



Katie Z., Client Since 2019

## Meet Katie

An economist at heart, she has always been mindful of using her money well. Her investing needs truly came into play when her company was acquired. With the acquisition, she had options—literally. Her employee equity suddenly turned into more liquid stock options and restricted stock units. Now what?

### Tell us about your financial history.

I was an economics major. But in school, I still didn't learn financial skills like how to invest, especially in the stock market. That came afterward.

### Why is it important to know your net worth?

You can't improve what you can't measure. There's a lot of comfort in knowing where you are to know where you might want to go in the future.

### What is your biggest financial accomplishment?

When my company was acquired. At startups, work becomes personal. It was almost like the "cousins table" at Thanksgiving; we were all in this together. The acquisition gave me a new type of asset that I needed to figure out.

### When did you realize you wanted to do more with your money?

When my work equity turned into something a little bit more liquid, I didn't want to just sit on it. This is the economist in me, but it always comes back to the opportunity cost.

### Why did you want a financial advisor?

There is so much going on in life. I'm not a financial wizard, so being able to trust someone whose expertise is in finance gave me a lot of comfort.

---

### AT A GLANCE

---

**Client Since:** 2019

**Location:** Tennessee

**Occupation/Industry:**  
Chief of staff at a startup

**Financial Needs:**  
Company acquisition, SRI

**Top Money Worry:**  
Investing smartly after her startup was acquired

**Top Money Goal:**  
Buying a house after a cross-country relocation

**Turning Point to Investing with Personal Capital:**  
Using her money for socially responsible investing

---

### TOP TAKEAWAYS

---

Why Personal Capital

**"It's the combination of a really great user experience and the support of my advisor."**

Working With Her Advisor

**"He's very reliable, and I can tell that he genuinely cares. That gives me a lot of comfort."**

Using Her Dashboard

**"This is how it all started for me: I wanted that visibility, that overview."**



“

**Our Personal SRI Strategy is dynamic and data-driven, based on an investor's unique financial goals.**

**It simply does this while also applying a socially responsible filter to the portfolio.”**

BRENDAN ERNE, CFA  
DIRECTOR OF PORTFOLIO  
MANAGEMENT

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 Katie's company was acquired, she had questions.

Before becoming a client, Katie already used Personal Capital's free financial Dashboard to keep track of her financial accounts, from checking to credit to an old 401k. Now she wanted more insights on managing her options and RSUs. What was the actual dollar amount? When was the right time to cash out? How much? And what were the tax implications? It was overwhelming.

After the acquisition, she took up the offer for an advisor's complimentary analysis of her financial life. In that first series of consultations, Katie said she felt more at ease. "Someone sat down and really took the time to get to know where I was," she said. "He was able to give me different ways to think about my financial life."

But what really made the difference in working with Personal Capital was the opportunity for socially responsible investing.

## SRI put new energy into her portfolio.

With Personal Capital, socially responsible investing allowed Katie to support and invest in companies proactively managing environmental, social, and corporate-governance related issues. For many, it's a way to align their investments with their personal values.

"It was so easy to opt in to something that could have such a big impact," Katie said. "I felt in good hands with people who specialize in this. It was a relief to invest in SRI without having to spend all the hours researching it myself."

At the same time, she has complete visibility into her portfolio with her Personal Capital Dashboard. "I'll log in and see how many trades have recently been made, and it's a reminder that there is someone frequently looking at my finances with my best interests in mind," she said.

## Her advisor backs her big financial moves.

Investing is only one piece of her complete financial life. Katie's advisor has also walked with her through several significant decisions: buying a new car, relocating across states, and purchasing her first home. "The only reason I felt comfortable and confident knowing that I could buy a house was because I could see my assets in one place," she said. "I was able to see how a down payment would impact my overall financial situation."

For her relocation, Katie focused on how much she could afford. Talking with her advisor rounded out the conversation. He encouraged her to consider future employment opportunities in her new city, as well as current and projected mortgage rates.

As a fiduciary, Katie's advisor is legally bound to act in her best interest. But the relationship goes beyond fiduciary obligation. "I can tell that he genuinely cares."

## Find more client stories at [personalcapital.com/perspectives](https://personalcapital.com/perspectives)

This testimonial is representative of the clients' 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.