing involves risk, including the risk of losing the money you invest.

Disclosure Name: Cash Account - APY

Approved for Use: 2024-02-06

Usage Instructions: Anytime APY is mentioned for Cash Accounts

Disclosure Text: Stated APY (annual percentage yield) with the M1 High-Yield Cash Account is available from date of account opening and is accrued on account balance. Obtaining stated APY requires a minimum initial deposit of \$100. APY is solely determined by M1 Finance LLC and its partner banks, and will include administrative and account fees that may reduce earnings. Rates are subject to change without notice. M1 High-Yield Cash Account is a separate offering from, and not linked to, the M1 High Yield Savings Accounts offered by M1 Spend LLC's banking partner. M1 is not a bank.

M1 Earn – Cash Accounts cont'd

Disclosure Name:	Cash Account - FDIC
Approved for Use:	2024-02-06
Usage Instructions:	Anytime additional FDIC insurance is mentioned for Cash Accounts
Disclosure Text:	<p>The cash balance in your Cash Account is eligible for FDIC Insurance once it is swept to our partner banks and out of your brokerage account. Until the cash balance is swept to partner banks, the funds are held in a brokerage account and protected by SIPC insurance. Once funds are swept to a partner bank, they are no longer held in your brokerage account and are not protected by SIPC insurance. FDIC insurance is not provided until the funds participating in the sweep program leave your brokerage account and into the sweep program. FDIC insurance is applied at the customer profile level. Customers are responsible for monitoring their total assets at each of the sweep program banks. A complete list of participating program banks can be found here.</p>

M1 Borrow – Personal Loans

Disclosure Name	Personal Loans - APR
Approved for Use	2022-11-07
Usage Instructions	Anytime the APR is referred to regarding M1 Personal Loans, example: Loans as low as X.XX% APR*
Disclosure Text	*Rates are not guaranteed and are subject to change. Not all applicants qualify for the lowest available rate and rates are subject to credit history, income, term of loan, and other factors.
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Disclosure Name	Personal Loans by B2 Bank, NA
Approved for Use	2023-02-22
Usage Instructions	Anytime M1 Personal Loans is mentioned
Disclosure Text	M1 is not a bank. M1 Personal Loans are furnished by B2 Bank NA, Member FDIC and Equal Opportunity Lender, and serviced by M1 Spend LLC, a wholly-owned operating subsidiary of M1 Holdings, Inc.

M1 Spend – Personal Loans cont'd

Disclosure Name	Personal Loans - Credit Score Impact
Approved for Use	2022-11-07
Usage Instructions	Must be included anytime “without impacting your credit score**.” Is mentioned
Disclosure Text	**To see which personal loan rates and terms you qualify for, M1 conducts a soft credit check that will not affect your credit score. However, if you choose to proceed and continue your application, M1 will request a hard credit check from one or more consumer reporting agencies, which may affect your credit score.

M1 High-Yield Savings

Disclosure Name	Savings Account - APY
Approved for Use	2022-11-18
Usage Instructions	Anytime APY for savings accounts is mentioned
Disclosure Text	Obtaining stated APY (annual percentage yield) with the M1 High-Yield Savings Account does not require a minimum account balance. Stated APY is available from date of account opening and is accrued on account balance. APY is solely determined by M1 Spend LLC and its partner banks, and will include account fees that will reduce earnings. Rates are subject to change without notice. M1 High-Yield Savings Account is a separate offering from, and not linked to, the M1 High-Yield Cash Account offered by M1 Finance, LLC. M1 is not a bank.
Disclosure Name	Savings Account - General
Approved for Use	2022-11-09
Usage Instructions	Anytime the M1 Savings Accounts are mentioned. This helps consumers to have a clear understanding with which entity they are engaging with.
Disclosure Text	M1 is not a bank. M1 Spend is a wholly-owned operating subsidiary of M1 Holdings Inc.. M1 High -Yield Savings Accounts are furnished by B2 Bank, NA, Member FDIC.

M1 High-Yield Savings cont'd

Disclosure Name	Savings Account - National Average vs APY
Approved for Use	2023-03-20
Usage Instructions	Anytime how many times savings APY is greater than a national average is mentioned
Disclosure Text	² National average is 0.45% APY as of September 2023. Obtained from the FDIC.
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Disclosure Name	Savings Account – FDIC Insurance
Approved for Use	2023-05-09
Usage Instructions	Anytime the \$5M extra insurance for the M1 High-Yield Savings account is mentioned
Disclosure Text	M1 High-Yield Savings Accounts are furnished by B2 Bank, NA, Member FDIC (“B2”). M1 is not a bank. B2 Bank is a member FDIC institution and does not itself provide more than \$250,000 of FDIC insurance per legal category of account ownership as described in FDIC regulations. Additional FDIC insurance coverage is provided through B2’s Insured Deposit Network Program involving other FDIC insured depository institutions. Deposits may be insured up to \$5,000,000 through B2’s Insured Deposit Network Program. Full terms of the Program can be found at m1.com/legal/agreements/hysa_agreement and a complete list of participating banks in the program can be found at m1.com/legal/agreements/depositnetwork

M1 Invest

Disclosure Name	M1 Invest - Commission-free
Approved for Use	2022-06-21
Usage Instructions	Anytime commission-free, zero commissions, etc. is mentioned
Disclosure Text	M1 Finance, LLC does not charge commission, trading, or management fees for self-directed brokerage accounts. You may still be charged other fees such as M1's platform fee, regulatory fees, account closure fees, or ADR fees. For a complete list of fees M1 may charge visit M1 Fee Schedule .
Disclosure Name	M1 Invest - AM or PM Trade Windows
Approved for Use	2022-05-11
Usage Instructions	<p>This disclosure should be present anytime AM or PM trade windows or the ability to use second trading window is mentioned. Add this symbol † at the end of that AM or PM sentence so it can be linked to the disclosure.</p> <p>We want to be crystal clear that you can trade in AM or PM or both if you have >25k in the account to prevent customers from being flagged as pattern day trader (PDT).</p>
Disclosure Text	Participate in both trade windows when you have \$25,000 or more equity to comply with pattern-day trading regulations.

