



Bill H., Client Since 2016

## Meet Bill

A veteran who had long left his multiple retirement accounts and investments untouched, Bill was trying to determine if he could retire early. Then he tried Personal Capital's free financial tools, and an advisor reached out for a complimentary analysis of his financial life. That conversation led to getting his finances in order and taking steps towards his goal.

### What is your financial history?

As a kid, I had a lack of guidance about financial management. So now, it's about trying to pick it up on my own and understand it without the benefit of what I might've heard 50 years ago.

### What has been your biggest money concern?

There were several accounts that were set up: a 401k from a previous employer, my military retirement, and a couple of mutual fund accounts that were just sitting idle. No one was really managing them. Every once in a while, I'd take a look at it, but that was it. So I hadn't been managing my money at all.

**Tell us about becoming a client.** It was pretty easy to move all the accounts over, and it was a relief to have somebody else looking after our accounts.

**What does financial confidence mean to you?** It means that I understand where we are financially, and when we make a decision to purchase or do something, we don't have to second guess whether we're making the right decision or not—at least from a financial perspective. It's a luxury not to have to question every purchase. I am very satisfied with the relationship we have with Personal Capital and the confidence that this has given us.

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### AT A GLANCE

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**Client Since:** 2016

**Location:** California

**Occupation/Industry:**  
Military (Retired)

**Financial Needs:**  
Retirement planning,  
wealth management

**Top Money Worry:**  
Combining retirement  
accounts and managing  
investment portfolio

**Top Money Goal:**  
Retiring financially confident

**Turning Point to Investing  
with Personal Capital:**  
Realizing the support of  
working with his advisor

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### TOP TAKEAWAYS

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Why Personal Capital

**“Personal Capital gives you a way to see where you're headed. I love the ease of use, the diversification, and the availability of the tools.”**

Working With Your Advisor

**“I'm very comfortable dealing with my advisor.”**

Using Your Dashboard

**“I visit my Dashboard at least five times a week and ask my advisor questions. If I make a change, we talk it out.”**



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**Working with an advisor helps keep you grounded in your goals and your portfolio. The advice is yours. It should support your long-term financial health.**

CRAIG BIRK, CFP®  
CHIEF INVESTMENT OFFICER

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.



**When Bill began thinking about retirement, he knew he needed to get his finances in order.**

After years serving in the military and working other jobs along the way, Bill had accumulated several different retirement accounts and assets that weren't being actively managed, including a 401k, his military retirement, and a few mutual fund accounts. Searching for a solution, he saw an advertisement for Personal Capital's free financial tools and decided to give them a try.

He was soon contacted by an advisor for a complimentary analysis of his financial life. "I felt very secure in finally taking charge of my finances," said Bill.

With his military retirement and CalPERS retirement pending, Bill wasn't quite ready to go into Social Security. "I wanted to move some accounts that I had with another bank all into one place. And it just seemed very convenient to put them into yours."

**With the help of his advisor, Bill was able to consolidate his resources and diversify his investments.**

"I think that my main concern with using the tools was, am I prepared to retire?" said Bill. "Am I going to be successful?" But after putting in all the numbers, Bill realized that his situation was favorable and that moving all of his resources into one place was much easier than he imagined. "That was really eye-opening."

Examining all of his assets together with his advisor, Bill was able to figure out a plan where he can live off his combined retirements and not need to dip into his savings or investment accounts. "I didn't worry about them before, but nothing was done," said Bill. "Now I don't have to worry about them, and I know that somebody else is taking care of them."

Bill's advisor worked with him to diversify his investments and protect them with tax-loss harvesting. "In talking with my advisor, I now understand diversification and how it works."

**After working with Personal Capital, Bill is now on track to retire comfortably, and he's guiding his children towards the same objective.**

"I talk to my advisor probably once a quarter," said Bill. "And if I haven't talked to him, then he'll call me and say, 'It's time to review your plan.'" Going on the website about five times a week, Bill enjoys being able to check on his assets and ask questions.

Throughout this process, one lesson has made such an impact on Bill that he's made a point to share it with his kids: save for retirement early. He even encouraged his daughter to sign up for Personal Capital.

"My kids understand the importance of being financially prepared for the future," said Bill. "And hopefully, I was part of that decision."

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