

Meet Lincoln Pain, CFP®, AIF®

A lifelong human rights and environmental activist, I spent time in a Mississippi jail for civil rights work in

1965 and participated in the 1990 "Peace Walk" across the Ukraine. Socially responsible investing and financial planning naturally follow from my passion for helping people do the right thing. Good listening and creative planning are key to guiding people to their financial goals. From special-issue clients such as same-sex couples to fiduciary clients like a union local, my aim is to clearly define the client's goals and develop a practical plan to reach them.

CERTIFIED FINANCIAL PLANNER™ practitioner

Accredited Investment Fiduciary® designee

Chair, Bay Area Chapter, Social Investment Forum (BASIF)

Cofounder, Shareholder Action Network (SAN)

Example Past and Current Fiduciary Clients:

National Activist Non-Profit

National Human Rights Organization (with First Affirmative)

Education Charity

Various Union Locals



Effective Assets™
Invest to Change the World

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**Investing and
Financial Planning to
Change Our World**



Effective Assets™
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Specializing in Socially Responsible Investing for Over 21 Years

Institutions and Fiduciaries: Match Your Investing to Your Mission

Fiduciaries—non-profits, labor unions, trusts, progressive businesses—these organizations’ portfolios should reinforce their missions...not undermine them with investments in companies that engage in sweatshop and child labor, polluting, and other negative practices.

Assess your organization’s needs and risks
Provide appropriate account structure

Clearly account for costs
Integrate SRI

SRI 401(k) setup where appropriate



Make Your Investing Effective... For You and Your World

We are all citizens of this world. With that privilege comes the responsibility of caring for it. Socially responsible investing is one more way for individuals and institutions to take good care of our world and humanity.



Time horizon assessment and allocation
Portfolio management team selection
On-going monitoring, due diligence, and reporting

Positive and Negative Screening
Shareholder Activism
Community Investing

Goal-Oriented, Fee-Based Advice to Individuals and Families

You are serious about financial planning...you need an experienced professional on your side. Starting with deep goal assessment, we help you develop a realistic, comprehensive plan.

Estate Planning, Investment Planning
Charitable Strategy

Environment & Human Rights
Personal/Family Mission



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