

F3: Female Forward Finance

Jill Faherty Lloyd

The Shantz Mantione Group

March 2025

Welcome back to the F3 where I inspire women to have agency with their capital.

UBS Financial Services Inc.

Private Wealth Management
600 Washington Boulevard
Ninth Floor
Stamford, CT 06901

203-705-4237
203-676-9765
jill.lloyd@ubs.com

advisors.ubs.com/shantzmantione

Forbes Best-In-State Wealth Management Teams, 2023 – 2025

The *Forbes* rating is compiled by SHOOK Research and awarded annually in January, based on information from a 12-month period ending March of the prior year. Eligibility is based on quantitative factors and is not necessarily related to the quality of the investment advice.

Navigating your exit: Helping you steer toward a secure financial future



Back in the day, before Google maps and GPS, road trips required careful planning with a map. Before each trip, I would trace my route in pencil, ensuring I had a clear path ahead. Having a good navigator riding shotgun was key, as they could help keep me focused on the road, instead of fumbling with a map, at high speeds. Despite all the preparation, a single missed turn could lead to confusion and delays, emphasizing the importance of having a well-thought-out plan.

One journey stands out: when I had to drive to my divorce proceedings for what I like to call my “Mulligan marriage” in downtown Newark, New Jersey. Confident in my ability to navigate, I relied on memory rather than preparation, but as I neared my destination, I realized I had forgotten my map. I circled unfamiliar streets for what felt like hours, searching for the courthouse. In the end, I missed my appointment and had to reschedule, learning firsthand that a lack of planning can lead to costly and frustrating setbacks.

Managing your personal finances without a plan is much like setting out on a journey without a map. It can increase your chances of hitting unexpected roadblocks, making costly mistakes, and struggling to reach your goals. As a female founder, it is easy to focus solely on building your business, but your personal financial health is just as critical. Ensuring you have a solid plan for savings, investments, retirement, and estate planning strategies can help provide stability and security regardless of what life throws your way. Just as a well-marked road map can help you navigate unfamiliar terrain, a strategic financial plan can ensure that you stay on course toward financial independence and long-term security.

What is comprehensive financial planning?

It is more than simply investing wisely or having a retirement plan. True financial planning for founders means addressing every facet of your financial life, both business and personal, to help ensure long-term stability, security, and success. A well-rounded financial plan typically covers the following areas:

- **Business and personal cash flow management**—Understanding the flow of money in and out of your business and personal accounts helps ensure you can maintain your lifestyle while scaling your business.
- **Risk management and asset protection**—Entrepreneurs take on a unique set of risks. From liability insurance to key person insurance, mitigating risks helps protect your business and personal wealth.
- **Tax strategy and optimization**—Proper planning can help you minimize taxes and maximize profits, whether that means leveraging deductions, creating retirement plans, or structuring your business entity effectively.
- **Retirement and exit strategy**—Whether you plan to sell, scale, or step back from your business, you need a roadmap that ensures your wealth continues working for you when you are ready for your next chapter.
- **Estate and legacy planning**—Your hard-earned wealth should be passed on according to your wishes. Business succession, wills, and trusts help ensure your legacy remains intact.
- **Investment strategy**—Diversifying outside your business is key. You do not want all your wealth tied up in one place, regardless of how successful your company is.

Why Female Founders should not skip this

Female founders face unique challenges, such as difficulties regarding access to funding, less robust networks, and balancing caregiving responsibilities, that make financial planning especially critical. Without proactive planning, these challenges can compound, leaving female entrepreneurs financially vulnerable in the long-term.

Additionally, with many divorces being initiated by women, having a solid financial foundation is crucial to your long-term stability and independence. Protecting personal assets and ensuring financial security outside of marriage is a necessary step for female founders. This also includes taking steps to protect your business and personal assets via the following:

- Proper legal structuring to separate personal and business assets, such as forming an Limited Liability Company (LLC), Small Business Corporation (S-Corp), or Subchapter C Corporation (C-Corp).
- Establishing prenuptial or postnuptial agreements to clarify business ownership and prevent future disputes.
- Clearly defining ownership and roles within the company through shareholder or partnership agreements to avoid future conflicts.
- Implementing buy-sell agreements to ensure business continuity.
- Keeping personal and business finances separate to reinforce the distinction between individual and corporate assets.
- Using trusts or holding companies to shield business assets from personal legal issues.

