M&T Securities, Inc.

Who is M&T Securities?

We help you create and follow a financial plan tailored to your evolving needs and goals so that you can feel confident about the future.

Get to Know the M&T Bank Family

M&T Bank: Personal and business banking, including mortgages and other loans

M&T Securities: Investment and insurance expertise

Wilmington Trust: Wealth and investment advisory services

M&T SECURITIES OFFERS FINANCIAL GUIDANCE, along with a wide range of investment and insurance solutions. Our products and services complement the traditional banking products offered by M&T Bank, providing tools and support that can help you create a comprehensive plan as you work toward your long-term financial goals.

We can help you:

- Determine your financial goals
- Develop a plan to help you meet those goals
- Employ smart investment approaches
- Protect your family with the right insurance offerings based on your individual needs
- Preserve your assets with intelligent tax strategies
- Create an estate plan that supports your goals

All of this and more are conveniently available at your M&T Bank branch.

Building relationships

OUR EASILY ACCESSIBLE M&T SECURITIES FINANCIAL ADVISORS WILL START BY GETTING TO KNOW YOU: your career expectations, your family responsibilities, your hopes and dreams. We'll talk about how much risk you're comfortable with and when you expect to need the funds you're accumulating. We'll also discuss your estate-planning needs: How do you want your assets distributed after your death? Is charitable giving important to you? We'll use all of this information to begin shaping a plan that's uniquely suited to you.

Putting a plan into action

Once we've created a plan tailored to your needs, we'll work with you to develop an investment strategy that considers these key elements:

- Long-term growth: So the money you've worked hard for goes to work for you
- Income: To provide the cash flow you need
- Protection: Keeping your family's finances safe for the future

Providing multiple layers of protection

At M&T Securities, we complete your financial picture with a comprehensive set of planning and protection solutions:

- *Personal and business insurance* products provide confidence that your family will enjoy financial security in times of unexpected hardship.
- *Disability and long-term care insurance* offer crucial support if you experience significant health challenges—and the bills that accompany them.
- *Tax and estate-planning expertise* can help you keep more of what you've earned.
- *Long-term growth and income strategies* balance your needs and goals with the amount of risk you're willing to take.

We're on your side. Contact us to start the conversation.

Contact an M&T Securities financial advisor today to create a personalized plan based on your financial goals.

CALL 1-800-724-7788

CLICK ON mtb.com/mtsecurities

COME IN to your M&T Bank branch

Investment and Insurance Products: • Are NOT Deposits • Are NOT FDIC-Insured • Are NOT Insured By Any Federal Government Agency • Have NO Bank Guarantee • May Go Down In Value

Brokerage services and insurance products are offered by M&T Securities, Inc. (member FINRA/SIPC), not by M&T Bank.

M&T Securities, Inc. is licensed as an insurance agent and acts as agent for insurers. Insurance policies are obligations of the insurers that issue the policies. Insurance products may not be available in all states.

Investing involves risks and you may incur a profit or a loss. Asset allocation/diversification cannot guarantee a profit or protect against a loss. Note that financial strategies require consideration for suitability of the individual, business or investor, and there is no assurance that any strategy will be successful.

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