



Antonia B., Client Since 2018

Meet Antonia

As Antonia prepared to retire from her demanding career, she wanted to get organized for life after work. Her personal finances were only one aspect of that. Over the years, she amassed a long list of tasks she'd get to someday. That "someday" finally came in her financial life when she signed up for the Personal Capital Dashboard.

Why did you decide to make a change with your finances? I was helping one of my daughters apply for a mortgage. She is a busy professional, but the financial app she was using kept her very on top of her financial life. I vowed that when I had time, I would get myself organized like that.

Why did you choose Personal Capital? With the Dashboard, I loved how easy it was to use and how it let you see the entire financial picture together. And I was impressed by the logic of the behind-the-scenes services: portfolio balancing

and tax optimization. I was aware that I had been trying to do that with my investments, but in a less systematic way.

Tell us about becoming a client. I started to use the Personal Capital Dashboard, and found it very helpful, just to see my various accounts in one place. At the time, I think I had four different bank accounts, some money with a big international asset manager, a company 401k plan and a rollover IRA, and my husband's SEP IRA. I needed to move money around and designate some new beneficiaries, and I had a very seamless experience with that.

AT A GLANCE

Client Since: 2018

Location: New York

Occupation/Industry:
Former VP of a public company

Financial Needs:
Retirement planning

Top Money Worry:
Organizing her finances

Top Money Goal:
Living comfortably throughout retirement

Turning Point to Investing with Personal Capital:
Using the online tools and meeting with an advisor

TOP TAKEAWAYS

Why Personal Capital

"What made me become a client was that it was an intelligent approach that's executed with modern technology."

Working With My Advisor

"I would describe our relationship as non-intrusive."

Using My Dashboard

"I like your Dashboard better than my bank's tools."



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As you near retirement, a fiduciary financial advisor can help you strategize and address potential gaps in your savings and retirement income plans.

PAUL DEER, CFP®
DIRECTOR OF ADVISORY
SERVICE

Personal Perspectives is a series that highlights client experiences. The featured individual is a client of Personal Capital Advisors Corporation and is not paid for this testimonial.

Antonia needed a better way to organize her finances.

After retiring from her full-time job, Antonia wanted a clearer picture of her financial life. She had seen her daughter use Mint as a budgeting app and wondered if there was a tool that could help her, too. While searching online, she came across Personal Capital.

“One article I read said that Mint was good for budgeting, whereas Personal Capital is better for investing,” she explained. “I was more at the investing stage in life, so I decided to look into Personal Capital.”

At the time, she and her husband had money spread out across various investment accounts. When she realized the power of the Personal Capital Dashboard and investment approach, she quickly decided to sign on for the wealth management services, as well.

The Dashboard gives her visibility to continue making smart financial decisions.

While Antonia was in the process of considering Personal Capital for wealth management, she already appreciated the data-driven financial tools. The portfolio rebalancing and tax optimization worked smoothly, and she calls the onboarding process “seamless.”

“It’s more 21st century,” Antonia said of Personal Capital’s combination of technology and personalized advice. “I don’t need a company with walnut-paneled offices. It’s a modern, intelligent approach.” When her youngest daughter sold her apartment, Antonia recommended Personal Capital to her and her son-in-law. They became clients, too.

Now financially confident, Antonia is able to set her focus elsewhere in retirement.

Antonia is confident that her investments are in good hands without needing to check the Dashboard every day. For her husband, it’s a different story. “When the market’s moving, I bet my husband checks it four times a day,” she said. “He loves it.”

As for herself, she likes the ease of use in viewing both the big picture and detailed snapshots. “I like how you can really drill into the portfolio to see how much money is in each sector,” she said. “I like very much that the filtering is simple.”

In working with her advisor, she appreciates their “non-intrusive relationship” with periodic check-ins. When they communicate, Antonia says she can tell he’s done his research into her portfolio and makes informed recommendations. In addition to working with her advisor and using the digital tools, Antonia has consulted with other specialists, such as an estate planning expert and, soon, a tax specialist.

The best part of getting her finances in order? “I don’t have to worry,” Antonia said.



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