By proactively putting these safeguards in place, female founders can help secure both their business and personal wealth. Many entrepreneurs reinvest everything back into their businesses, neglecting their personal financial growth. However, the reality is that your business is an asset, not your entire financial plan. Relying solely on it for financial security is risky, particularly in an unpredictable economy. Diversifying investments and ensuring personal wealth growth are key to maintaining long-term independence. Without a diversified approach, you may expose yourself to unnecessary risk, especially in industries in which female-led businesses have historically received less financial support.

How to get started

1. **Assess where you are**—Take an honest look at your business and personal finances. Where are the gaps?
2. **Build your financial team**—A financial advisor, Certified Public Accountant (CPA), and attorney can help create a comprehensive plan tailored to your business.
3. **Make a plan and take action**—Do not just think about it. With the help of your advisors, implement strategies that preserve and grow your wealth now.
4. **Revisit and adjust**—Your business will evolve, and so should your financial plan. You should review and refine it as you scale your business.

Final thoughts

You are building something incredible, but do not forget to build your own financial future alongside your business. Think of comprehensive financial planning like a driverless car. A driverless car does not simply provide directions. It continuously adapts to obstacles, traffic, and road conditions in real time, ensuring a smooth journey while allowing passengers to relax and trust the process. Similarly, working with a wealth advisor is like having a driverless car for your finances. You are guided by a comprehensive, tailored plan that needs to adjust to life's changes, keeping you on track toward financial success without the stress of navigating alone.

Stay bold, stay brilliant, and keep building wealth on your terms.

Onward,
Jill

P.S. Need help creating a financial plan to meet your business and personal goals? Let's chat!

Jill Faherty Lloyd

First Vice President—Wealth Management
Private Wealth Management
Inspiring women to own their worth

For more information on third-party rating methodologies, please visit ubs.com/us/en/designation-disclosures.

The information contained in this article is not a solicitation to purchase or sell investments. Any information presented is general in nature and not intended to provide individually tailored investment advice. The strategies and/or investments referenced may not be suitable for all investors as the appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives. Investing involves risks and there is always the potential of losing money when you invest. The views expressed herein are those of the author and may not necessarily reflect the views of UBS Financial Services Inc.

Neither UBS Financial Services Inc. nor its employees (including its Financial Advisors) provide tax or legal advice. You should consult with your legal counsel and/or your accountant or tax professional regarding the legal or tax implications of a particular suggestion, strategy or investment, including any estate planning strategies, before you invest or implement.

Insurance products are made available by UBS Financial Services Insurance Agency Inc. or other insurance licensed subsidiaries of UBS Financial Services Inc. through third-party unaffiliated insurance companies.

Trust services are provided by UBS Trust Company, N.A. or another licensed trust company. UBS Trust Company, N.A. is an affiliate of UBS Financial Services Inc. and a subsidiary of UBS Group AG. Trust investments are not deposits or other obligations of, or guaranteed by, UBS Trust Company, N.A. or UBS Group AG or any of their affiliates. Trust investments involve investment risks, including possible loss of the principal.

As a firm providing wealth management services to clients, UBS Financial Services Inc. offers investment advisory services in its capacity as an SEC-registered investment adviser and brokerage services in its capacity as an SEC-registered broker-dealer. Investment advisory services and brokerage services are separate and distinct, differ in material ways and are governed by different laws and separate arrangements. It is important that you understand the ways in which we conduct business, and that you carefully read the agreements and disclosures that we provide to you about the products or services we offer. For more information, please review the client relationship summary provided at ubs.com/relationshipsummary, or ask your UBS Financial Advisor for a copy.

Private Wealth Management is a division within UBS Financial Services Inc., which is a subsidiary of UBS Group AG. © UBS 2025. All rights reserved. The key symbol and UBS are among the registered and unregistered trademarks of UBS. UBS Financial Services Inc. is a subsidiary of UBS Group AG. Member FINRA/SIPC. ED_02252025-13 IS2500273 Exp.: 02/28/2026