



Shel L., Client Since 2016

## Meet Shel

Recently bereaved and financially overwhelmed, Shel was left to manage her accumulated assets after her husband's death. It was the first time she took control of the family finances. Luckily, her late husband had opened an account for them at Personal Capital several years before. She had a trusted advisor to turn to in this difficult moment.

**How does your Personal Capital advisor help you to mitigate your financial worries?** My advisor helped me find my bearings on the Dashboard, so I knew what I was looking at. He was just really supportive. And when he didn't know the answer, he'd always say, "I'll find out for you. I'll find someone."

**What is your biggest financial accomplishment?** When it came time to decide where to live after my husband Don finally retired—which now is about five years ago—we did a lot of research and determined that Colorado would be a good fit. Now the Rocky Mountains are just 20 minutes away. I love being here.

**How would you describe your relationship with your advisor?** I always felt like whatever I needed to talk about, he was there. It didn't have to be about Personal Capital specifically, but whatever was happening in our lives. We always spent some time chatting about the kids, things like that.

**Overall, do you feel financially confident?** I'm pleased with the direction that our investments have moved. I believe that if I live somewhat carefully, I should be able to live relatively comfortably and securely for a good long time. And I thank Personal Capital for that.

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### AT A GLANCE

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**Client Since:** 2016

**Location:** Colorado

**Occupation/Industry:**  
Retired college professor

**Financial Needs:**  
Retirement,  
wealth management

**Top Money Worry:**  
Managing her and her  
husband's assets after he  
passed away

**Top Money Goal:**  
Living comfortably into  
retirement

**Turning Point to Investing  
with Personal Capital:**  
Wanting to retire and make  
the most of their savings

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### TOP TAKEAWAYS

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Why Personal Capital

**"Personal Capital has  
the personal touch."**

Working With My Advisor

**"I always felt like  
whatever I needed  
to talk about,  
he was there."**

Using My Dashboard

**"I'd never played a  
big role in managing  
our finances, and  
my advisor helps  
me do this with the  
Dashboard."**



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**Planning, saving, and investing for a financially secure retirement can be intimidating — even for financially sophisticated people. Fortunately, you don't have to do it alone.**

PAUL DEER, CFP®  
DIRECTOR OF ADVISORY  
SERVICE

### When Shel's husband Don passed away, she needed help.

After a prolonged battle with blood cancer, Shel's husband Don seemed to be in recovery. "Just to tell you how unexpected it was: on Friday, I was looking at rehab," said Shel. "And then he passed away at 4 p.m. Monday afternoon. We were really not prepared for it, neither emotionally nor in all those real-world ways. I thought I had all the necessary passwords, which turned out to be wrong."

Locked out of many of her online accounts and trying to sort out her finances, Shel turned to her advisor for help. "My advisor was just there for me," Shel said. "I could call him anytime or email him or whatever. We talked at least once a week for at least half an hour."

### Together with Personal Capital, she was able to work through the bureaucratic entanglements of Don's retirement savings.

After working for thirty years at a university, Don had most of his retirement savings in the TIAA-CREF (Teachers Insurance and Annuity Association of America-College Retirement Equities Fund). "Neither Don nor I liked annuities—all the fees and all of that," Shel said. "And again, having to deal with people that we really didn't know who they were."

Luckily, having already been working with Personal Capital for a number of years, Shel could lean heavily on her advisors during this complicated time.

"Two advisors really took over and talked to TIAA-CREF for me, and they got all the money from Don's account transferred over to Personal Capital," said Shel. "So I couldn't have done it without them. Without them, I would have really been in trouble."

### With her advisor by her side, Shel now feels a sense of security about her financial future.

Reflecting on her financial past, Shel says that she just wasn't very interested in it before Don passed away. "We had lots of conversations about what and when, but he did it all," said Shel. "I just wasn't willing to put in the time and I feel like I'm still playing catch-up."

Having been able to retrieve her husband's retirement assets, Shel is very happy with way her investments have performed this past year. She feels more confident that she can live comfortably for the rest of her retirement—"a good long time," as she puts it.

This is music to her advisor's ears. He says that Shel has been one of the most rewarding clients of his career.

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