



Marla S., Client Since 2020

Meet Marla

Five years ago, Marla was logging 70-hour work weeks when she finally got burned out and decided to retire early. Around that same time, she realized her traditional advisory company was charging high investment fees. It was time to get full visibility into her financial picture.

What is your biggest financial accomplishment? I retired early. Then I just kind of started having fun, volunteering a lot, taking a lot of classes, really living my life. I've been working hard since I was about 13 years old. So now I'm enjoying myself. When people say, "Well, what do you do?" My answer is, "Anything I want."

When did you realize you wanted to do more with your money? I plugged my information into the Dashboard and was just completely blown away by how I could see everything in one place. Right away, it gave me the information that I had been trying to convey to my financial advisors that I wanted for a really long time.

What did you think of the complimentary financial analysis? I prepared for each of those calls with a list of questions as long as my arm. The advisor was wonderful and personable and answered all of my questions. I sent him all my questions in advance, and he responded with resources. So our relatively brief phone conversations were very productive.

What is the value of your financial advisor? I have somebody on my side who listens, responds, and really cares. She does her homework. When we get together, we usually have a 30- to 45-minute conversation, but she's already thought deeply about what we're going to talk about. She understands the idiosyncrasies of my financial life.

AT A GLANCE

Client Since: 2020

Location: Colorado

Occupation/Industry:
Retired telecom
professional

Financial Needs:
Retirement, relocation

Top Money Worry:
Not having full transparency
on her finances

Top Money Goal:
Buying a new home after
retiring early

**Turning Point to Investing
with Personal Capital:**
Gaining full visibility on fees
and her own finances

TOP TAKEAWAYS

Why Personal Capital

"Regardless of what the market is doing, I have services and resources at my fingertips."

Using My Dashboard

"I love being able to visualize what's going on with my money."

Working With My Advisor

"I have access to specialized advice that never would have been possible before."



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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.

Marla decided to take control of her financial future.

In her research on financial advisory fees, Marla came across Personal Capital and started managing her money with the free financial Dashboard.

When a Personal Capital advisor called with an offer for a two-part complimentary financial analysis, she accepted.

That series of two informative calls led Marla to reconsider her 25-year relationship with her former financial advisor. It was a big decision. She did her research, seeking financial advice from friends and family, as well as vetting the Personal Capital team. She's been a client ever since.

"The tools are amazing, and I have access to advice now that I never used to have," she said. "Moving everything to Personal Capital was the best financial move I made in the last 25 years."

Next, she moved beyond her day job to her dream life.

After logging long hours at work, at age 55 she made a change. In fact, it was a series of changes: resigning from work, briefly pursuing other lines of work, selling her house, and downsizing to live with her elderly father.

Now, with the financial guidance of her Personal Capital advisor, she's decided to buy a duplex in an intergenerational intentional community. The move comes at a significant cost—one she felt comfortable with after reviewing it with her financial advisor.

"I want to take control over how I'm going to spend the rest of my life and what kind of community I'm going to grow old in," she said. "It's an emotional decision that's wrapped up in dollars, so it gets complicated. I felt like I had somebody on my side, who listened to me and who supported me in that decision."

Here's how she managed those important money decisions.

Marla said her relationship with Personal Capital is unlike the one with her traditional broker. She asks plenty of questions about her own portfolio and finance in general. She consults with a variety of experts in niche areas like estate planning and tax management.

"Regardless of what the market is doing, I feel confident in knowing that I have services that were never available to me before," she said.

In a short time, she and her advisor have developed great rapport. "We communicate really well. We don't waste any time and just really get down to brass tacks. And you know what? She really cares."



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