



## *July 2021 Newsletter*

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### *Mistry's Musings – A Fifteen Year Journey*



This year marks my 15<sup>th</sup> year at Portfolio Advisors. As a 20-year-old college student at the Craig School of Business at Fresno State in 2006, I was offered an entry level position with the firm. I had no idea where this journey that began in 2006 would lead me, but I was filled with optimism and enthusiasm as I began to learn the ropes in a privately owned financial services company. Little did I know at the time that my journey would lead to me one day becoming President/CEO and owner at Portfolio Advisors. My journey was not an easy one, but I was blessed with two great mentors early on, the original owners of the firm, Gary and Mike Leffler. With their support and encouragement, I was determined to learn the business from the ground floor up. Boy, am I glad I did!

At first, I helped with administrative tasks, and later with the operational side of the business. A thorough understanding of both the administrative and operational sides of the business later proved to be invaluable. During this first year of employment, I graduated from the Craig School of Business at Fresno State, and was then offered a full-time position. As my ultimate goal was to become a financial advisor, my focus began to narrow as I zeroed in on passing the Series 65 exam and later beginning the arduous course work that would allow me to sit for the Certified Financial Planner™ designation exam. Studying and passing the necessary exams was not easy, especially while expanding my full-time job responsibilities and sitting in on client meetings. I was beginning to hit my stride. I was gaining confidence, getting a grasp of the business, developing a working knowledge of our investment philosophy, and understanding how markets work.

Then, while in the middle of my CFP® studies, the worst market collapse since the Great Depression, the 2008-2009 market crash, occurred. Wow, did I learn a lot from sitting in on client meetings during this time period! It would be an understatement to say that client conversations at that time were interesting, as I observed my advisor mentors calming nervous investors during this difficult time. I often tell people that beginning my advisory career during this time was one of the best, but toughest, experiences that I have been through. I have since learned that this was not to be the last of such market calamities that can often shake investor confidence and test an advisor's

mettle. Importantly, I learned that it is at times such as these that our clients need us the most. It is lessons such as

these that I still apply to my work today.

After achieving the CFP® designation in 2012, my expertise and responsibilities grew exponentially. I began meeting with clients on my own, building upon existing relationships and developing new ones. I dedicated time away from the office to growing my industry knowledge and experience by attending financial planning conferences and building a professional network. My hard work had significantly paid off as I was offered a partnership and an ownership stake in 2014. I also married my college sweetheart in 2016 and became a mom in 2019! How time flies!

Early in my career, I learned that I performed best when I focused on those things that I had control over: maintaining discipline in my educational pursuits, focusing on my goals, dedicating my time and effort to my craft, and above all, taking care of clients to the best of my ability. As an investor, I have found the same to be true. I have learned that a disciplined approach of setting goals and expectations, along with a measured amount of investment risk best positions one to capture market returns as they occur over time. This simple philosophy of controlling things which are within my ability to manage continues to serve me well.

My vision for the company remains a simple one. Putting our clients' needs ahead of our own is a principle that will guide every decision made. I am blessed with a wonderful staff, and I will continue to provide them with the tools and educational opportunities to best serve our clients. Lastly, I have been humbled and thankful for the many congratulatory messages from clients, friends, and family regarding my soon-to-be role as President/CEO owner of Portfolio Advisors. I want to acknowledge that my journey to this point has not been all on my own. It has included all of you (clients, colleagues, family and friends) who have supported my ambitions and have seen me through the hard work and challenges that come along with a journey such as this. To all of you, I express my deepest gratitude.

Regards,

Tina Mistry, CFP®

Financial Advisor & 'Soon-to-be CEO'



## ***Portfolio Advisors, Inc. Blog!***

We are **blogging!** In addition to our quarterly newsletter, we began posting interesting articles and original content on our website 2 to 4 times a month. You can view and/or share our blog posts via email and social media. Click [here](#) to subscribe to our blog!

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***Keep Calm & Make A Plan For***



## ***Inflation***

The media coverage surrounding the prospects of inflation have been concerning for investors and is a frequent discussion we have been having with our clients here at Portfolio Advisors, Inc.

Inflation is just one of the many risks that investors face as participants in the markets and the economy as a whole. However, it is important to remember that one of the reasons we participate in markets is to fight inflation. [Click here](#) to

read an insightful article from Dimensional Fund Advisors about the impact of inflation upon investors and how an appropriate portfolio allocation can dampen the effects of inflation.

