

THE PA REPORT

The Portfolio Advisors, Inc. eNewsletter



Editor's Note:

Can you feel the love in the air? From us to you here is our Enewsletter for February 2026!



What to expect:

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

Best of Central Valley!
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Q1 Webinar



WE'VE BEEN NOMINATED

THERE'S A BUZZ IN THE AIR!



We Need Your Support! Best of Central California Voting

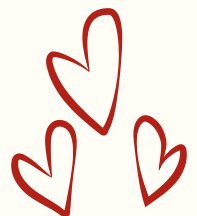
We're excited to share that Portfolio Advisors Inc. has been nominated for **Best of Central California in the Best Wealth Management & Best in Financial Planner categories**. This recognition reflects the trust our clients place in us and the dedication our team brings to serving families and businesses across the Central Valley. For more than three decades, our mission has remained the same—providing thoughtful, guidance and building lasting relationships grounded in care and integrity. We're grateful to be part of such a strong community and appreciate the continued support that makes milestones like this possible.

Voting is open from **February 16th to March 6th**.
You can vote once per day throughout the voting period.

To participate, simply visit **VoteBOCC.com** and:

- 1) Select the **Finance** category
- 2) Find **Portfolio Advisors Inc.** under **Best Wealth Management** category and the **Best Financial Planner** category

**Thank you for your continued support and for being part of our community.
Every vote means a great deal to our team.**



ABC30 SEGMENTS

Watching Your Wallet:



**What To Do If You've
Been Scammed**

[Watch Video Here](#)



**Making The Most of
Health Care Benefits**

[Watch Video Here](#)



**Starting 2026 right
Financially**

[Watch Video Here](#)

[Watch Video Here](#)

Portfolio Advisors Inc. is truly grateful to have been featured on *Watching Your Wallet* with ABC30 and Vanessa Vasconcelos this season. During these segments, our advisors, AJ Flores & Tina Mistry, shared timely guidance on how to start 2026 off on the right financial footing, making the most of your health care benefits, and what to do if you have been a victim of a scam!

We are thankful for the opportunity to help educate and support our Central Valley community with trusted financial insight.

Our Mission: Enriching Lives Through Transformative Action

THE P A TEAM

Our team continues to expand and develop. This section provides an overview of both long-standing and new team members and serves as a resource for identifying the appropriate contacts for your needs. We're here to support you.



Tina Mistry, CFP®

✉ Tina@portadvisors.com

📞 559-432-8400 EXT 3

Tina is the **CEO & Senior Financial Advisor** of Portfolio Advisors Inc., where her primary focus remains on serving clients as a financial advisor and planner. With more than 17 years of experience in the financial services industry, she brings deep expertise, thoughtful guidance, and a client-first approach to every relationship. Tina is passionate about helping individuals and families make confident financial decisions, inspired by her firsthand understanding of how meaningful financial advice can positively shape long-term outcomes.

Contact me for:

- Advisory needs - I can address financial questions and deliver advice.
- Speaking opportunities - I can speak to a local group & present on a financial topic.
- Feedback - I am happy to listen to your suggestions on how we can improve.
- Referrals - I welcome warm introductions to those seeking an advisory relationship. (Always happy to meet over coffee!)



AJ Flores, CFP®

✉ AJ@portadvisors.com

📞 559-432-8400 EXT 2

AJ is a **Lead Advisor** at Portfolio Advisors Inc. and has been with the firm since 2014. He began his career at Portfolio Advisors as a part-time intern while completing his degree and has since progressed into increasingly senior advisory roles, bringing a deep understanding of the firm's planning philosophy and client-centered approach. As a Certified Financial Planner™ professional, AJ is committed to helping individuals and families navigate complex financial decisions with clarity. He focuses on delivering transparent, fiduciary-based advice.

Contact me for:

- Advisory needs - I can address financial questions and deliver advice.
- Speaking opportunities - I can speak to a local group & present on a financial topic.
- Feedback - I am happy to listen to your suggestions on how we can improve.
- Referrals - I welcome warm introductions to those seeking an advisory relationships

Logan Sumter

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THE PA TEAM CONT'D



Logan Sumter

✉ Logan@portadvisors.com

📞 559-432-8400 EXT 5

Logan is an **Associate Advisor** at Portfolio Advisors Inc. and holds a degree in business administration with an emphasis in finance. In his role, Logan supports the advisory team by assisting with financial analysis, preparing planning materials, and helping ensure a smooth and responsive experience for clients. He works closely with Lead Advisors to organize financial data, develop planning scenarios, and support ongoing client relationships, contributing to the firm's commitment to thoughtful, personalized financial guidance.

