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HUMAN CAPITAL.



Photo by Lena Jackson @lenajacksonphotography, hair and make-up by Suzanne Ciba @suzcibamakeupchicago

A DAY IN THE LIFE

Laina S. Hall

Financial Advisor

Laina joined Modern Capital Concepts in 2023. She studied economics at the Ohio State University and earned the CFA Sustainable Investing Certificate in 2025.

Laina researches strategies for sustainability, corporate governance, and other relevant topics among companies and funds. She values contributing to the financial sector by advancing ethical economic practices alongside financial performance.

Raised in Boston's suburbs, Laina now lives in Chicago's River North. She is an avid runner.

MODERN CAPITAL CONCEPTS, INC.

Socially Responsible Investing (SRI) / Environmental Social Governance (ESG) investing has certain risks based on the fact that the criteria excludes securities of certain issuers for non-financial reasons and, therefore, investors may forgo some market opportunities and the universe of investments available will be smaller.

What is your origin story?

In college, I planned to go to law school. My original major was communications, but I switched to economics because it seemed practical even though I didn't know what kind of jobs were out there. Neither of my parents are in the financial industry and I had little exposure to the career paths available in this field. I took an internship with two financial advisors in Cleveland. Seeing how they helped people feel comfortable with their goals and retirement plans showed me how rewarding a career in finance could be.

What is it that you are passionate about in the industry?

Helping and educating people. I like that I can learn and use that information to help others. By looking into ESG, I can see the full impact of the allocations we make for our clients.

What is your go-to jam on Monday morning?

Anything by Fred Again or the song "Surround Sound" with 21 Savage. Anything that hypes me up, since I'm usually starting my day with a run.

You're in your 20s. What is the top financial advice you give to women your age?

My age group has a lot of exposure to influencers who are going out to eat every night and doing expensive things. We think that's what we have to be doing, whether we can afford it or not. That's not sustainable for everyone and we don't see what happens behind closed doors when they post. Finding fun, inexpensive things to do might not be the most aesthetic, but you can make it cool.



What do you like to spend your money on?

I spend money on shoes and clothes, but lately I've been getting into thrifting and selling. Chicago has a lot of great places for that. It's a fun way to spend money. I also like going to concerts with my friends, though if it's too expensive I won't go. Within range, it's worth it.

Where do you go in Chicago to reset or decompress?

When it's warmer, I like to walk or run along the lake. That always helps me reset. My yoga studio too. They have some high-intensity classes, but I'll take the slower class if I'm trying to decompress.



What personal goal do you hope to achieve in the next five years?

Go on at least one trip outside of the US. I spent a semester in Florence and went to seven countries while abroad. It made me realize that there are so many places I want to experience. I really want to visit Mallorca or another Spanish island. I'd also love to check out Morocco.

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Monday Must-Haves



I love my AirPods max. I bring them everywhere. A bit of an investment, but you feel like you're in your own world.



My Nespresso. I got it on sale. I buy different flavored pods for it and love that I save some money making my coffee at home.



My physical planner. I like having one that looks pretty, so I'm excited to use it. Papier has gorgeous planners.



Eye brow gel. It's not anything fancy, but it's the one thing I always do. I don't wear makeup every day or even that often.



My Garmin watch. I'm always shooting for 10,000 steps and using it to track workouts that I try to squeeze in. I'm usually training for a race or popping into a yoga class.