M1 Invest cont'd

Disclosure Name	M1 Invest - Fractional Shares
Approved for Use	2022-08-26
Usage Instructions	Use this disclosure when discussing fractional shares to notify customers that these shares are not transferable.
Disclosure Text	^a If you choose to transfer your account to another broker-dealer, only the full shares are guaranteed to transfer. Fractional shares may need to be liquidated and transferred as cash.
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Disclosure Name	M1 Invest - Hypothetical Example
Approved for Use	2023-03-14
Usage Instructions	Anytime images or screenshots are leveraged for educational purposes that show securities or strategies.
Disclosure Text	All examples above are hypothetical, do not reflect any specific investments, are for informational purposes only, and should not be considered an offer to buy or sell any products.
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Disclosure Name	M1 Invest - Investment Risk
Approved for Use	2022-03-29
Usage Instructions	This disclosure should be present on all emails referring to M1 Invest or investing.
Disclosure Text	All investing involves risk, including the risk of losing the money you invest. Brokerage products and services are offered by M1 Finance LLC, Member FINRA / SIPC , and a wholly owned subsidiary of M1 Holdings, Inc.

M1 Invest cont'd

Disclosure Name	M1 Invest - Rollover
Approved for Use	2023-07-17
Usage Instructions	This disclosure should be present anytime a rollover of 401K accounts is talked about
Disclosure Text	A rollover is only one of your options for your retirement account, please see IRS guidance about rollovers for additional details/considerations.

Disclosure Name	M1 Invest - Margin Loan
Approved for Use	2023-03-20
Usage Instructions	When referring to M1 margin loan product
Disclosure Text	Brokerage accounts on the M1 platform are either fully disclosed to APEX Clearing or cleared through M1 Finance LLC. Please look at your account statement to determine how your account is cleared.

All investing involves risk, including the risk of losing the money you invest. Past performance does not guarantee future performance. Using margin can add to these risks. Users utilizing APEX cleared margin accounts should review the APEX margin account risk disclosure before borrowing. Users utilizing M1 cleared margin accounts should review the M1 margin account risk disclosure before borrowing. M1 Margin Loans are available on margin accounts with at least \$2,000 invested per account. Not available for Retirement or Custodial accounts. Margin rates may vary.

Brokerage products and services are offered by M1 Finance LLC, Member [FINRA](#) / [SIPC](#), and a wholly owned subsidiary of M1 Holdings, Inc.

M1 Invest cont'd

Disclosure Name	M1 Invest - Not Recommendation
Approved for Use	2022-07-25
Usage Instructions	This disclosure should be present on any emails mentioning particular stocks, ETFs or other investment vehicles. We want to be clear that what is mentioned is strictly for informational purposes and should not be thought of as recommendation or advice.
Disclosure Text	M1 does not provide investment advice, and this is not an offer or solicitation of an offer, or advice to buy or sell any security, and you are encouraged to consult your personal investment, legal, and tax advisors. Past performance does not guarantee future performance.

M1 Crypto

Disclosure Name	M1 Crypto - General Marketing Disclosure
Approved for Use	2023-03-10
Usage Instructions	Anytime M1 Crypto is marketed to prospects or customers this disclosure needs to be included
Disclosure Text	<p>Investing in cryptocurrency comes with significant risk and may not be suitable for everyone. Based on your specific situation and financial condition, carefully consider whether investing in cryptocurrencies is suitable for you. For relevant disclosures and risks, visit m1.com/crypto-disclosures</p> <p>As a customer of both M1 and Apex, you have a brokerage account held at Apex Clearing Corporation to hold your securities and cash and an account at Apex Crypto to hold your cryptocurrencies.</p> <p>M1 Digital LLC is a wholly separate affiliate of M1 Finance LLC, and neither are involved with the execution or custody of cryptocurrencies. Cryptocurrencies are not FDIC or SIPC insured.</p>

Other

Disclosure Name	Other - Not Tax Advice
Approved for Use	2022-02-11
Usage Instructions	Anytime anything about taxes is mentioned.
Disclosure Text	M1 and its affiliates do not provide tax, legal, or accounting advice. This material has been prepared for informational purposes only. It is not intended to provide, and should not be relied on for, tax, legal or accounting advice. You should consult your own tax, legal, and accounting advisors before engaging in any transaction.
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Disclosure Name	Other - Testimonial
Approved for Use	2022-02-11
Usage Instructions	Anytime a testimonial from a customer is mentioned or used, this disclosure should be included right below the testimonial.
Disclosure Text	Testimonials may not be representative of the experience of other customers. Not a guarantee of future performance or success.