Contact me for:

- Advisory needs - I can address financial questions and deliver advice.
- Portfolio and trading requests - I can review your portfolio and recommend trading for withdrawals, contributions, and overall rebalancing.
- Investment and planning/analysis - I conduct research on a variety of investment and planning topics to address client questions.



McKade Gleason

✉ mckade@portadvisors.com

📞 559-432-8400 EXT 6

McKade is a **Paraplanner & Client Services Associate** at Portfolio Advisors Inc. and has been with the firm since June 2024. He now plays a key role in supporting both the advisory and client service teams. In his position, McKade assists with preparing financial plans, organizing client information, and supporting day-to-day service needs to help ensure a smooth and responsive client experience. He works closely with Advisors to support planning strategies and contribute to the firm's commitment to clear, client-focused financial guidance.

Contact me for:

- Service requests - I can process a variety of client service requests including deposits/withdrawals, account opening, initiating trades, and other administrative actions.
- Investment and planning/analysis - I conduct research on a variety of investment and planning topics to address client questions. I prepare financial plans, tax analysis, and create deliverables around other financial topics.

Logan Sumter

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THE PA TEAM CONT'D



Jessica Woods

✉ jessica@portadvisors.com

📞 559-432-8400 EXT 1

Jessica Woods is the **Client Services Manager & Compliance Associate** at Portfolio Advisors Inc. and has been with the firm for more than 15 years. In her role, Jessica oversees client service operations, supports regulatory and compliance processes, and helps ensure that clients experience a high level of care, consistency, and professionalism at every stage of their relationship with the firm.

Contact me for:

- Client service requests - I can process a variety of requests including deposits/withdrawals, account opening, account transfers, etc. I can also provide information regarding required minimum distributions, ongoing withdrawals/deposits, & general account information.
- Reporting & compliance questions - I can answer questions regarding our firm documents, fees/billing questions, online report portal questions, & general reporting preferences.



Andrew Bounnavong

✉ andrew@portadvisors.com

📞 559-432-8400 EXT 7

Andrew is the **Marketing Director** at Portfolio Advisors Inc. He brings a strong background in digital marketing, brand strategy, and operations, helping shape the firm's brand presence and enhance the overall client experience. Andrew works closely with leadership and the advisory team to support firm-wide initiatives, marketing strategy, and operational processes. His focus on thoughtful communication and brand consistency helps ensure the firm's values and client-first approach are clearly reflected across all touchpoints.

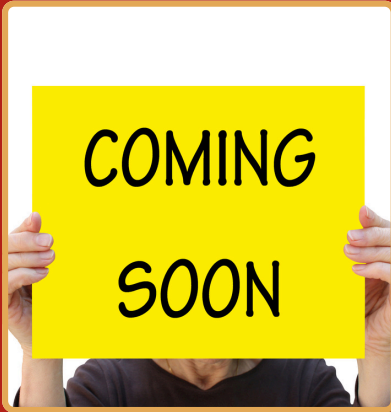
Contact me for:

- Content ideas - If you have content ideas for our newsletter, blog, & website, I would love to hear them!
- Client hosted events - Interested in co-hosting an event with us, centered around your interests & hobbies? We would love to collaborate!
- Reviews/Testimonials - Please send me your client reviews/testimonials! I can also assist with Google reviews!
- Opportunities - We welcome opportunities to spread the word about how we deliver financial planning!

Logan Sumter

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THE PA TEAM CONT'D



Vanessa Zavala

✉ vanessa@portadvisors.com

☎ 559-432-8400 EXT 9

Vanessa is the **Client Services & Operations Associate** at Portfolio Advisors Inc. and has been with the firm for less than a year. Her previous work with a third party administrator and large brokerage firm bring valuable client service experience to our firm. She brings professionalism, organization, and a high level of care to the families that we serve. We look forward to her continued development and growth at PA. (P.S. She may be greeting you at the door when visiting the office, so please feel free to say hello!)

Contact me for:

- Schedule meetings, paperwork questions, and help with electronic platforms.
- Client service requests – I can process a variety of requests including deposits/withdrawals, account opening, account transfers, etc.
- Not sure who to direct your question to? Please feel free to contact me and I can be sure to connect you with the right team member!

We hope that providing the above mentioned introductions and re-introductions of our team is helpful to you. We aim to provide you a high level of service and be a resource to you. We welcome you contact our team with any feedback or questions. We look forwards to an amazing 2026!

