

Partner Brief

M1 - 2024





Contents

1. Introduction to M1

What is M1?

M1 Invest

M1 Automation

M1 Margin Loans

M1 Crypto

M1 High-Yield Cash Account

The Owner's Rewards Card by M1

M1 Personal Loans

Pricing

2. Partnership resources & tips

Who M1 is and isn't for

Quick facts about M1

Compliance Guidelines

Disclosures

Resources

Introduction to M1

What is M1?

M1 is Sophisticated Wealth-Building, Simplified.

Select, direct and automate today's money moves and tomorrow's goals. M1 has everything you need to earn, invest, spend, and borrow. Our platform is designed for wealth-builders with a long-term vision.

M1 isn't a day-trading app, robo-advisor, or bank.

With M1, you can:

- Invest commission-free[^] in diverse asset classes
- Use automated portfolio management tools
- Earn 4.50% APY¹ on your High-Yield Cash Account balance
- Get built-in access to Margin with at least \$2,000 invested
- Quickly access additional funds at a low rate
- Use the app on web or mobile

M1's integrated products:

- *M1 Invest*
(with built-in access to margin)
- *M1 High-Yield Cash Account*
- *M1 Crypto*
- *M1 Personal Loans*
- *Owner's Rewards Card by M1*



^{*}See all disclosures at <https://m1.com/affiliate-disclosure-library.pdf>

M1 Invest | The basics

M1 Invest is built for long-term investors to simplify their portfolio management.

Choose from 6,000+ stocks and ETFs

- Build a custom portfolio with diverse asset classes and fractional shares.^a
- No commission fees[^]

Invest toward long-term goals with brokerage and retirement accounts

- Taxable brokerage account types include: Individual, Joint, Custodial, Trusts
- Retirement account types: Traditional IRA, Roth IRA, SEP IRA

Simplify portfolio management with:

- Intelligent purchases of underweight positions
- Auto-investing
- On-demand rebalancing with a single click

Built-in access to margin lending

- Borrow up to 50% of eligible holdings in your account at a low rate. No extra paperwork required.

Member of SIPC. Securities in your M1 Invest account protected up to \$500,000. For details, please see www.sipc.org.

Learn more here: m1.com/how-it-works/invest/



*See all disclosures at <https://m1.com/affiliate-disclosure-library.pdf>

M1 Invest | Automation

At M1, your portfolio is shown as a **Pie**. The M1 Pie is an interactive pie chart that makes it easy to build and maintain a diverse investment portfolio—without the napkin math.

- **Diversify with Slices**

Add ‘Slices’ of individual holdings, groups of holdings, or even a pre-made portfolio. The percentages you set for each dictate how your money will be allocated.

- **Check your progress**

The Slices in your Pie will grow or shrink as the market moves, displaying how you’re tracking against your targets in a way that’s immediately readable.

- **Buy intelligently every time**

M1 prioritizes buying underweight Slices with every deposit, which gently balances your portfolio without selling or causing taxable events.

- **Rebalance with one click**

You can sell what’s overweight and use the proceeds to buy what’s underweight with a single click. No more painstaking manual calculations.



M1 Invest | Built-in margin

M1 Margin Loans let clients with \$2,000 or more invested to borrow money against qualifying investments in their portfolio at a low rate.

- Borrow up to 50% eligible holdings in your account
- The same competitive interest rate, regardless of amount borrowed
- No extra paperwork, credit checks, or loan officers
- Smart and hassle-free, with simple transfers
- Fund major purchases, add leverage to your portfolio
- As with any margin lending, please also [be aware of the risks](#).
- M1 does not offer margin on retirement or Custodial Accounts.

Learn more about M1 Margin Loans: <https://m1.com/how-it-works/borrow/>



*See all disclosures at <https://m1.com/affiliate-disclosure-library.pdf>

M1 Invest | Content guidelines



Always

- State that you are not giving financial or investment advice (“This is my opinion. This is not financial advice.”).
- State that you are being sponsored/paid by M1 (and use #ad or #sponsored on your post where applicable).



Do:

- Give a genuine and accurate testimonial of the product.
- Specify that M1 is for medium- to long-term engaged or passive investors, not day traders.
- Mention the risks associated with margin lending when discussing M1 Margin Loans.
- Follow anything explicitly stated in your corresponding contract.



Don't:

- Refer to M1 as a bank, robo-advisor, or day-trading app.
- Make false or misleading claims.
- Give financial or investment advice.
- Disclose how much M1 is paying you for the content.
- Come off as “spammy” or “salesy” or “robotic”.