Additionally, [here](#) is an interesting exchange between Dimensional Founder David Booth and Nobel laureate Eugene Fama about how investors should think about inflation and their portfolios. Ultimately, inflation is hard to predict, similar to that of other types of risk inherent in the markets. However, a well balanced portfolio enables investors to be better prepared for the unexpected as well as to stay disciplined and abide by the plan laid out by their advisor. We welcome continued conversations around inflationary concerns and please feel free to contact your financial advisor to discuss possible solutions.

## ***Portfolio Advisors, Inc. Team Profile - Allow me to reintroduce myself... Jordan Naffa, LUTCF®***

Foreword by Tina Mistry, CFP®

In this installment of team profiles, it is my pleasure to reintroduce you to Jordan Naffa, a 5-year member of our firm, who has developed and strengthened his relationships with many of our clients (some of whom may be reading this). He is a thoughtful and insightful advisor who genuinely enjoys the challenges of this line of work, and it has been a pleasure watching him develop his skills. (Stay tuned for more Team Profiles in our future newsletters.)

I recently posed some questions to Jordan to allow him the opportunity to share more about himself with all of you. Here we go...

### ***What is your role at Portfolio Advisors, Inc.?***

- I am one of the financial advisors at Portfolio Advisors. My priorities are to grow client's wealth, service our clients well, and provide a sense of security and peace of mind.

### ***Why did you choose to become a financial advisor?***

- I have always been interested in the psychology of money and helping others make sound financial decisions.

My path to becoming a financial advisor was not initially what I had in mind to pursue as a profession. At Fresno State, I majored in an engineering field and aspired to work alongside my father at an engineering company he founded in the early 2000s. Unfortunately, he passed away unexpectedly at a young age. I learned lessons from this experience that I have kept in mind to this day.

The reason I became a financial advisor is to help others through good and perhaps more importantly, the not so good times in their lives. I feel a great sense of satisfaction and purpose knowing my clients have a

trusted advisor throughout their life's journey.

***What do you enjoy most about your work?***

- I enjoy getting to know the ‘ins and outs’ of clients. I enjoy the personal conversations and providing perspective to their financial circumstances.

***Anything else you would like to share with our audience?***

- Before my career began with Portfolio Advisors, I worked at Mutual of Omaha obtaining life insurance, health insurance and variable contracts (annuity) licenses. Also, I was a recipient of Business Street’s 40 Under 40 award, class of 2016.

***Here are some fun facts about Jordan:***

- **Favorite book:**“Rich Dad Poor Dad” by Robert Kiyosaki
- **Favorite place you have traveled:**My travels throughout Spain for a summer
- **Hobbies/Interests:**Exercise, gardening, spending time with friends and family.



My girlfriend Amy and I recently celebrated a friend’s birthday at Fresno’s Chandler Airport.



Meet Finley, our Aussiedoodle puppy (mix between Australian Shepard and Poodle)! Amy and I are excited to be taking Finley home in mid-July by the time he turns 8-weeks old.

Please remember that past performance may not be indicative of future results. Different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment, investment strategy, or product (including the investments and/or investment strategies recommended or undertaken by Portfolio Advisors, Inc. ("PAI"), or any non-investment related content, made reference to directly or indirectly in this newsletter will be profitable, equal any corresponding indicated historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. Due to various factors, including changing market conditions and/or applicable laws, the content may no longer be reflective of current opinions or positions. Moreover, you should not assume that any discussion or information contained in this newsletter serves as the receipt of, or as a substitute for, personalized investment advice from Portfolio Advisors, Inc. To the extent that a reader has any questions regarding the applicability of any specific issue discussed above to his/her individual situation, he/she is encouraged to consult with the professional advisor of his/her choosing. Portfolio Advisors, Inc. is neither a law firm or a certified public accounting firm, and no portion of the newsletter content should be construed as legal or accounting advice. A copy of the Portfolio Advisors, Inc.'s current written disclosure Brochure discussing our advisory services and fees is available upon request. **Please Note:** If you are a Portfolio Advisors, Inc. client, please remember to contact PAI, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, or if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services. PAI shall continue to rely on the accuracy of information that you have provided.

Give us a call and learn more today!