M1: Sophisticated wealth building, simplified

M1 offers an integrated platform for building long-term wealth through automated investing and high-yield cash management.

M1 Invest: Customized Portfolio Building

- **Pie-Based Investing**: M1 clients love our unique approach to portfolios, called "Pies"
  - Build a custom portfolio from over 6,000 stocks and ETFs, shown as a Pie
  - Set target allocations for each security, called Slices
  - Group securities together as Slices (for example: "Tech Stocks" or "ETFs")
  - Automate investing based on your allocation for each Slice
  - See which of your Slices are underweight and overweight at a glance (Overweight Slices appear wider, underweight Slices appear thinner)
- **Fractional Shares**: Invest with as little as $1 in any security you choose
- **Automated Investing**: Set it and forget it. M1 handles the heavy lifting while you keep an eye on the big picture
- **Commission-Free Trading**[1]: No fees on trades (other fees may apply)
- **Dynamic Rebalancing**: Trading prioritizes underweight Slices to gently rebalance with over time (without selling)
- **Dividend Management**: Track and direct your dividends.
  - Choose where your dividend income goes: back into the security it came from (M1 DRIP), into your holistic portfolio, or into your High-Yield Cash Account.
  - Track earned and predicted dividend income with M1's Dividend Tracker
- **Flexible Account Types**: Individual, joint, custodial, trust and retirement accounts available
- **Key talking points:**
  - You've got a long-term vision. M1 has the tools to automate it
  - Ditch day-trading and invest for the long term
  - With every deposit, Pies can gently rebalance over time, without selling
  - Set rules for how your money moves on M1 with Smart Transfers

M1 Earn: High-Yield Cash Management

- **Competitive Interest Rate:** Earn 4.50% APY[2] on your uninvested cash
- **FDIC-Insured**: Up to $4.75 million[3]
- **Unlimited Transfers**: Move money freely between accounts
- **No Minimum Balance**
- **Smart Transfers**: Automate cash movements between M1 accounts

Additional Products Overview:

- **M1 Borrow**: Portfolio line of credit at a 6.75% rate (subject to change), allowing you to borrow up to 50% of your portfolio value on brokerage accounts with over $2k invested
- **M1 Personal Loans**: Flexible financing solutions with competitive rates, allowing you to borrow up to $50,000 for your personal needs
- **M1 Credit Card**: Earn cash back[4] on purchases, integrated with your M1 account.

Disclosures:

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.

[1]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's Fee Schedule.

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.

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.

[2]Stated APY (annual percentage yield) with the M1 High-Yield Cash Account 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.

[3]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.

[4]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.

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.

Funds available in minutes in M1 Spend or M1 Invest accounts, may take up to 6 business days in external banks.

Learn the difference between a Margin Loan and a Personal Loan: https://m1.com/margin-loan-vs-personal-loans/ .

Credit Card not available for US Territory Residents. Review Cardholder Agreement and Rewards Terms for important information about the Owner's Rewards Card by M1. The Owner's Rewards Card by M1 is Powered by Deserve and issued by Celtic Bank.

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.

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