

PORTFOLIO  
ADVISORS INC.



# From Questions to Confidence

*How financial planning helps organize your money, decisions, and future.*



## Quick Disclosure

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This presentation is for general educational purposes only. It is not individualized investment, tax, or legal advice.

The examples we discuss are simplified illustrations. Your best plan depends on your full financial picture, goals, and circumstances.

Before making major financial decisions, consider speaking with a qualified financial, tax, or legal professional.

## TONIGHT'S CONVERSATION

# What We'll Cover Today

**1**

### **The Planner's Role**

What it is, and what  
it's not

**2**

### **The Full Picture**

Six connected areas  
of planning

**3**

### **How We Help**

Our core planning  
services

**4**

### **Better Together**

The value of  
coordination

**5**

### **Your Next Step**

A simple, no-  
pressure start

DEFINING THE ROLE

# What Is a Financial Planner?



*A guide for your whole  
financial life.*

- A financial planner helps you organize the moving pieces of your financial life.
- They help you:
  - *clarify what matters most.*
  - *understand your options.*
  - *make informed decisions.*
  - *adjust the plan as life changes.*

CLEARING UP MISCONCEPTIONS

# What Financial Planning Is Not



**NOT**  
*just picking stocks*

Investments do matter,  
but they are just one piece  
of a much bigger plan.

**NOT**  
*only for the  
wealthy*

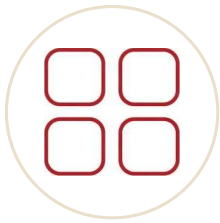
Planning helps at every  
income level, especially  
before big decisions.

**NOT**  
*a one-time event*

It is ongoing maintenance  
that evolves as your life  
does.

THE FULL PICTURE

# What Financial Planning Actually Covers



## Goals & Cash Flow

Saving, spending,  
and big purchases



## Retirement

Income that lasts a  
lifetime



## Investments

A portfolio matched  
to you



## Taxes

Keeping more of  
what you earn



## Estate & Legacy

Caring for people  
you love



## Protection

A cushion for life's  
surprises

THE CASE FOR STARTING

# Why Planning Matters More Over Time



- A good plan provides a framework for making decisions. It helps you adjust as tax law, markets, and personal circumstances change.
- Plans evolve alongside your goals and family needs, creating flexibility when circumstances shift.
- The goal is not perfection. The goal is a plan that adapts as life unfolds.

## **1** Nearing

Get ready to retire

## **2** Transition

Shift into income

## **3** Retired

Adjust & protect

WHO WE HELP

# Who Portfolio Advisors Serves

- Individuals and couples approaching or already in retirement.
- People navigating a transition — leaving a career, an inheritance, or selling a business.
- Anyone who wants a clear, coordinated plan for the years ahead.



WHAT PEOPLE ASK US

# Common Client Questions We Help Answer



“

*Will I have enough to retire comfortably?*

“

*Am I paying more in taxes than I need to?*

“

*Are my investments right for me?*

“

*Is my family protected if something happens?*



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WHAT WE DO

SERVICE

# Turning Savings into a Paycheck

*Retirement Income Planning*

Planning helps answer:

- *Where will income come from in retirement?*
- *How much can be spent comfortably? How do taxes, Social Security, and investments fit together?*

## SERVICE

# Investing with Purpose

## *Investment Management*

- Investments should support the overall plan, not distract from it.
- A thoughtful investment approach considers:
  - *Goals*
  - *Income needs*
  - *Timeline*
  - *Discipline*
  - *Risk Tolerance*
- Investing with a portfolio diversified between stocks and bonds to account for both growth objectives and risk tolerance.



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WHAT WE DO



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WHAT WE DO

SERVICE

# Avoiding Tax Surprises

## *Tax-aware Planning*

- Taxes may factor into many financial decisions:
  - When to withdraw money
  - Which accounts to draw from
  - How investments are bought or sold
- Planning means making thoughtful decisions throughout the year, not just at tax time.
- Financial planners coordinate with CPAs to work towards the best possible outcomes for clients.

## SERVICE

# Planning for the People You Love

## *Estate & Legacy Planning*

- Planning helps to organize important details before they are needed:
  - Beneficiaries
  - Account titling
  - Trusts and legal documents
  - Family Communication
- Clarity, care, and fewer surprises



