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This brochure supplement provides information about Scott Higgins, an Investment Advisory Representative (“Financial Professional”) of M Holdings Securities, Inc. (“M Securities”), a Registered Investment Advisor (“RIA”) that supplements the M Securities brochure. You should have received a copy of M Securities’ brochure. Please contact a member of the M Securities Compliance team at 888.520.6784 if you did not receive M Securities’ brochure or if you have any questions regarding the contents of this supplement.

Additional information about our Investment Advisory Representatives is available on the SEC’s website at www.adviserinfo.sec.gov

Educational Background and Business Experience

Education

Scott Higgins, born in 1963, graduated with a Bachelors degree in Economics and Management from Albion College. He later earned his Masters of Business Administration with an emphasis in Finance from Michigan State University.

Exams, Licenses & Other Professional Designations:

Scott Higgins actively holds the following FINRA licenses: Series 6 (Investment Company Products/Variable Contracts Representative Exam), Series 7 (General Securities Representative Exam), Series 65 (Uniform Investment Adviser Law Exam) and Series 63 (Uniform Securities Agent State Law Exam), and the following professional designations: AIF[®], CFP[®].

Accredited Investment Fiduciary (AIF[®])

This designation is offered through the Center for Fiduciary Studies. To obtain the AIF, candidates must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, must attend two (2) days of training, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. Course work involves review of fiduciary standards and best practices.

Certified Financial Planner[®] (CFP[®])

The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP[®] designation have demonstrated competency in all areas of finance related to financial planning. Candidates

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complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP certification exam, candidates must also complete qualifying work experience and agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards.

Business Background

| From | To | Name | Position |
|---------|---------|-----------------------------|---|
| 06/2012 | Present | Rose Street Advisors, LLC | Financial Advisor |
| 06/2012 | Present | M Holdings Securities, Inc. | Registered Investment Advisor/Registered Representative |

Disciplinary Information

Scott Higgins has no material disciplinary history to report. We encourage you to independently view the background of Scott Higgins on the Investment Advisor Public Disclosure website at www.adviserinfo.sec.gov.

Other Business Activities

In addition to offering investment advisory services, Scott Higgins is licensed as a Registered Representative of M Securities, also a FINRA registered broker/dealer. As such, Scott Higgins may recommend that you purchase products or services, that are sold through our broker-dealer and receive compensation in the form of commissions, including, but not limited to, 12b-1 fees (also known as distribution and service fees). These products, including variable life insurance, variable annuities, mutual funds, and general securities, each has different compensation structures. You should be aware that the receipt of compensation creates an inherent conflict of interest because of the incentive to recommend products or services based on compensation received. You are under no obligation to act upon any recommendations of Scott Higgins.

M Securities acknowledges our duty to act as a fiduciary when providing advisory services, and put your best interest first. Our Advisors do not receive additional commissions or 12b-1 fees associated to providing advisory services.

Scott Higgins is also associated with an entity by the name of Rose Street Advisors, LLC. This organization is independently owned and operated and is associated as a Member Firm of M Financial Group ("MFG"), the parent company to M Securities. Insurance products, that are not securities or investment related, and other various professional, technical and administrative services are offered and sold through Rose Street Advisors, LLC. When Scott Higgins sells insurance products, a commission is earned based on the sale. A conflict of interest may arise with the sale of commission based insurance products and create an incentive to recommend these products to you.

Scott Higgins additionally engages in the following business activities that are not part of the investment services provided through M Securities:

1. Rose Street Advisors located at 244 North Rose Street, Kalamazoo, MI 49007. Scott Higgins acts in a Financial Advisor capacity as of 06/11/2012. In this activity, he helps individual and business clients with investment, financial and retirement plans. On average, Scott Higgins spends 160 hours a month on this activity, of which 160 hours a month are spent during business hours. Scott Higgins receives wages and salary from this activity.



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2. Big Brothers, Big Sisters located at 3501 Covington Road, Kalamazoo, MI 49001. Scott Higgins acts as a Committee Member as of 09/01/2020. In this activity, he works on the Fall benefit dinner for the organization. On average, Scott Higgins spends 2 hours a month on this activity, of which 1 hour a month is spent during business hours. Scott Higgins receives no compensation from this activity.
3. Kalamazoo Neighborhood Housing Services located at 1219 South Park Street, Kalamazoo, MI 49001. Scott Higgins acts in a Finance Committee Member capacity as of 8/22/2019. In this activity, he reviews the organizations financial statements. On average, Scott Higgins spends 2 hours a month on this activity, of which 2 hours a month are spent during business hours. Scott Higgins receives no compensation from this activity.

Additional Compensation

Scott Higgins has additional business activities where compensation is received that are detailed above that are not associated with providing advisory services.

Supervision

M Securities, through its Supervisory Principals, is responsible for reviewing and monitoring the recommendations and advisory account transactions of Scott Higgins. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. The Supervisory Principal reports to the Manager of Supervision, who can be reached at (888) 520-6784.

M Securities Form ADV 2A, or Appendix Part 1 of Form ADV, provides additional details about our services, conflicts of interest, fees and costs, and the supervision of various different types of investment advisory services. Additionally, the ADV Brochure contains information about our Code of Ethics, an internal compliance document that guides Scott Higgins in meeting their fiduciary obligation to you.