

THE PA REPORT

The Portfolio Advisors, Inc.
eNewsletter



Editor's Note:

Summer is heating up in the Central Valley, and our July e-newsletter is here with fresh financial insights, highlights from recent June events, exciting team updates, and a look ahead to the 2026 Central California Women's Conference!

What to expect:

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

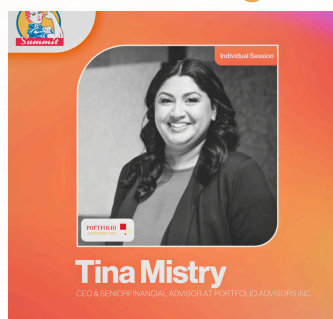
**Central California
Women's
Conference 2026**

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June Events

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**Market Update
with AJ Flores**

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Our Mission: Enriching Lives Through Transformative Action

CENTRAL CALIFORNIA WOMENS CONFERENCE 2026

**WE'RE PROUD TO BE THE
OPENING SESSION SPONSOR AT
THIS YEAR'S CONFERNECE !**



**2026 Keynote Speaker
Mia Hamm**

Portfolio Advisors Inc. is proud to return to the Central California Women's Conference as the 2026 Opening Session Sponsor. This year's conference will feature soccer legend and **two-time FIFA Women's World Cup champion Mia Hamm** as the keynote speaker, along with a full day of inspiring speakers, meaningful conversations, and opportunities to connect.

We're also excited to share that **Tina Mistry, CFP®**, will take the stage as a breakout session speaker, sharing her perspective and practical financial guidance with conference attendees. We look forward to another incredible day of learning, connection, and celebrating women from across the Central Valley.

Click the link below to learn more about the conference and purchase tickets!

[Register Here](#)

**Early registration
(\$135 per person)**

**Student Early registration
(\$75 per person)**

We hope to see you there!

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Industrious Women's Summit 2026: Women Changing the Work Culture and World

Portfolio Advisors Inc. was proud to attend the **2026 Industrious Women's Summit**, hosted by the **Better Business Bureau**. Our CEO and Senior Financial Advisor, Tina Mistry, joined women leaders, entrepreneurs, and professionals from across the Central Valley for a day of learning, connection, and meaningful conversation.

We appreciated the opportunity to be part of this year's summit and connect with so many women making an impact in our region. Thank you to the Better Business Bureau for bringing together another memorable event and creating a space for women to share ideas, build relationships, and learn from one another.

[Read more on the event](#)



Financial Planning Through Different Stages of Life

Tina Mistry, CFP®, had the opportunity to present on financial topics that are especially relevant to women. Her presentation covered understanding retirement accounts, preparing for long-term goals, and financial considerations that can arise as careers, families, and priorities change over time. Beyond the presentations, the summit created an opportunity to meet and learn from women who are leading businesses, building careers, and supporting communities throughout the Central Valley.

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June 2026

LEGACY FARMS WITH WOMAN LEADERS

Hosted by Fresno State's Ag One Foundation & the Osher Lifelong Learning Institute



FINANCIAL PLANNING FOR WOMEN & THE FUTURE OF AGRICULTURE

Portfolio Advisors Inc. was proud to take part in the Women Leaders in Agriculture event at California State University, Fresno.

Agriculture plays an important role in the Central Valley, and it was a pleasure to spend time with women who are leading, growing, and shaping the future of the industry.



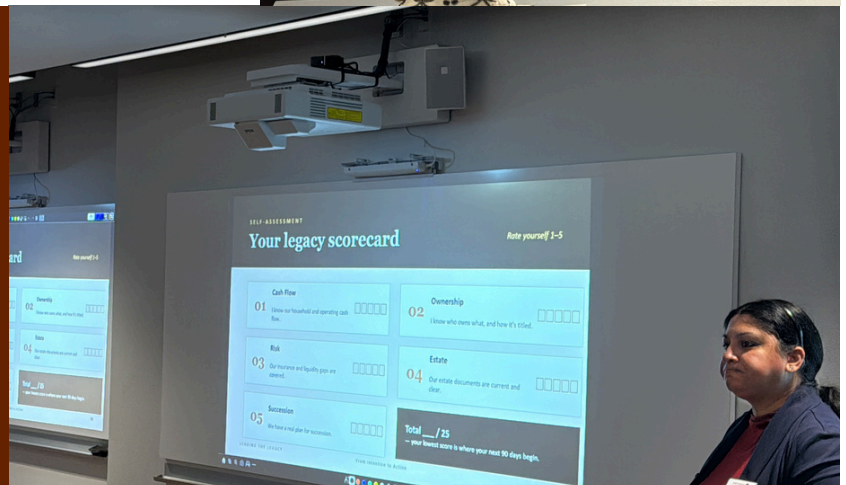
THANK YOU!

