



Hugh T., Client Since 2015

Meet Hugh

As a Marine Corps veteran with 22 years of service, Hugh has unique financial planning needs. He traveled frequently and needed an advisor who could work with him from anywhere, weak internet signals notwithstanding. From remote locations in Afghanistan, Hugh kept his finances in order. Later, he not only needed to view his investments but also navigate complicated life changes. It was time for a long-term plan.

What is your financial history?

I worked with Merrill Lynch in the past, and I had success with them in the '90s. But then moving around and living overseas made it logistically challenging. I'm in Japan, my advisor's in Hawaii, and the stock market's on the East Coast. So I started doing it on my own. I was relatively successful. Probably most of that was luck of what I was invested in through the Department of Defense's Thrift Saving Program.

Then another veteran told me about Personal Capital. When I saw the power of the Dashboard, it became apparent to me that my current way of investing

was probably one or two levels above going to Vegas.

Tell us about working with an advisor.

I know I can ramp up working with my advisor when I need it. When I see major life events coming my way, I can quickly get on my advisor's schedule. That flexibility is huge.

How would you describe your relationship with your advisor? It's very deeply personal.

If I asked him right now to rattle off my financial life in that last year, he could fill in those blanks—either due to good memory or good notes. Or a little bit of both.

AT A GLANCE

Client Since: 2015

Location: Hawaii

Occupation/Industry:
Marine Corps veteran

Financial Needs:
Retirement planning

Top Money Worry:
Navigating major life and financial changes

Top Money Goal:
Switching careers

Turning Point to Investing with Personal Capital:
Having confidence in working with advisors

TOP TAKEAWAYS

Why Personal Capital

“After the power of the Dashboard, the first thing that caught my eye was the investing diversification.”

Working With My Advisor

“The recommendations are very personal and unique to me.”

Using My Dashboard

“I enjoy the holistic view of my financial picture.”



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Working with a financial 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.

Hugh wanted to see his complete financial picture in one place.

Before using his Personal Capital Dashboard, Hugh reviewed his financial information across many different accounts. Throughout the week, he would visit up to 15 different websites to check in on his finances. He wanted a better solution. “The first draw for me was that everything was in the same place,” Hugh said. “Type A personality—I need to know what the math says.” Finally, a friend of Hugh’s recommended Personal Capital as a way of keeping tabs on his finances. Hugh quickly saw the power of the Dashboard and then learned about the advisory services.

His unique retirement situation called for robust planning tools.

After serving 22 years in the Marine Corps, Hugh’s situation was different from most. He had tried to find the right tool for retirement planning but couldn’t find one that accounted for his military retirement pension. He wanted a system that factored in this specialized retirement account, along with others, such as an inheritance, Social Security, and his wife’s individual retirement account.

“I got interested in Personal Capital primarily due to the simplicity of the Dashboard and having everything in one place and then very quickly understood and was very comfortable with the investment services that were provided,” Hugh said.

Personal Capital helped Hugh through complicated life events.

After Hugh retired from the Marine Corps, his Personal Capital advisor helped him navigate difficult personal circumstances. In late 2019, he’d been working as a contractor for the U.S. Department of Defense but wanted something that would allow him to be at home more. He and his wife were empty nesters and wanted to enjoy that time together.

Then, in early 2020, Hugh’s mother passed away. His Personal Capital advisor helped him through decisions he had to make as a result of a complicated inheritance involving property, IRAs, individual stocks, and savings bonds.

The relationship with his advisor set Personal Capital apart.

Throughout Hugh’s time with Personal Capital, it’s the relationships with his advisors that have really made the difference. “My advisors have recommended extra reading and extra podcasts. As my interest ramps up, they fill that void with knowledge. Sometimes, it’s from them directly. Sometimes, it’s something that they’re reading or listening to.”

When Hugh gets on the phone with his advisor, he doesn’t have to remind him of what’s going on in his life. They talk quarterly, but Hugh feels like his advisor doesn’t miss a beat.

“My Personal Capital advisor and the retirement planning tools have allowed me to move into retirement with confidence and objective information,” he said.



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