

THE PA REPORT

The Portfolio Advisors, Inc. eNewsletter



What to expect:

- News and Events
- Market Insights
- Resources
- Team Updates
- And more!

Editor's Note:

We hope you had a frightfully fun and bountiful October! With the holidays around the corner, we're feeling grateful for a season filled with growth, opportunity, and moments to celebrate life's blessings with friends and family.

Halloween

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Watching Your Wallet
with ABC30

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Market Update

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★ HAPPY HALLOWEEN!

November 2025



Team Member Costumes (Left to Right)

Logan Sumter - Jordan Belfort

Mckade Gleason - Russel Westbrook

AJ Flores - Peter Pan

Jessica Woods - Hades (Disney)

Andrew Bounnavong - DanDaDan (Anime)

Vanessa Zavala - Freddy Krueger

KC Richards Bookeeping - Firefighter



ABC30 SEGMENT

Watching Your Wallet: Understanding Social Security Benefits



We're excited to share that AJ Flores, Lead Financial Advisor at Portfolio Advisors Inc., was recently featured on ABC30's Watching Your Wallet with Vanessa Vasconcelos to discuss how individuals can better understand and prepare for Social Security.

In the segment, AJ highlighted why understanding your benefits is a key part of preparing for retirement. He touched on when individuals can start claiming, how delaying benefits may increase monthly income, and why reviewing your earnings history on SSA.gov is an important first step for anyone planning ahead. AJ also provided helpful perspective on the long-term outlook of the Social Security program and how it fits into a broader retirement strategy.

We're grateful to ABC30 for inviting us to share financial insights with our community and for continuing to promote financial education across the region. More segments will also be highlighted in our next newsletter as well so stay tuned!

[For the full recap and video, please click here.](#)



HAPPY THANKSGIVING!

By AJ Flores, CFP®

Around this time of year, when I'm catching up with family and friends, I tend to field a lot of money questions over turkey and pie—from "How do I get started investing?" to "Any hot stock tips?" In that spirit, I'd like to "talk turkey" and share a few ideas that often come up around the Thanksgiving table.

The power of compound interest

Compound interest is what happens when your money starts earning money of its own. If you invested \$10,000 at a 7% annual return at age 35, that single contribution could grow to more than \$76,000 by age 65, even if you never added another dollar. The earlier you start and the longer you stay invested, the more powerful this effect becomes.

Benchmarks for savings goals

Everyone's path is different, but a few simple guideposts can help. Many people aim to save around 15%–20% of their gross income, have roughly one to two times their salary saved by age 35, and about 10 times their salary by retirement. These are starting points, not report cards; consistency and building good habits matters more than perfection..

Principles of financial independence

Financial independence is less about a specific number and more about having choices. Living below your means, being careful not to overbuy on housing, and keeping lifestyle creep in check can all help create space for saving, flexibility, and future options.



"Any hot stock tips?" and diversification

It's natural to be curious about the next big winner, but concentrating too much of your retirement money in a few stocks can be risky. Diversifying across many companies and funds helps spread that risk. If you enjoy picking stocks, consider keeping that to a small "fun" portion of your portfolio—an amount you'd maybe be uncomfortable losing, but that wouldn't derail your long-term plan.

The case for long-term investing

Trying to jump in and out of the market at just the right time is extremely hard to do consistently. A long-term approach—setting a sensible mix of investments and sticking with it through ups and downs—can be a steadier path toward your goals.

If any of these ideas resonate with you or spark new questions, I'd love to connect. Whether it's a follow-up to your own dinner-table discussion or something entirely new, our team is here to help you plan with purpose.

Warmly,

AJ Flores and the Portfolio Advisors Team

THE WRAP-UP

November 2025

Fall Season is Here

Happy Thanksgiving!

We celebrated 35 years with clients, colleagues, and friends—an evening honoring our history, growth, and meaningful relationships. [Click here for the full recap and gallery.](#)

Watching Your Wallet Segment

AJ Flores, Lead Financial Advisor at Portfolio Advisors Inc., was recently featured on ABC30's Watching Your Wallet with Vanessa Vasconcelos. [Click here to watch the full segment](#)

Thanksgiving Market Update

AJ shares insights on the market and economy. During the Thanksgiving holiday [Read the full article on the previous page.](#)

New Services

Now available, one-time planning services for focused needs like taxes, Social Security, pensions, and portfolio reviews. [Click here for more information.](#)

Thank you for being part of our network. Stay tuned for more educational events, firm updates, and resources to help you keep informed.

Share Your Experience

We truly value your feedback and would love to hear about your experience with us! You're welcome to leave a **Google Review** by clicking [here](#) or you can **share a testimonial** by emailing us at:

andrew@portadvisors.com

Upcoming Events

NOV

1

AJ's Birthday

NOV

2

EPU Gala of Light
Invite-only event

NOV

26

Jessica's Birthday

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