



Min K., Client Since 2019

Meet Min

After her husband was diagnosed with Alzheimer's, Min left her job to devote her time to his care. Sorting through their multiple financial accounts became overwhelming, and Min needed support navigating their new financial reality. That's when a friend recommended Personal Capital.

How did you manage your finances before Personal Capital? We had multiple relationships with financial advisors over the years, and we're still friends. These are people you work with very closely. And so we ended up having probably one account too many. But it was just cumbersome and time-consuming to keep track of everything.

What has been your biggest money concern? I gave up my job in order to manage Bob's daily care. With Personal Capital, I no longer had to stay up late at night searching through multiple account statements, logging into different websites, downloading information into a separate spreadsheet for aggregation. And while the rest of our life was shambolic and exhausting, I knew, as I do now, that at least our financial health is under good stewardship.

What has been your experience with the Personal Capital Dashboard?

The Dashboard—the space you provide to clients—gives you ample information. But it is not overwhelming. There's very little stress; you just feel very comfortable. You can be in your pajamas with your coffee in the morning and just decide, "Maybe I'll check on my finances today."

How would you describe your relationship with your advisor? I've been very fortunate, and I hope my advisor feels the same way. I was referred to Personal Capital by a close friend whose son works as a financial advisor for the company. This set a foundation of trust. My own advisor and I work together very well. He's responsive, capable, and knowledgeable.

AT A GLANCE

Client Since: 2019

Location: Pennsylvania

Occupation/Industry:
Retired bank executive

Financial Needs:
Wealth management,
life events

Top Money Worry:
Keeping finances afloat
during husband's illness

Top Money Goal:
Optimizing investments

**Turning Point to Investing
with Personal Capital:**
Being able to simplify her
financial picture

TOP TAKEAWAYS

Why Personal Capital

"You have this group of competent and professional advisors who support your clients and provide a human touch. It is personal."

Working With My Advisor

"He's responsive, capable, and knowledgeable."

Using My Dashboard

"It is your financial reality made simple, and that gave me a true sense of empowerment."



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Investors with a strategic plan can feel more confident about their finances.

They also don't have to worry about outguessing factors beyond their control.

CRAIG BIRK, CFP®
CHIEF INVESTMENT OFFICER

Min needed to simplify her finances when her family went through a major life change.

Before joining Personal Capital, Min's husband had been diagnosed with Alzheimer's, and she gave up her job to fully devote her time to his care.

"Almost any change in your financial life is most likely tied to some significant changes in your non-financial life," Min said. "Not only were we incurring a large expenditure for his care, but I also gave up my own income stream."

Min knew she needed a better way to manage her finances, so she turned to a friend for advice. He recommended Personal Capital. After taking a look at what the company had to offer, Min liked what she saw.

Once Min took control of her finances, she experienced a sense of empowerment.

Before working with Personal Capital, Min and her husband had multiple accounts across various platforms. And with their new financial situation, she found it time-consuming and cumbersome to balance them all. "We ended up having probably one account too many," Min said. "I'm sure it's similar to other people. So I just decided to consolidate."

The onboarding process took several weeks since it required moving all of Min's accounts over to Personal Capital. But to her, it felt straightforward and seamless. "Through the Dashboard, your overview gives the client such a clear, transparent picture of our investment accounts, bank accounts, any accounts we choose to link up," Min said. "So it is simple. It is basic. It is your financial reality made simple, straightforward, in real-time. And you may laugh, but that gave me a sense of empowerment, which I very much value until today."

It wasn't just the Dashboard that sold Min on Personal Capital. She also hit it off right away with her advisor. Not only has he made her Personal Capital process a positive one, but he's connected her with other internal resources to help optimize every part of her financial situation, such as her taxes and cash flow.

Now she's comfortable recommending Personal Capital to her loved ones.

When she tells her friends and family why she recommends Personal Capital, she points to a three-pronged approach.

"First, delivery on your core competence in investing," Min said. "Second, smart deployment of digital technology that nudges clients to do things on their own and for themselves. And third, the overlay of a group of competent and professional advisors who support your clients and provide a human touch. It is personal."

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.



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