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This brochure supplement provides information about Scott A 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 Scott A Higgins is available on the SEC’s website at www.adviserinfo.sec.gov

Educational Background and Business Experience

Education:

Scott A Higgins, born in 1963, graduated with a Bachelor 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 A Higgins actively holds the following FINRA licenses and Professional Designations:

Series 6 Exam (Investment Company Products/Variable Contracts Representative Exam)

Series 7 Exam (General Securities Representative Examination)

Series 63 Exam (Uniform Securities Agent State Law Examination)

Series 65 Exam (Uniform Investment Adviser Law Examination)

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 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	Financial Advisor
06/2012	Present	M Holdings Securities, Inc.	Investment Advisor and Registered Representative

Disciplinary Information

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

Other Business Activities

In addition to offering investment advisory services, Scott A Higgins is licensed as a Registered Representative of M Securities, also a FINRA registered broker/dealer. As such, when Scott A Higgins recommends that you purchase products or services, that are sold through our broker-dealer, he or she will receive compensation in the form of commissions. These products, including variable life insurance, variable annuities, mutual funds, alternative products and general securities, each has different compensation structures, including, but not limited to, distribution and service fees (also known as 12b-1 fees). Clients 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. To mitigate these conflicts, M Securities reviews transactions for suitability to ensure that the recommended services and products are consistent with each Client's stated goals and objectives. We disclose to Clients the existence of all material conflicts of interest, and that Clients are under no obligation to act upon any recommendations of Scott A Higgins.

Scott A Higgins is also associated with an entity by the name of Rose Street Advisors. 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. When Scott A Higgins sells insurance products, a commission is earned based on the sale. An incentive, and thus a conflict of interest, exists with the sale of commission based insurance products.

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

1. Kalamazoo Neighborhood Housing Services located at 1219 South Park St, Kalamazoo MI 49001 as of 08/22/2019. Scott A Higgins acts in a Finance Committee Member capacity and reviews the organization's financial statements. On average, Scott A Higgins spends 2 hours a month on this activity during business hours and does not receive income from this activity.

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2. Rose Street Advisors located at 244 Noth Rose Street, Kalamazoo MI 49007 as of 06/10/2012. Scott A Higgins acts in an Advisor capacity and works with individuals and employers in relation to qualified retirement plans, investment plans and financial planning. On average, Scott A Higgins spends 160 hours a month on this activity during business hours and receives income from this activity.
3. C2Penterprises located at 30400 Detroit Rd, Ste 201 Westlake, OH 44145 as of 11/01/2022. Scott A Higgins acts in an Advisor capacity and fixed insurance sales. On average, Scott A Higgins spends 4 hours a month on this activity during business hours and receives income from this activity.

Additional Compensation

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

Supervision

M Securities, through its Supervisory Principals, is responsible for reviewing and monitoring the recommendations and advisory account transactions of Scott A 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 A Higgins in meeting their fiduciary obligation to you.