

# F3: Female Forward Finance

Jill Faherty Lloyd

The Shantz Mantione Group

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## Jill Faherty Lloyd

Financial Advisor  
First Vice President—  
Wealth Management  
203-705-4237  
jill.lloyd@ubs.com

## UBS Financial Services Inc.

Private Wealth Management  
600 Washington Boulevard  
Ninth Floor  
Stamford, CT 06901  
866-860-7266 toll free

[advisors.ubs.com/  
shantzmantione](https://advisors.ubs.com/shantzmantione)

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



## Season of giving: Let your values lead the way

With Thanksgiving around the corner, it's naturally a time to slow down and reflect—not just on what you're grateful for, but also on what truly matters to you, including the things you want to make room for and the values that shape how you live and give.

Years ago, my husband swore by something his boss once told him: *"Always buy more house than you can afford."* That mindset, born before the Financial Crisis, became our marching order. So, we stretched, we hustled, and we upgraded, even when it didn't feel right to me.

Eventually, I realized something that changed everything: Bigger isn't always better—better is better. Recently, we moved into a right-sized home that finally fits who we are now—calm, intentional, and clear about what really matters. No endless projects. No financial stretch. Just a space that feels like ours. Every decision, every investment, every "yes" is now filtered through my values. This home isn't just where we live—it's a statement: *Our priorities matter, and simplicity creates freedom.*

## Values at the center—Philanthropy as a core value

When you work with our team, we start every relationship with one question: *"What's important to you about money?"*



It's not just small talk—it's the foundation. Your values are always in the room, even when they're quiet, and when that inner voice starts to whisper that something's off, that's your cue to pause, listen, and realign.

A client recently told me she was losing sleep over the government shutdown and its impact on local families. As we unpacked her values, she realized that her capital wasn't matching her conscience. So, she donated a portion of her highly appreciated stock holdings to a local soup kitchen. That one move turned an unrealized gain into real change.

That's what I love most about this work—helping women connect their wealth with what they stand for. When your financial plan and your values line up, the impact can be exponential.

### Design your season of giving

As you consider how you want your generosity distributed this year, can use this framework to align your giving with what matters most to you:

#### 1. Clarify your core values.

What do you want to bring to life through your giving?

#### 2. Choose your contribution.

Time. Talent. Treasure. What's your mix this season?

#### 3. Draft your philanthropic mission statement.

Define your "why," goals, and process.

#### 4. Select your giving vehicle.

A foundation, donor-advised fund, appreciated securities, or simple cash donation—whatever fits your situation best.

### Attaining agency over your capital before January 1

A few smart moves now can make your values and generosity go further, especially with the coming changes in the "Big Beautiful Bill" (BBB):

- Review your portfolio. Identify appreciated positions you're ready to release and consider donating the proceeds directly to a qualified charity. It's one of the simplest ways to create impact while managing mitigating potential capital gains.
- Plan your giving strategically. With potential shifts in deduction limits under the BBB, talk with me or and your tax advisor about whether accelerating your charitable contributions this year makes sense for you.
- Align before you sign. Make sure every financial decision reflects your current priorities, not outdated habits or assumptions.

As I welcome my extended family into our new home this Thanksgiving, I'll do it knowing that a right-sized life creates more space for generosity, clarity, and joy. I hope you find that same sense of alignment this season, in which what you build and what you believe finally feel like the same thing.

#### P.S.

If you're ready to take the first step, reach out and ask me for a complimentary set of our **Values Cards**—a simple tool to help you identify what drives your financial and philanthropic decisions.

Together, we'll make generosity intentional.

Onward,  
Jill

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