



Debbie & Roy T., Clients Since 2017

Meet Roy & Debbie

As a couple, they wanted to be prepared for retirement. For years, they tracked their expenses and planned for the future. They researched. They met with financial advisors. Then came the time for a big retirement move: building their dream home in Montana, where family and friends could visit. But first, they needed a plan.

What is your biggest financial accomplishment? Choosing to move to Montana and build our home has given us a lot of joy. For the past 10 years, we would come out to ski, and we would always look at property around the area. After talking with our advisor, we finally figured out how to do it.

Tell us about becoming a client. We had a two-part consultation. The initial session felt like other discussions that we'd had with financial planners over the years. On the second call, the advisor presented our personalized recommendation. He dug into our finances and used the information we conveyed in that first meeting. It wasn't cookie cutter—it was personalized.

How would you describe your relationship with your advisor? We trust him. He gave us the confidence to know that we could do things that we would have never done on our own, like relocate and build our home.

What role does Personal Capital play in your financial confidence? Working with our advisor and reviewing our Retirement Planner made us feel comfortable. We were able to work through dozens of scenarios to finally have the confidence to take this huge leap.

AT A GLANCE

Clients Since: 2017

Location: Montana

Occupation/Industry:
Retired engineer and nurse anesthetist

Financial Needs:
Retirement, relocation

Top Money Worry:
Retiring with financial security

Top Money Goal:
Building a home after moving to a new state

Turning Point to Investing with Personal Capital:
Advisor relationship

TOP TAKEAWAYS

Why Personal Capital

“We’re not worried about finances anymore.”

Working With Our Advisor

“We have great rapport. We’ve never met in person, but we feel like we know him.”

Using Our Dashboard

“The Retirement Planner™ gave us confidence to make our big move.”



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As you approach retirement, especially if you're able to retire early, it's important to diversify your savings.

An advisor can help you set a plan for peace of mind.

JESSE PIBURN
DIRECTOR OF ADVISORY
SERVICE

Personal Perspectives is a series that highlights client experiences. The featured individuals are clients of Personal Capital Advisors Corporation and are not paid for this testimonial.



As Roy and Debbie neared retirement, they wanted a clear plan.

The couple had already signed up for the Personal Capital financial Dashboard, which gave them full visibility over their money. They liked the transparency. Soon after signing up for the free money tools, an advisor contacted them for a complimentary financial analysis. “I already loved the online tools, and I really liked the personalized financial insights the advisor offered,” Roy said. “We simply felt good with the advisor on the initial plan.”

The advisor pointed out areas for improvement, such as switching over from high-fee mutual funds and diversifying some stock from a former employer. “When you actually dug down into the investments, we weren't nearly as diversified as I had thought,” Roy said. “The advisor helped open up our eyes to the potential dangers of being so heavily weighted in one company's stock.”

Initially, they moved over some accounts to Personal Capital as a trial. “The more comfortable we got, the more money we moved,” Roy said. “Now we have everything with Personal Capital.” During the transition, the couple also combined individual accounts they'd held from before their marriage. “We learned how to consolidate everything,” Debbie said. “That was a big accomplishment for us because we found we were paying fees for services on each individual account that we really didn't need to be.”

Then they decided to make a big move.

Prior to retiring, Roy and Debbie greatly enjoyed trips to Montana. The outdoorsy lifestyle suited them. But Roy didn't feel comfortable enough financially to retire—much less move to Montana. Still, they wanted to explore the option.

Their financial advisor put together an analysis of their retirement relocation. Together, they reviewed every line. Roy, Debbie, and their advisor considered varying expenses and alternative scenarios, and their advisor adjusted the plan to their preferences. “That all built our confidence,” Roy said. “Finally, it just made good sense.”

The Personal Capital Retirement Planner allowed them to run different scenarios and get a spending plan for retirement. Advisory clients also get access to the exclusive Smart Withdrawal tool, which uses advanced tax forecasting to predict an individual's optimal account withdrawal order in retirement.

Their relationship with their advisor is all about trust.

Lifelong learners, Roy and Debbie continue to dig into their online financial Dashboard alongside their advisor. Their youngest son, an actuary, recently signed on, too.

Now firmly rooted in Montana, the couple is able to enjoy the great outdoors at leisure. “We really do feel blessed in the life that we have,” Roy said. “Without Personal Capital and our advisor, I never would have had the confidence to do any of this.”

Find more client stories at personalcapital.com/clientstories

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