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WHAT WE DO



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WHAT WE DO

SERVICE

## Preparing for the What-Ifs

### *Risk Management & Insurance Planning*

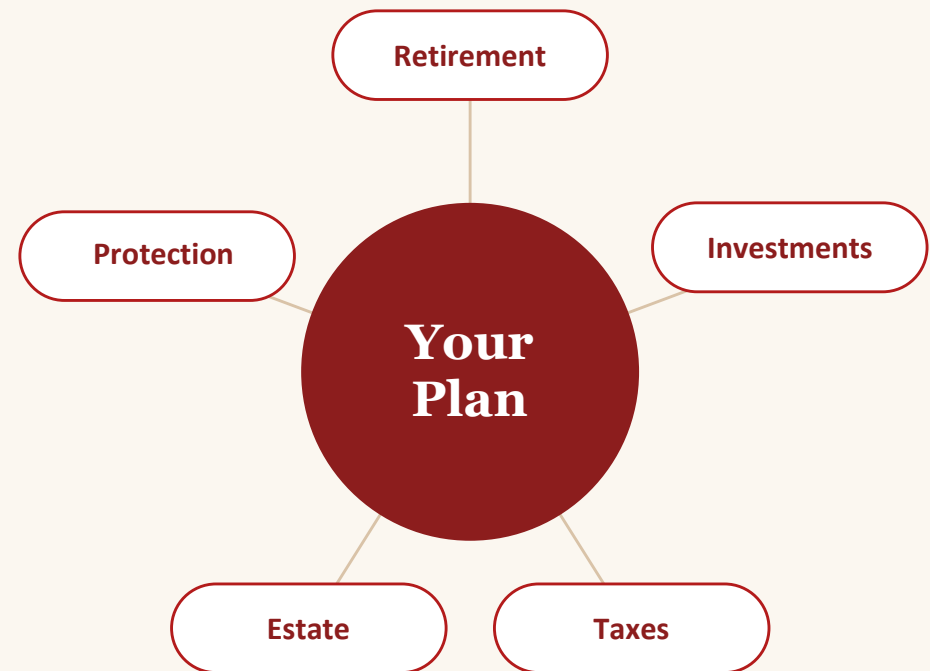
- A good plan accounts for more than the expected path.
- Portfolio Advisors does not sell insurance or annuity products. Instead, protection planning may include:
  - Reviews of Insurance coverage
  - Health and long-term care considerations
  - Fraud prevention and account safeguards

BETTER TOGETHER

# Connecting the Dots

*When every piece works together, the whole plan gets stronger.*

- Investments, taxes, retirement, and estate decisions all affect each other.
- One coordinated plan beats a drawer full of disconnected accounts.
- Planning brings in other professionals like estate planning attorneys and tax professionals.

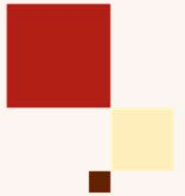


GET TO KNOW US

# Who We Are

*A local financial planning firm helping families make clearer, more confident decisions.*

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## Our Firm

- Founded in 1990
- Based in Fresno
- Fee-only, fiduciary, SEC-registered investment adviser



## How We Help

- Ongoing planning and investment guidance
- Retirement income planning
- Tax-aware planning conversations
- Estate and legacy coordination
- Coordination with CPAs, attorneys, and other professionals



## Ways to Work With Us

- **Ongoing planning relationship**  
*~\$3,600 annual minimum, billed quarterly*
- **One-time planning or project-based engagements**  
*For focused questions or specific planning needs without a long-term commitment*

*Our goal is to help turn financial questions into clear next steps.*

## OUR PURPOSE

# Why We Do This

*Portfolio Advisors' Why, How, and What*



## WHY

*Enriching lives  
through  
transformative  
action.*



## HOW

- *Client-centered care*
- *Continuous learning*
- *Wise stewardship*
- *Relationships built to last*



## WHAT

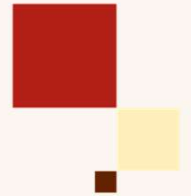
- *Planning*
- *Investing*
- *Coordination*
- *Service*
- *Follow-through*

*Helping people make important decisions with clarity, confidence, and care.*

HOW WE WORK TOGETHER

# Our Client Experience

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1

## Discover

We learn your goals, concerns, and full picture.

2

## Plan

We design a clear, personalized roadmap.

3

## Implement

We put the plan into action, step by step.

4

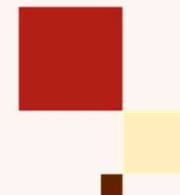
## Review

We meet regularly and adjust as life changes.

YOUR NEXT STEP

# How to Get Started

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1

## Reach out

*Schedule a complimentary, no-pressure conversation.*

2

## Get a clear picture

*We review your goals and where things stand today.*

3

## Decide if it's a good fit

*You choose how to move forward.*

Call: (559) 432-8400

Email: [aj@portadvisors.com](mailto:aj@portadvisors.com)

Visit [www.portadvisors.com](http://www.portadvisors.com)

IN CLOSING

# Planning Is About People, Not Just Numbers

*The right plan helps real people make better  
decisions with clarity and confidence.*

## Thank you for joining us!

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View Our Website