We appreciate **Fresno State's AG One Foundation & the Osher Lifelong Learning Institute** for creating an opportunity for women in agriculture to connect, learn from one another, and have conversations about the financial decisions that affect both their families and businesses.



PRESENTATION: FINANCIAL CONFIDENCE FOR WOMEN IN AGRICULTURE

Tina Mistry, CFP®, CEO and Senior Financial Advisor at Portfolio Advisors Inc., attended and presented on financial planning considerations for women working in agriculture. Her discussion touched on the unique financial decisions that can come with the industry, from managing personal and business finances to preparing for retirement, succession, and the long-term future of a family operation.



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Client Vacation Spotlight



We'd love to see where your summer adventures take you! Send us your favorite vacation photos for a chance to be featured in an upcoming edition of our e-newsletter. Whether you're exploring somewhere new or enjoying a relaxing getaway, we'd love to share your travels with the Portfolio Advisors community. Send your photos to:

andrew@portadvisors.com

ABC30 SEGMENTS

Watching Your Wallet:



How to handle sudden wealth

[Watch Video Here](#)

In this feature, Tina Mistry, CFP®, and AJ Flores, CFP®, share practical guidance for navigating an inheritance or financial windfall. From understanding potential tax consequences to paying down debt, building savings, and investing for the future, they highlight why taking time to create a thoughtful plan can help turn a financial windfall into a lasting opportunity.

We're thankful for the opportunity to help educate and support our Central Valley community through trusted financial guidance and timely financial planning insights.



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ONE TIME PLANNING SERVICES



Snapshot of comprehensive financial planning



We have designed our one-time planning services for individuals and families (non-clients) who want professional financial guidance without committing to an ongoing advisory relationship. These focused engagements address specific areas of your financial life—such as retirement planning, Social Security, tax return reviews, CalSTRS and CalPERS analysis, or investment portfolio second opinions. You'll receive personalized recommendations and actionable insights tailored to your unique situation.

Our Services



Tax Return Review



Social Security Review



CalSTRS/CalPERS Review



Investment Second Opinion



Estate Settlement Services

[Check Out Our Site To Learn More!](#)

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BEST OF CENTRAL CALIFORNIA RESULTS

WINNERS FOR BOTH: WEALTH MANAGEMENT AND FINANCIAL ADVISOR



THANK YOU !

We are incredibly grateful to our clients, friends, and community members who voted for us in The Fresno Bee's Best of Central California competition. In our very first year participating, we were honored to earn Bronze recognition in both the Wealth Management and Financial Planner categories. While we entered the competition as a way to engage with our community and raise awareness about how we can help people build confidence in their financial lives, we never expected the overwhelming support we received.

Our team worked hard to spread the word throughout the voting period, and many of you went out of your way to tell us you were voting—some even casting a vote every single day. Hearing those stories meant so much to our team that we shared them regularly during our weekly team meetings. More than the awards themselves, this experience reminded us that while we strive every day to help our clients grow, thrive, and achieve their goals, many of you genuinely want the same for us in return. That support warms our hearts and reinforces something we deeply believe: what we have built together is a true community. It is a relationship, not a transaction, and we are honored to be part of it. From the bottom of our hearts, thank you!

With gratitude,

The Portfolio Advisors, Inc. Team

Best Of _____ CENTRAL CALIFORNIA



The Fresno Bee
BEST
OF CENTRAL CALIFORNIA
THE PEOPLE'S CHOICE
2026 WINNER

BEST OF CENTRAL CALIFORNIA RECOGNITION

Portfolio Advisors Inc. is honored to have received **Bronze recognition in both the Best Wealth Management and Best Financial Advisor** categories in the Best of Central California. We are incredibly grateful for the support of our clients, and community. Your trust and encouragement made this recognition possible.



CELEBRATING AT THE FRESNO CHAFFEE ZOO

Our team also had the opportunity to attend the **Best of Central California celebration at Fresno Chaffee Zoo**, where local businesses and organizations from across the Central Valley were recognized and celebrated. It was a wonderful evening reflecting on the strength of our community and the relationships that continue to inspire our work every day. Congratulations to all the winners !



[Read more on the event](#)

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Q2 MARKET UPDATE

By AJ Flores, CFP®

The second quarter of 2026 is in the books. Market indexes moved higher, a stone's throw away from all-time highs, but the backdrop wasn't exactly calm. Inflation remains stubborn, and energy markets continue to be unsettled with the tenuous U.S.-Iran conflict.