M1 Invest | M1 Crypto

M1 Crypto lets clients manage their cryptocurrency investments using M1 automation features, with added trading flexibility to suit the unique asset class.

- Commission-free[△] crypto investing
- Build a custom crypto portfolio
- Use M1 automation to drive towards targets with minimal effort
- Invest in popular cryptocurrencies
- Additional trading options for more flexibility
- Weekend trade windows (AM and PM)
- On-demand trading[°]
- Crypto Accounts are available to clients who have funded an existing M1 Brokerage Account
- Crypto assets are securely held in a custodial wallet powered by Bakkt Crypto Solutions, LLC
- Cryptocurrency cannot be combined with stocks and bonds in the same Pie

Learn more: <https://m1.com/invest/crypto/>



*See all disclosures at <https://m1.com/affiliate-disclosure-library.pdf>

M1 Invest | Crypto guidelines



Always

- State that you are not giving financial or investment advice (“This is my opinion. This is not financial advice.”).
- State that you are being sponsored/paid by M1 (and use #ad or #sponsored on your post where applicable).



Do:

- Refer to accounts as “Crypto accounts at M1”, “M1 Crypto”, or “Your crypto account”.
- Discuss the benefits and risks of investing/crypto.
- Discuss historical market returns and market volatility.
- Talk about your experience, the benefits and risks of different investment options or strategies.
- Make factual claims based on research, news or reports.

M1 Invest / M1 Crypto are commission-free. Other fees may apply, see M1 Fee Schedule at <https://m1.com/legal/disclosures/misc-fees>



Don't:

- Tell individuals they should start investing now, or investing in any specific stock or coin.
- Claim that the market is “hot” or “cheap” and promote or imply fear of missing out.
- Refer to accounts as “M1 Crypto Accounts”
- Provide advice or recommendations on what to invest in or what specific strategy to use.
- Only cover the benefits of a product or service, leaving out the risk(s) or downside.
- Use false or exaggerated claims to drive attention, engagement
- Market M1 Invest or M1 Crypto as “free.”



M1 Earn | 4.50% APY¹

M1 High-Yield Cash Accounts help you earn interest on your uninvested cash at a towering rate.

- **Earn 4.50% APY¹ on your balance**
- **FDIC-insured up to \$4.75 million²**
Significantly higher coverage than the standard \$250,000 FDIC insurance
- **Use Smart Transfers**
Set threshold-based rules to automate the flow of money on M1
- **No minimum balance**
- **No withdrawal limits**
- **Open multiple accounts (4 maximum)**
Can be used to organize funds
- **Joint Accounts**
So you can earn toward shared goals
- Easily connect your bank account with Plaid
- Requires an M1 Taxable Brokerage Account
- **Important:**
“M1 is not a bank” must be disclosed when promoting the M1 High-Yield Cash Account



¹See all disclosures at <https://m1.com/affiliate-disclosure-library.pdf>

M1 Earn | Content guidelines



Always

- State that you are not giving financial or investment advice (“This is my opinion. This is not financial advice.”).
- State that you are being sponsored/paid by M1 (and use #ad or #sponsored on your post where applicable).



Do:

- Note that M1 High-Yield Cash Accounts are FDIC-insured up to \$4.75 million.
- Explain that you need an M1 Invest account to open an M1 High-Yield Cash Account.
- State to your customers that “M1 is not a bank” in all content regarding M1 High-Yield Cash Accounts.
- Refer to this as a “cash account” or “cash management account”
- Compare to other cash management accounts.



Don't:

- Market as an exclusive product of M1 clients
- Imply that M1 is a bank.
- Don't write rates as “4.5% APY.” Always include two digits after the decimal point (“4.50% APY”).
- Call this a “savings account” or conflate this account with the M1 High-Yield Savings Account
- Compare this to savings or checking accounts offered by other entities.



M1 Spend | Owner's Rewards Card by M1

The Owner's Rewards Card by M1 is a cash back rewards card that can integrate with your M1 portfolio.

- M1 clients earn 2.5%, 5%, or 10%* on purchases when shopping with brands in the **Owner's Rewards Program**:
 - The Owner's Rewards Program includes 20+ popular brands.
- Cardholders earn 1.5% cash back on **all** purchases
- The option to automatically invest your cash back rewards in your M1 portfolio
- Visa Signature® benefits, including [Visa® Zero Liability](#)
- \$5,000 minimum credit line
- Refer to the [Cardholder Agreement](#) for the current APR



M1 Spend | Content guidelines



Always

- State that you are not giving financial or investment advice (“This is my opinion. This is not financial advice.”).
- State that you are being sponsored/paid by M1 (and use #ad or #sponsored on your post where applicable).



