



Rhett M., Client Since 2017

Meet Rhett

A self-taught investor, he was on the hunt for financial tools that could help him analyze his investments and prepare for retirement. But the need for trustworthy financial advice became even more pressing when he faced down a serious medical condition.

What is your financial education?

I've had a so-called financial advisor trying to sell me high-cost stocks (while taking a percentage) and doing no better than I could do just mixing index funds. I've had people sell me life insurance under the guise of financial planning. But luckily, I haven't made many huge mistakes because of my self-education.

What has been your biggest money concern?

When I had my brain tumor, I was trying to plan for my wife to take over the finances. With my former wealth manager, I just did not have that sense that everything would be okay.

There's no question in my mind that if that had happened now, that I wouldn't worry because our advisor knows us; he knows our values. I definitely did not have that feeling before.

What is your biggest financial accomplishment?

Achieving total peace of mind—I don't even have to think about it. For an anxious type, all of this security and preciseness brings me a huge amount of relief.

Tell us about becoming a client. It started with a conversation. The advisor knew how to discriminate between a good service that would be helpful and something that would be a potential problem. I was skeptical at first, but after working with them all these years, they've never said or done anything that wasn't in line with what I know to be right.

How would you describe your relationship with your advisor? It's been extremely consistent. It really helps to have somebody who already knows your background when you're asking about a situation.

AT A GLANCE

Client Since: 2017

Location: Louisiana

Occupation/Industry:
Pediatrician

Financial Needs:
Retirement planning,
wealth management

Top Money Worry:
Ensuring his loved ones
are financially cared for

Top Money Goal:
Stress-free estate planning

**Turning Point to Investing
with Personal Capital:**
Being diagnosed with a
brain tumor

TOP TAKEAWAYS

Why Personal Capital

“Before Personal Capital, I felt all the pressure of not making mistakes for my family. Now if something comes up, I know where to go.”

Working With My Advisor

“We have come into a lot of complicated scenarios where I really benefited from advice.”

Using My Dashboard

“The number one reason that brought me to the financial tool to begin with was being able to analyze my asset allocation.”



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Regardless of short-term market swings, having a solid financial plan and a well-diversified portfolio will increase your chances of withstanding market movements and creating long-term success.

KYLE RYAN, CFP®
EXECUTIVE VICE PRESIDENT
OF ADVISORY SERVICES

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 Rhett was diagnosed with an intracranial tumor, he needed an advisor he could trust.

Before coming to Personal Capital, Rhett had gone through a carousel of financial advisors at his former wealth management firm. “It was very impersonal, and they didn’t really know our situation,” says Rhett.

After being diagnosed, Rhett’s search became more pressing. “If something should happen to me, I was concerned that some unsavory fellows would get into our finances.” Tired of getting the standard financial advice that he already knew from his self-directed research, Rhett turned to Personal Capital for help with estate planning and was set up with his advisor.

From buying a house to investing in his wife’s business, Rhett worked with his advisor to find the right solution.

Having built up the reserves and investments to buy a lake house, Rhett and his wife were trying to decide between financing the house with a mortgage or cashing out all of their securities to buy the house and pay the tax consequences. But then, his advisor Jonathan offered a previously unconsidered alternative: getting a securities loan and having the cash available to buy the house with less stress.

Later on, when it came time for his wife’s company to buy a building, a new LLC was created. Unsure if it made sense to become involved in the LLC to purchase the property, Rhett consulted with Jonathan. “I was very pleasantly surprised that Jonathan understood exactly what our options were,” said Rhett. “He did a detailed analysis of the move specifically from an investing point. None of the other partners in the group had anybody figure out for them what the return on investment was. I felt like I had objective input and that we were making good decisions.”

Rhett continues to experience peace of mind with the tools, especially asset allocation and retirement planning.

Before becoming a client at Personal Capital, Rhett already used his financial Dashboard to analyze his investment assets. He was impressed by the intuitive platform and even more surprised by the rapid support he received. “A few things came up as uncategorized, and I just emailed,” said Rhett. “They just fixed it for me right away. It was unbelievable.”

The Retirement Planner™ has also been a game-changer. “I can’t tell you how many times I’ve gone in there with my advisor to examine different scenarios,” said Rhett. “I used to sit around and just waste enormous amounts of time obsessing about those kinds of things. Now, I feel so comfortable.”



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