That's why we continue to focus on balance, diversification, and planning rather than reacting to one quarter at a time. The following is a quick recap of what's happened and what we're watching as we move into Q3.

Markets Rebounded Sharply

After a rough first quarter, stocks came roaring back in Q2:

- **The S&P 500 climbed 14.87%**
- **The Nasdaq 100 surged 27.53%**
- **The Dow Jones Industrial Average rose 12.90%**

Much of the strength came from technology and AI-related companies. Strong earnings helped support the rally, and investors continued to reward businesses that showed growth, profitability, and a clear path forward.

At the same time, market gains were still concentrated in certain areas. When a smaller group of companies leads the way, the headline numbers can look better than the average investor's experience. It is a useful reminder that diversification still matters, even when markets are doing well.

The Economy: Still Moving, But Losing Some Momentum

The economy continued to grow, but the pace appears to be cooling. Consumer spending held up, though not evenly, and the picture appears to be mixed. There is enough growth to support many companies, but not enough improvement on inflation to give the Fed an easy path toward lower rates.

Inflation and Rates: Still Complicated

Inflation has improved from the highs of prior years, but getting from "better" to "back to target" has been harder. Energy prices, wage pressures, and other costs have kept inflation from falling as quickly as many hoped.



The Federal Reserve held rates steady during the quarter, keeping short-term rates at 3.50% to 3.75%. For investors, that means we shouldn't build a plan around the assumption that rate cuts will arrive quickly or solve everything. Higher rates can affect borrowing, cash yields, bonds, and stock valuations in different ways.

Oil and Geopolitics: A Reminder That Markets React to Uncertainty

Energy markets experienced some volatility during the quarter, reminding investors that unexpected events can influence markets in the short term. Changes in oil prices can affect inflation, transportation costs, and consumer spending, but they are just one of many factors that shape the broader investment landscape.

We do not try to predict every headline or market reaction. Instead, we focus on building portfolios designed to weather a range of environments and keeping long-term goals at the center of the conversation.

Continued on next page →

Q2 MARKET UPDATE:

→ **Continued from previous page**

What This Means for Your Plan

A strong quarter is welcome, especially after a difficult start to the year. But strong markets can create their own temptation: getting overly confident, chasing what just worked, or forgetting why the plan was built the way it was.

As always, we come back to the basics:

- **Does your investment mix still fit your goals and time horizon?**
- **Have you become more concentrated in a few companies, sectors, or themes than intended?**
- **Do you have enough cash reserves so long-term investments can stay long-term?**
- **Are higher rates affecting your debt, borrowing, or cash flow decisions?**



Markets will keep giving us new headlines. Our job is to help you keep those headlines in perspective and stay focused on the plan.

If you would like to schedule a portfolio review or talk through how any of this affects your situation, we are here and happy to help.

– AJ Flores and the Portfolio Advisors Team



We're Hiring!



Open Positions:

- **Advisor**

Advisors provide technical financial planning and investment management work under the guidance and supervision of a Lead Advisor and/or Senior Advisor. We welcome you to help us find the next great PA team member!

[Learn More & Apply Here](#)

Welcome Interns



David Murillo



Ulysses Godoy



Eleazar Aguirre

We're excited to welcome **David, Ulysses, and Eleazar** to Portfolio Advisors Inc. as our newest interns! You'll be seeing some new faces around the office, so be sure to give them a warm welcome the next time you stop by. We're excited to have them on the team and look forward to supporting their growth and development.

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.
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THE PA TEAM CONT'D



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.



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.

THE PA TEAM CONT'D



Andrew Bounghavong

✉ 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!



THE WRAP-UP

July 2026

Monthly Highlights

CCWC 2026

Portfolio Advisors Inc. is proud to return to the 2026 Central California Women's Conference as the Opening Session Sponsor! With Mia Hamm as the keynote speaker and Tina Mistry, CFP®, joining the conference as a breakout session speaker, we're looking forward to an inspiring day of learning, connection, and celebration... [Read More Here](#)

June Events

Portfolio Advisors Inc. was proud to take part in the BBB Industrious Women's Summit and Legacy Farms' Women Leaders event, where Tina Mistry, CFP®, shared financial planning insights with women in agriculture [Read More Here](#)

Q2 Market Update

Join AJ Flores for our Q2 Market Update as he shares perspective on market activity from the second quarter and key insights to help investors stay focused on their long-term goals... [Read More Here](#)

One Time Planning Services

Discover how our One-Time Planning Services provide focused financial guidance on retirement, taxes, Social Security, and more—without the need for an ongoing advisory relationship... [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

SEP

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