Do:

- Clearly state that you must be an M1 Invest client to apply; the credit card is not a stand-alone product.
- Clearly state that the 2.5%, 5%, and 10%* tiers of Owner’s Rewards apply to certain brands only.
- Clearly state that cardholders earn 1.5% cash back on all purchases outside the Owner's Rewards Program brands.
- Include all other necessary disclosures (see “Disclosures” slide).



Don't:

- Market the card as free. There are fees that are still applicable with the card. Applicants are still subject to credit approval.
- Market the card as a stand-alone product outside of the M1 ecosystem. You need to be an M1 client to apply.

M1 Personal Loans | Low rates, zero fees

M1 Personal Loans let you borrow for what you need at a low rate, with zero fees.

- **Fixed rates**
APRs from 7.99%–21.75%**
- **Borrow \$2,500–\$50,000 for 2-7 years**
- **Zero fees**
No origination fees, late fees, prepayment fees, or any other hidden fees.
- **Use for almost anything**
Consolidate debt, fund major purchases, make home improvements or repairs, pay medical bills, and more.
- **Quick funding once approved**

Learn more about M1 Personal Loans here: <https://m1.com/borrow/personal-loans/>



*See all disclosures at <https://m1.com/affiliate-disclosure-library.pdf>

Pricing | Low monthly cost, free for many

M1 offers premium rates and services at an affordable price point.

- Platform fee: \$3/month[†]
- Fee is waived for clients with an active M1 Personal Loan or if a client's M1 assets reach a minimum value of \$10,000 for at least one day during each billing cycle.
- M1 assets include the aggregated settled value of all M1 Investment and Earn Accounts.

To learn more please visit <https://help.m1.com/hc/en-us/articles/221056147-How-much-does-it-cost-to-use-M1>



*See all disclosures at <https://m1.com/affiliate-disclosure-library.pdf>

Partnership resources and tips

Quick facts about M1

- Founder and CEO: **Brian Barnes**
- Founded in 2015 in Chicago
- \$9B+ in client assets (as of July 2024)
- 4.5 stars on the [Google Play Store](#)
- 4.7 stars on the [App Store](#)
- Best for sophisticated investors ([Investopedia](#))

See [M1.com](https://m1.com) for more information



*See all disclosures at <https://m1.com/affiliate-disclosure-library.pdf>

Who M1 is and isn't for



Ideal for:

- Sophisticated investors
- Those looking to earn with a High-Yield Cash Account
- Medium to long-term investors
- Dividend growth investors
- Engaged or passive investors
- Frugal and smart investors
- Individual, Joint, Custodial, Retirement, and Trust Accounts
- Investors focused on maximizing credit card rewards



NOT Ideal for:

- Professional active day traders who need instant buys/sells multiple times a day: M1 currently has one daily trade window (two windows with M1 Plus).
- Investors who need an advisor: M1 doesn't offer investment advice or robo-advisor services.
- Savers looking for 529 education savings accounts: M1 doesn't currently offer these.
- Options investors: M1 doesn't currently offer these, but may in the future.

Compliance guidelines

Avoid making false or misleading statements

It's extremely important that the content you produce is **accurate!**

- **Double-check** content for factual correctness before publishing.
- **Consider** whether you might be suggesting unrealistic end-results or making overly general statements.
- **Be careful** not to present products that M1 does not offer in a way that might imply M1 does offer those products (i.e., options).

Don't give financial or investment advice

Never present one strategy as the “right” one. Never guarantee or imply future success. Be mindful not to recommend specific stocks or funds, backing one specific strategy, or presenting opinions as fact.



Compliance guidelines (cont.)

Always disclose that you're making paid content

Do disclose that your content is editorial in nature and not financial advice.

Do use #ad or #sponsored where applicable.

Do not indicate how much M1 is paying you for your content.

Don't use promissory emojis

Certain emojis can imply success. These include (but are not limited to): rocket ships, graphs, currency, dollar signs, money bags, etc.

Do ensure all required disclosures are present where necessary

The affiliate disclosure library can be found [here](#), and in the footer throughout this document. M1 employs various methods for reviewing content. This includes use of a web crawling vendor to identify violations and track remediation. Should your content need to be remediated, you may be contacted by our vendor or an M1 Employee. Immediate remediation is required regardless of the notification source. Noncompliance may result in removal from the M1 Affiliate program.



