

F3: Female Forward Finance

Jill Faherty Lloyd
The Shantz Mantione Group

November 2025

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](http://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.

The information contained in this newsletter 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.

Diversification does not guarantee a profit or protect against a loss in a declining financial market.

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_11172025-1 IS2501513 Exp.: 11/30/2026

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