

Kudos

Welcoming Katie Sheehan, CFA® and Michelle Taylor, CRPC® to the Luma Wealth team



Katie Sheehan, a CFA charterholder, joined Luma Wealth Advisors in September as Portfolio Manager. As a member of the Investment Team, Katie is responsible for helping set

investment strategy and overseeing the implementation of the firm’s impact investing models.



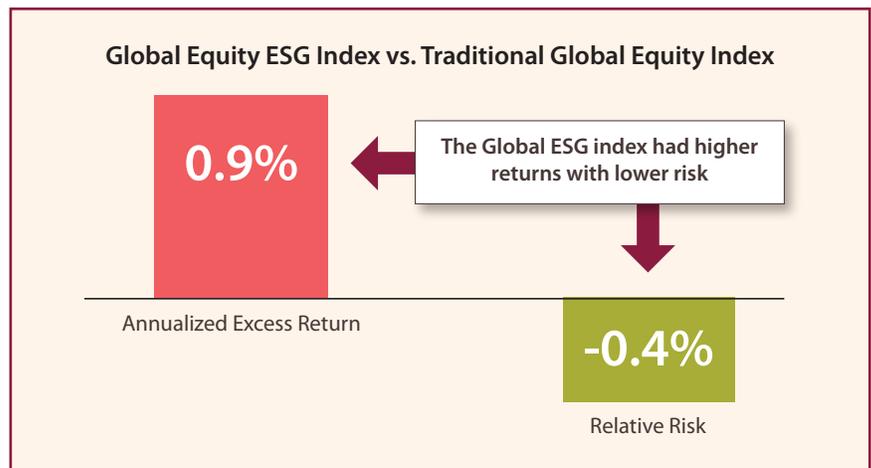
Michelle Taylor joined Luma Wealth Advisors in October, and brings more than 20 years of wealth management experience to the firm. In her role, she is responsible

for client deliverables and relationship management. She will be working directly with clients as an Advisor, and will provide financial literacy education through our popular Solutions for Women™ events.

Have You Heard About Impact Investing?

If you want to leave a lasting imprint on the world while still realizing the potential for investment returns, impact investments may be right for you. Whether you’re concerned about carbon emissions, human rights or corporate board diversity, you can invest to make a difference with impact investments without sacrificing return.

In addition to traditional financial screens, impact investing applies a host of environmental, social and governance screens (ESG) to identify companies that operate with sustainable business practices. ESG considerations help identify companies with a positive, longer-term outlook and generally avoid companies vulnerable to risks associated with poor ESG practices. Companies that exhibit positive ESG qualities can often be more competitive over time, as sustainable business practices often increase efficiencies and mitigate risks, for a quantifiable benefit to corporate earnings.



Source: Glenmede, MSCI, FactSet

According to Katie Sheehan, Portfolio Manager, “Luma Wealth Advisors follows a careful, disciplined process for creating and monitoring impact investing portfolios, and offers a range of portfolios to meet your investment needs and risk profile.”

Our impact models receive a “High ESG quality” score based on MSCI methodology, which means that the underlying holdings largely rank above average, globally, based on their exposure to and management of key ESG risks.

If you’ve thought about impact investing but have not yet made the move, you are not alone. Research shows that many high-net-worth women agree that investing for an impact is the right thing to do, but have not yet taken the leap to add impact investments to their portfolios. If you’re interested in learning more, contact your Luma Wealth Advisor or email info@lumawealth.com for more information or to set up an appointment.

“Never doubt that a small group of thoughtful committed citizens can change the world; indeed, it’s the only thing that ever has.”

– *Margaret Mead*

Cleveland Area Organizations Focused on the Environment

Interested in learning more about environmental issues and programs in and around Cleveland?

CLEVELAND MUSEUM OF NATURAL HISTORY:

- GreenCityBlueLake is the sustainability center of the CMNH, with a goal of making Northeast Ohio a leader in the development of ecological cities. www.gcbl.org
- Human Health and Evolutionary Medicine tries to answer the question “what does it mean to be healthy?” by exploring the interconnectivity between natural history, genetics and the environment. www.cmnh.org/health

CASE WESTERN RESERVE UNIVERSITY

- Prevention Research Center for Healthy Neighborhoods addresses chronic health issues in Greater Cleveland’s disadvantaged neighborhoods with a goal of developing effective and sustainable strategies to reduce disease. www.prchn.org

STATE OF OHIO

- Environmental Health Watch works with homeowners, tenants, landlords and public officials to create healthy homes and remediate health hazards. They also work with public officials to create sustainable communities in the Greater Cleveland area. www.ehw.org

A celebration with Luma Wealth Advisors and Creatures of Light.

On November 29th, Luma Wealth clients had the opportunity to attend a Solutions for Women event at the Museum of Natural History in Cleveland, Ohio. In addition to getting valuable information about wealth planning, Luma Wealth clients explored the “Creatures of Light” exhibit and learned some interesting facts about nature’s glowing mysteries.



(Above from left) The Luma Wealth Leadership team: Andrew R. Connors, Heather R. Ettinger, Emily A. Drake, Emily N. Shacklett, Kristen T. Lucas, and Kenneth J. Coleman



Are you interested in learning more about investing – in a welcoming and interactive environment? Please join us for one of our upcoming events, and bring a friend! **We’re hosting Solutions for Women luncheons on January 25th and April 6th, and an evening program on February 27th.**

Learn More. Discover how to benefit from comprehensive wealth planning for women.

Call Luma Wealth, toll free, at 866-995-6191, email info@lumawealth.com or check out our website lumawealth.com.