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We are looking for those next investment opportunities which can help improve the lives of people and our planet. There is good that can come from this, and I am determined to find it.

From my desk

Prior to this public health crisis, I began posting and writing stories of my travels and experiences that have helped shaped my life and my career. I've posted these [on my website](#) and hope you take the opportunity to get to know me better through them.

While we work through this public health crisis as a nation, it is important to remember that people who keep a focus on their investment strategy and personal investment policy should be able to recover to a position of strength. They are far less likely to make knee-jerk reactions in a dropping market. There is always a place in investment and portfolio management for when new facts present themselves and plans need to be amended. As we continue through this current period and ultimately emerge from this crisis, we are

looking for those next investment opportunities which can help improve the lives of people and our planet. There is good that can come from this, and I am determined to find it.

Across the country, the land awakes and the annual renewal of life and resiliency of nature is even more awe-inspiring than usual. On farms the calves and lambs are being born, welcoming yet another season of life and renewal. Yesterday on the upper west side of Manhattan, the farmers' market was open, beckoning us with the new spring harvest helping to make our Sunday dinner a little more delicious.

May you stay well, stay safe, stay connected with those you love and learn to reimagine your own story telling. ♦

Coronavirus Aid, Relief, and Economic Security (CARES) Act

Recently enacted legislation provides relief for families and businesses impacted by the coronavirus pandemic. The high level summary below highlights some of the provisions that primarily are geared toward individuals and business owners. There are many other provisions in this very comprehensive recovery legislation which are beyond these items. These include loan programs for businesses, expanded unemployment insurance benefits,

new provisions on sick leave and family leave, and funding for a variety of health-related efforts and government programs.

Areas of interest for individuals to consider include stimulus payments, IRA distributions, retirement plan distributions and loans, student loan payment deferrals and charitable contribution deductions. Businesses will want to be aware of delayed payment of some employment taxes,

expanded use of losses, defined benefit plan funding requirements and charitable contribution deductions.

Let's find time to [review the CARES Act](#) and how it may influence your wealth plans. The items mentioned above are just some of the elements for consideration. And with the tax implications, we will want to work closely with your own tax advisor for guidance in applying these new rules to your own situation. ♦



Jamie Ehrental, CFP®

Sustainable investing

During periods of market uncertainty, it is an appropriate time to evaluate your portfolio. If you are looking more closely to align your portfolio with your principles, you may want to think about a discipline broadly known as sustainable investing.

In the report “[Sustainable Investing – Investing with a Purpose](#)” Wells Fargo Investment Institute explores the many facets of sustainable investing. The report addresses issues such as:

- *Does sustainable investing trade profit for principle?*
- *What environmental, social, and governance (ESG) criteria appeal to today’s investors?*
- *How do investors adopt a sustainable investing approach that reflects their goals?*

The report also outlines challenges and trends for sustainable investors in the years ahead.

If you’d like to discuss sustainable investment strategies—or any other financial matters — please contact me. I look forward to hearing from you and appreciate having the privilege of serving your investment needs. ♦

An investment’s social policy could cause it to forego opportunities to gain exposure to certain industries, companies, sectors or regions of the economy which could cause it to underperform similar investments that do not operate under a social policy. Risks associated with investing in ESG-related strategies can also include a lack of consistency in approach and a lack of transparency in manager methodologies. A socially responsible investing style may shift in and out of favor. All investing involves risk, including the possible loss of principal.

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Meet Jamie

Earlier this year, we welcomed Jamie Ehrental, CFP® to Ackler Wealth Management as a Registered Client Associate. In addition to her five years with Wells Fargo Advisors, she has over 15 years of experience in financial services. She holds an MBA from The Graduate School of Business at the University of Chicago and is a CERTIFIED FINANCIAL PLANNER™ professional. She has quickly become a valued team member, supporting our work with clients with care and professionalism. We hope you’ll get to know more about Jamie [here](#). ♦

Making a difference

As a woman business owner, mother, and spouse, my personal experiences inform my understanding of the challenge for executives and self-employed individuals alike – those who juggle the responsibilities of work and family, and still have time to manage their investments. I also have seen the impact of communities in advancing the roles of women in the workplace and the world.

Continued on next page

In September I attended a conference in Cairo as a delegate to “Women as Engines of Economic Growth: Empowering Women Innovators, Entrepreneurs, Executives and Educators Towards Fulfillment of the SDGs in the MENA (Middle East and North Africa) Region.” The conference was co-sponsored by The Arab International Women’s Forum, founded by my friend and CEO Haifa Fahoum Al Kaylani, and the American University in Cairo.

The conference focused on empowering women, specifically the vital contributions of women leaders in economic growth across the MENA states. We discussed the importance of supporting their development in influential positions in both companies and public institutions – a key national priority in many Arab nations.

There are few environments more stimulating than being on a university campus. Higher learning is an expansive area of energy surrounding research, discussions, knowledge building and intellectual development. This was especially true at this global summit – there is so much to be gained from a multicultural meeting of the minds.

For more of my impressions and learnings of this conference, see my post, “[Bonding in Egypt](#).” ♦



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A force for good

Now, more than ever before, we are acutely aware of the individuals and organizations who dedicate their time and resources to serve the greater good. One organization I have the privilege to support is [Heifer.org](https://www.heifer.org).

They inspire me to learn how women use their skills to the betterment of their families and their communities. As you read their stories from around the world, I hope that you, too, are inspired. ♦



Heifer believes that investing in women around the world is key to ending hunger and poverty.

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