



Kim, Client Since 2013

Meet Kim

A long-time professional in the biopharmaceutical industry, Kim sought a more progressive alternative to traditional wealth management. Since partnering with Personal Capital, she has been able to leverage her stock options to find financial confidence and introduce her father to Personal Capital to achieve the same.

Tell us about becoming a client. I was looking for an alternative to my traditional wealth advisor and researched the various automated options at the time. I had a call with an advisor who explained the strategy that Personal Capital was proposing—we had a good, long conversation. The advisor put together some recommendations in a thorough presentation, provided a copy, and let me think about it.

How would you describe your relationship with your advisor? Other firms were not as forthcoming and personal. I just felt like I had a human being in addition to all of the software and features.

What has been your biggest money concern? I have worked for a biopharmaceutical company for almost 14 years. Over the years I have accumulated a lot of stock. As much as I am comfortable with selling some of the shares, certain options needed to be exercised. When people work for a company, they tend to have a lot of stock and want to hang on to it. But I also know it is important to diversify.

What role does Personal Capital play in your financial confidence? The overall strategy has worked very well for me since joining Personal Capital in 2013. Now when the market does crazy things, my portfolio does not swing as high or low because it is highly diversified.

AT A GLANCE

Client Since: 2013

Location: California

Occupation/Industry:
Biopharmaceuticals

Financial Needs:
Wealth management,
employee equity

Top Money Worry:
Retirement planning

Top Money Goal:
Diversifying her portfolio

Turning Point to Investing with Personal Capital:
Dissatisfaction with her traditional, passive investment advisor

TOP TAKEAWAYS

Why Personal Capital

“I am using the tool all the time, and my advisor is always available if I have questions.”

Working With My Advisor

“I feel like I can reach out to him with any concern.”

Using My Dashboard

“I love all the ways that I can sort and track different expenses as well as portfolio performance.”



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Employee equity can be complicated. With the right information, you can develop a plan that is tax-efficient.

LACEY COBB, CFA®, CFP®
DIRECTOR OF ADVICE
SOLUTIONS

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.

Kim knew she could do better with her money, but wasn't sure where to start.

In 2013, Kim was left with cash that needed to be reinvested, as well as a good deal of stock options from her employer. Although she was already receiving guidance from a traditional advisor, she felt that they were not in alignment.

“I just did not feel like the advisor was really progressive and thinking as broadly as I wanted,” said Kim. After researching various automated options like roboadvisors and smaller fin-tech options in the Bay Area, Kim spoke with an advisor from Personal Capital who walked her through the company's proposed game plan.

“The advisor was very transparent about the strategy and talked me through my risk tolerance and short-term goals,” said Kim. “I am sure we spoke at least two or three times before deciding to transfer assets.”

After investing her liquid assets with Personal Capital, Kim wanted to begin to unwind her company stock.

Having worked for the same employer for more than a decade, Kim accumulated a significant amount of stock but knew she needed to diversify. Matched with her advisor, the two of them tackled the task of unwinding her employee stock and diversifying her portfolio. “We talked about the whole psychology around wanting to hang on to the shares,” said Kim. “My advisor has been very objective about unwinding shares and the impact to obtaining my portfolio goals.”

These efforts have resulted in a very robust, diversified portfolio that weathers the ups and downs of the bullish market without significant incident.

Now Kim is supporting her father in managing his finances with Personal Capital.

With her portfolio in order, Kim has gone through the exercise of getting to know her Personal Capital Dashboard, drilling down into the details of her portfolio's performance and examining her 401k. Enthused about the tool's utility and the visibility it offers, she introduced Personal Capital to her father, who was looking for an alternative to his independent advisor.

“My father will be 76 soon, and for him, it was really important to have a human to talk to and a shared connection,” said Kim. “That went perfectly well with Personal Capital.”

Kim feels she can call on her advisor with any need—like when her father prioritized updating his trust. “We started that conversation with my advisor this year,” said Kim. “Personal Capital has been a huge help.”



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