

# 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

## An exit is not an ending.



February carries a lot of emotional weight.

It's a month that invites reflection. Questions about commitment. About loyalty. About what we stay devoted to and why.

Earlier this month, I spent three days at the Women's VC Summit. The energy was unmistakable: optimism about increased exits this year, significant IPO activity on the horizon, and a shared belief that AI's potential is just beginning.

But what stayed with me wasn't the forecasts. It was the commitment.

These women described themselves as a sisterhood, deeply invested in backing female founders because it's smart. Women-led companies often exit faster and use less capital. It's a value play, and it made me think about how powerful loyalty and commitment can be when applied to capital.

February also brings me back to a moment many years ago, sitting across from my father at a kitchen table, feeling like my life had cracked open.

I was leaving my first marriage. I remember saying the words out loud and immediately following them with: *I feel like such a failure*. I had sworn I would never get divorced. I believed staying, at any cost, was proof of commitment.

My father didn't hesitate. He looked at me and said, "If you stayed in that marriage and brought children into it, that would be failing."

**It stopped me cold.**

In that moment, I understood something I couldn't yet articulate: letting go wasn't weakness. It was discernment. It was choosing to move forward over staying loyal to a version of life that no longer fit who I was becoming.

That clarity didn't erase the grief. But it reframed it. I wasn't walking away from something. I was walking toward a healthier future.

I see this same emotional crossroads showing up for women founders right now.

After years of holding, waiting, and recalibrating, many founders are sensing that this may finally be the right moment to exit. And with that realization comes a complicated mix of relief, anticipation, guilt, and discomfort.

Because exits are never just financial transactions.

They're identity shifts.

Women don't struggle with exits because of money. We struggle because ownership gets tangled with responsibility, loyalty, and self-worth.

I've watched brilliant women hesitate, not because the numbers don't work, but because they're afraid of what it means to stop being the one holding it all together.

Just like marriage, sometimes the hardest part isn't deciding if you should let go. It's giving yourself permission to believe that letting go can be an act of integrity.

Here's the reframe I offer my clients:

**An exit isn't an ending.**

It's a decision about what you want to carry forward and what you're ready to release.

When approached intentionally, liquidity doesn't diminish your purpose; it expands your options.

If you're sensing that a transition may be ahead, this is where I suggest starting:

**1. Know your life-after number, not just your exit number.**

What do you need to feel free? Not impressive. Not optimized. Free.

**2. Stress-test cash flow for freedom, not just security.**

Does your plan support how you want to live day to day, not just preserve wealth on paper?

**3. Separate your personal worth from enterprise value.**

The business is something you built. It is not who you are.

**4. Name what you're walking toward, not just what you're walking away from.**

Clarity about what's next reduces fear far more effectively than any spreadsheet ever could.

Money is a tool for alignment, not a measure of loyalty or endurance. And liquidity, when handled thoughtfully, creates space for health, for creativity, for generosity, for the next chapter that doesn't yet have a name.

If February has you quietly questioning what still fits and what you may be ready to release, know this:

Letting go is not failure.

It's evolution.

And you don't have to navigate that evolution alone.

If you'd like a conversation, not about timing the market, but about readiness, identity, and what comes after, I'm here.

Onward,  
Jill

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