



David V., Client Since 2017

Meet David

After David made the decision to sell his veterinary practice, he knew his financial picture would change. His primary assets suddenly became more complex, and he needed an easier way to see everything in one place. Here's how he found what he needed with Personal Capital.

What is your financial history? I have reams of handwritten notebooks where I kept track of my finances, and it was getting tedious. I've sat down and spoken to financial professionals before. Impressed by some, utterly unimpressed by others. It was far more important for me to find someone who I felt comfortable with and that didn't require meeting in person.

What has been your biggest money concern? I was beginning the process of looking for an exit strategy for my business. So I knew that I was going to need some further financial, more in-depth, and professional financial management.

What drew you to Personal Capital? In reading about their investment philosophy, Smart Weighting™, they diversify assets and reduce risk to achieve an end result with less volatility. I'm also interested in tax-efficient investing. I can see that it's working, because the 1099 was pretty small for a large amount of assets.

How would you describe your relationship with your advisor? My first contact just felt very, very comfortable. She knew what she was doing and that we could work together, and ever since, if I need to contact her, she's there.

AT A GLANCE

Client Since: 2017

Location: North Carolina

Occupation/Industry:
Retired veterinarian

Financial Needs:
Business sale

Top Money Worry:
Managing finances after selling veterinary practice

Top Money Goal:
Having financial freedom to focus on life beyond work obligations

Turning Point to Investing with Personal Capital:
Gaining trust after using the Dashboard

TOP TAKEAWAYS

Why Personal Capital

“It was a nice way to consolidate everything. As the assets grew, the relationship deepened.”

Working With My Advisor

“I just felt very, very comfortable. If I need to contact her, she's there.”

Using My Dashboard

“I like the layout and the ability to monitor my finances in real-time.”



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Regardless of market conditions, diversification is key.

It's one of the best ways your portfolio can cushion itself against bumpiness in the markets, and it helps you stick with a plan.

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.

After deciding to sell his business, David needed a strategy.

After more than 20 years in business, David made the decision to sell his veterinary practice. “It was the largest financial decision of my life by far. It was a bit of an emotional decision as well,” David said.

With the assets coming in from the sale, David knew his financial situation was about to get a lot more complicated. And after years of tracking his finances across various notebooks and accounts, he needed a way to simplify.

He started by using the app as a way to track his finances easily.

Like many people, David’s Personal Capital journey started with the Dashboard. He wanted a way to see all of his financial accounts in one place. After seeing Personal Capital in the media and reading about the technology, he signed up.

“It was a very facile, easy thing to do. And I liked the layout. I liked the ability to monitor my finances in real-time—and I still do.”

When he switched to Personal Capital’s financial advisors, he knew he’d found the right fit.

Before using Personal Capital, David had financial accounts scattered across various platforms. Once he started using the Dashboard to track his finances, he became curious about the wealth management services.

Prior to the sale of his business, David’s assets had been primarily in non-taxable accounts like his 401k, IRA, and HSA. But with new assets coming in, he wanted more options.

“The thought of transferring your life savings over a wire to someone on the other end of the phone...it took time to convince myself that this was a legitimate and safe and rational thing to do,” David said. “And so it involved reading, just checking up on you guys from time to time through whatever press was available. I had talked to a couple of other people who had used Personal Capital. It was a process of validation over time.”

Since joining as a Personal Capital client, David feels confident in his decision. He can contact his advisor at any time and knows that she’ll check in regularly with him. With his accounts consolidated into one place, he can easily check in on all of them at once.

“My dirty little secret is that it’s a stress reliever and a sport for me to pull out the Dashboard my phone,” David said. “It’s fascinating to me to watch it all happening in real-time.”



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