



Kathy L., Client Since 2016

## Meet Kathy

A biotech professional with online money management experience, she was looking for a financial solution to help her plan for the future. When the loss of her mother made her reprioritize her life, Personal Capital gave her the peace of mind necessary to take the time she needed to heal.

**What has been your biggest financial accomplishment?** After my mom passed, I joined some coaching meetings and went on a few retreats. I realized that where I was working wasn't working for me anymore, and I decided to take a year off of work. I was able to do that because of Personal Capital. Knowing that I had enough money saved and invested for retirement, I realized that even if I took away a year's worth of income, it wasn't going to be a huge deal.

**Tell us about becoming a client.** I had been using Mint, but it didn't have a retirement planner. A friend of mine had used Personal Capital, and I saw an ad on Facebook. So I watched the videos and signed up as a free

tools user and consolidated all of my financial accounts. I was happily surprised with everything that was available to me.

**How would you describe your relationship with your advisor?** He is great. He's a really good guy, and he's so easy to talk to. He has great advice and even helps with ideas for my funds outside of Personal Capital. We meet once a year at least and occasionally twice a year to do a portfolio review. He loves to do what he does.

**Overall, do you feel financially confident?** The Retirement Planner™ made me realize that I've got a good plan. I have a lot of different options that I can trigger at different times.

---

### AT A GLANCE

---

**Client Since:** 2016

**Location:** California

**Occupation/Industry:**  
Biotech

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

**Top Money Worry:**  
Being able to take a  
year off work

**Top Money Goal:**  
Retiring comfortably

**Turning Point to Investing  
with Personal Capital:**  
Managing her ailing  
mother's assets

---

### TOP TAKEAWAYS

---

Why Personal Capital

**"It's really changed the way I think about money and what money can do for me."**

Working With My Advisor

**"He's very sincere."**

Using My Dashboard

**"It's a great way to figure out where your money is going."**

---



“

**Retirement can be an exciting, fulfilling time in a person's life. It can also be financially overwhelming.**

**Working with a financial advisor can help bring peace of mind with a plan.**

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.

**When her mom was diagnosed with Alzheimer's, Kathy sought a transparent money management solution that would support both of their needs.**

“My mom had an investment broker, but I just didn't enjoy working with them,” Kathy said. “But I didn't have any friends at 40 that were handling this situation, so I was kind of on my own.”

Having enjoyed using other online money management platforms in the past, Kathy wanted to find a solution with a built-in retirement planner. After using Personal Capital's free tools for a while, she was soon matched with her advisor.

“The thing I really like about him is that he's very upfront. It feels like he is working for me, not for himself,” said Kathy. “And Personal Capital is very clear about how you make money.”

**After Kathy's mom passed away, Personal Capital gave her the financial peace of mind she needed to freely rest and heal.**

Kathy knew she needed to take some time off to recover after her loss. “I started thinking ‘What do I need to do to make myself happier?’” Kathy recalled.

After participating in a few life coaching meetings and retreats, she knew that the answer was leaving her job and breaking from routine. With the visibility and planning provided by Personal Capital, she found she could take off a year without worrying about negative repercussions.

“It was one of the best things I've ever done in my life,” Kathy said. “I went to Ireland for a month and saw my family. I did a two-week cruise to the Caribbean and I went on a trip with a friend to the Grand Tetons and Yellowstone. When I was home, I hung out with my friends and dog a lot which was really great! But the one thing that it really made me realize is that it's important to have a job and insurance and all that, but if you're really unhappy, it's not enough.”

**With the help of her advisor, Kathy feels confident about her financial future.**

From diversifying her investments to optimizing for taxes, Kathy now has a solid plan in place for the years to come.

“I've got a lot of different options that I can trigger at different times.” Kathy said. “So I'm not really worried about my retirement.”

This confidence allows her to free up her energy for things she enjoys, instead of having to worry about maximizing returns on investment.

“I kind of let it go on autopilot, because Personal Capital is adjusting things and making sure that nothing's too heavily weighted,” Kathy explained. “It gives me someone to talk to who is willing to listen and helps me feel like I'm on track.”



**Find more client stories at [personalcapital.com/clientstories](https://personalcapital.com/clientstories)**

This testimonial is representative of the client's views at the time it was collected. Advisory services are offered for a fee by Personal Capital Advisors Corporation (“PCAC”), a registered investment adviser with the Securities and Exchange Commission. Registration does not imply a certain level of skill or training. Investing involves risk. Past performance is not indicative of future returns. You may lose money. PCAC is a wholly owned subsidiary of Personal Capital Corporation (“PCC”), an Empower company. PCC is a wholly owned subsidiary of Empower Holdings, LLC. ©2021 Personal Capital Corporation. All rights reserved.