Logan Sumter

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STRONGER TOGETHER: A COUPLE'S GUIDE TO MONEY

By AJ Flores, CFP®

February tends to shine a spotlight on relationships, and money is often one of the biggest stressors couples quietly carry. The good news is that managing finances together does not have to be complicated. What matters most is not having the perfect spreadsheet. What matters is building a shared system you can actually run.

In our webinar, *Stronger Together: A Couple's Guide to Money*, we will use a simple framework that helps couples reduce stress and make steady progress: Align, Systemize, Optimize.

Align: Get on the same page

Most money tension is not about math. It is about misalignment. Couples often have different money histories, different comfort levels, and different ideas about what "responsible" looks like. A helpful first step is to replace "Who is right?" with "What are we building together?"

Try this simple exercise: pick your "Top 3" shared priorities for the next 12 months. Keep it realistic. Then define what "done" looks like for each goal using a number and a timeline. For example, "Build a \$5,000 emergency fund by December" or "Pay off the credit card by September."

Finally, schedule a short monthly money meeting. Twenty minutes is enough. The goal is consistency, not intensity. A simple agenda is: wins, upcoming bills, goal progress, decisions needed, and the next two actions with an owner attached.

Systemize: Build the machine

Once goals are clear, the next step is creating a system that prevents surprises and reduces day-to-day friction. This starts with choosing an account structure that fits your relationship. Some couples combine everything. Others keep things separate. Many land on a hybrid approach: shared accounts for shared bills and shared goals, plus a small personal spending amount for each partner.

The point is not which option you choose. The point is choosing one intentionally and making it easy to follow. A helpful rule is to set a purchase threshold. Agree on a dollar amount where either partner will pause and check in before spending. This is not about permission. It is about teamwork and avoiding surprise.

Then automate the order of operations: payday, bills, goals, then spending. When savings and goal funding happen automatically, you reduce the need for constant decision-making.



Another practical tool is sinking funds. These are small, dedicated savings buckets for predictable non-monthly expenses like car repairs, holidays, travel, annual insurance premiums, and home maintenance. Sinking funds turn "something came up" into "we planned for that."

Optimize: Make smart improvements

Once you are aligned and systemized, optimizing becomes much easier. This is where you fine-tune debt payoff, investing, and protection. For debt, pick one approach and track it together. Some couples prefer the avalanche method, which targets the highest interest rate first. Others prefer the snowball method, which targets the smallest balance first for quick wins. The best plan is the one you can stick with for a year.

For investing, keep it simple and coordinated. Many households benefit from a basic priority ladder: capture employer match if available, address high-interest debt, build emergency reserves, then increase long-term investing through retirement accounts as applicable. The goal is not to solve everything overnight. The goal is steady progress that fits your time horizon.

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STRONGER TOGETHER: A COUPLE'S GUIDE TO MONEY



Finally, do not overlook protection. Insurance is not exciting, but it can keep a financial plan from getting derailed. It is worth reviewing basic liability coverage and ensuring you have appropriate renters or homeowners coverage. Life and disability coverage become more important when others depend on your income or you share obligations.

A simple couple check-in

If you want one easy place to start this month, ask each other:

- **What is one goal we both care about right now?**
- **What would reduce money stress the most in the next 30 days?**
- **What is one system change we can automate so it is easier to follow through?**

If you would like help turning these ideas into a plan tailored to your situation, we are here and happy to help.

[Click Here for
The Webinar Recording](#)

Warmly,
AJ Flores and the Portfolio Advisors Team

THE WRAP-UP

February 2026

A Special Year

Best of Central California

We're excited to share that Portfolio Advisors Inc has been nominated for Best of Central California in the Best Wealth Management category. In this section, you'll find how to vote, key dates to know...[Read More Here](#)

ABC Watching Your Wallet

Portfolio Advisors Inc. was honored to be featured on Watching Your Wallet with ABC30 and Vanessa Vasconcelos, where AJ Flores and Tina Mistry shared timely financial insights for the [Read More Here](#)

Quarter 1 Webinar

In this feature, AJ Flores shares practical tips to help couples manage money as a team, previewing our Stronger Together webinar and introducing a simple Align, Systemize, Optimize framework to ... [Read More Here](#)

Reintroducing Firm

At Portfolio Advisors Inc., our team works collaboratively to support every aspect of your financial life. Below is a guide to who does what—and who to contact depending on your needs. [Read More Here](#)

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

Office Closures

FEB

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APR

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