Affiliate-specific disclosures

*Must be present on **all affiliate content*** **General Affiliate Disclosure:**

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. Any third-party information provided therein does not reflect the views of M1.

Disclosures for social media posts:

- <https://m1.com/social-terms/>
- This is a paid ad (or) #paidad

Any time an M1 Product that is not in the affiliate program is mentioned:

Some M1 Product details were gathered by this affiliate independently. This affiliate does not receive payment for all M1 Products mentioned here. For most up-to-date product details, visit m1.com.

If you do discuss M1 products that are not included in the affiliate program, product specific disclosures are required. Visit the link in the footer to see all disclosures.

Any time a product/service M1 does not offer is mentioned where other M1 products/services are mentioned:

Not all products or features discussed are available on the M1 Platform.

For use in all audio/video content:

Information presented is accurate as of **(date the video recorded/posted)**. For the latest information, please visit m1.com.

[Please click here for all M1 product and service-specific disclosures](#)



Getting started with Rakuten

Need help getting going with Rakuten? Check out these relevant articles from their site.

How to find your custom link:

<https://pubhelp.rakutenmarketing.com/hc/en-us/articles/201615603-How-do-I-get-links-for-an-advertiser-s-program->

How to check if your affiliate links are working correctly:

<https://pubhelp.rakutenmarketing.com/hc/en-us/articles/115004988566-How-can-I-ensure-that-my-affiliate-links-are-working-correctly->

How to use affiliate links in YouTube videos:

- <https://pubhelp.rakutenmarketing.com/hc/en-us/articles/201653243-How-do-I-copy-and-paste-HTML-link-code-onto-my-website-blog-or-social-media-site->
- <https://pubhelp.rakutenmarketing.com/hc/en-us/articles/204617349-How-to-Shorten-Links-for-Publishing-on-Social-Media-VIDEO->

Commonly asked: Do I need to include the entire link code from the dashboard?

No, you do not need to post the entire code. HTML is for publishing in the source code of a webpage. If you only need the URL, you can extract it from the code. [Learn how to shorten links](#) (via Rakuten).

How to share your Pie

Have you made a Pie worth sharing? This is a great way to engage your audience, and it's easy to generate a trackable link using the steps below.

1. Log into your M1 account or create one for free at M1.com.
2. Within your M1 account, choose an existing portfolio you have created or create a new portfolio to share.
3. Once you've chosen your Pie, click “Share Pie” (found under “Manage Pie”).
This will generate a short link that you can copy and paste.
4. Copy and paste the link into a new browser window. Press enter to be taken to the link destination.
5. **THIS STEP IS VERY IMPORTANT:** You should now see a very long link in the address bar of the browser. At the end of the link, you will see “&referrerCode=#####”. Delete this, and everything after it. Then, select what's left of the long link and copy it.
6. Follow the links below to create a **deep link** in Rakuten’s dashboard:
 - <https://pubhelp.rakutenmarketing.com/hc/en-us/articles/201295755-Guide-to-Deep-Linking>
 - <https://pubhelp.rakutenmarketing.com/hc/articles/4409815852301>



Resources

Primary contact

Please reach out to Rakuten for quick answers to day-to-day affiliate concerns:

ra-m1finance@mail.rakuten.com

Secondary contact

To escalate for internal support at M1, or for platform-related questions, you can reach out to our team here:

affiliates@m1.com.

[Help Center](#)

[FTC Disclosure Guidelines](#)

[Check out our blog](#)

[Affiliate disclosure requirements and guidelines](#)

[Social media disclosures](#)



Thank you

Disclosures (1 of 2)

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.

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.

^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 [M1's Fee Schedule](#).

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

^aIf 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.

^α Participate in both trade windows when you have \$25,000 or more equity to comply with pattern-day trading regulations.

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.

¹ 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.

² 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](#).



Disclosures (2 of 2)

\

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 [Crypto Disclosures](#).

Crypto services, execution, and custody are provided by Bakkt Crypto Solutions LLC (NMLS ID 1828849) through a software licensing agreement with M1 Digital LLC. Bakkt Crypto Solutions LLC and M1 Digital LLC are not registered brokerdealers or FINRA members and your crypto holdings are not securities and are not FDIC or SIPC insured.

M1 Digital LLC is a wholly separate affiliate of M1 Finance LLC, and neither are involved with the execution or custody of cryptocurrencies.

°On-demand trading is limited to 10 on-demand trades per calendar month. 24/7 availability is subject to scheduled maintenance.

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.

*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.

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.

**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.

