

THE PA REPORT

The Portfolio Advisors, Inc.
eNewsletter



Editor's Note:

As summer comes to a close and fall begins in the Central Valley, our September e-newsletter is filled with financial insights, community highlights, and the latest from Portfolio Advisors Inc. We hope you enjoy this month's updates as we welcome a new season and look ahead to the final months of the year!

What to expect:

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

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Our Mission: Enriching Lives Through Transformative Action

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!](#)**

Our Mission: Enriching Lives Through Transformative Action



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

A MIDYEAR FINANCIAL CHECKUP: WHAT TO REVIEW BEFORE THE YEAR GETS AWAY FROM YOU

By AJ Flores, CFP®

If you're anything like me, you might feel particularly ambitious when January rolls around. This is the year we're going to exercise more regularly. Finally take that trip we've been talking about. Finish the home project that we've had our sights set on for two years. Maybe pick the guitar back up and learn a new song or three. See friends and family more often.

Somewhere in there, we make financial plans too. We decide to save a little more, get organized, increase retirement contributions, or finally look at that insurance policy we've been meaning to review.

Then six months happen. Expenses change. Travel pops up. Someone needs a new car. Work gets busy. A goal that felt comfortably far away suddenly isn't.

That's why the middle of the year can be a useful time to check in. As financial planners, we probably can't do much to keep you on your gym routine or finish that home project for you. But we can help put the financial side of things back into perspective when life has predictably gotten in the way.

You don't need to rebuild your entire plan from scratch. Start by looking at what has changed and whether a few small adjustments could make the rest of the year easier.

Revisit Your Spending and Savings

Start with what's actually happened. Look at a few months of spending and compare it with what you had in mind at the beginning of the year. Maybe groceries cost more than expected. Maybe you traveled more. Maybe an expense you thought was temporary has quietly become permanent.

That happens. The more useful question is whether your current spending still leaves enough room for the things you care about. Are you still saving consistently? Are retirement contributions happening automatically? Have you had to dip into cash reserves?

If an unexpected expense took a bite out of your emergency savings, this can also be a good time to think about rebuilding it. You probably don't need to replace the entire amount tomorrow. Just getting back into the habit matters.



Check In on Your Goals

Mike Tyson, of all people, had a pretty good observation about what happens to plans once the hits start coming. Financial plans aren't much different. Real life gets involved. And as circumstances change, the plan may need to change too.

Take a look at what you're working toward and ask whether your current savings or investing habits still fit. A financial plan should be able to move and adjust with your life.

Take Another Look at Taxes

Taxes are easy to ignore until filing season, which isn't always the most convenient time to discover that something changed months ago.

A raise, a new job, an unexpected bonus, side income, or a change in the household can all affect how much should be withheld from your paycheck.

A quick withholding review during the year gives you time to make adjustments if needed. **The IRS Tax Withholding Estimator** can be a useful starting point. If your situation is more complicated, your tax professional can help you think through what has changed and whether any action is warranted before year-end.

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No one enjoys an unpleasant tax surprise in April. A little attention now can at least reduce the odds of one.

Review Your Investments in Context

Markets will always give us something to talk about. That doesn't necessarily mean your portfolio needs to change. Rather than judging your investments based on what has performed well or poorly over the last few months, step back and ask whether the overall mix still fits your goals, time horizon, and comfort with risk.

Market movement can gradually shift a portfolio away from its intended stock-to-bond mix. A strong run in one part of the market, for example, can leave you more concentrated than you realized.

Before making changes, though, remember that selling investments can create taxes or other costs. The goal is not to react to every market move. It's to make sure the portfolio still fits the job you need it to do.

Make Sure Your Plan Still Looks Like Your Life

Financial plans are built around people, and people rarely stay exactly the same from January through December. A new job, a growing family, an approaching retirement, an aging parent, or a change in responsibilities can all affect parts of your financial picture that are easy to overlook.

That might mean reviewing insurance coverage, updating beneficiaries, revisiting estate documents, or taking another look at where retirement income will eventually come from.

You don't need to tackle everything at once. Pick the one or two items that deserve attention now. Put the others on the calendar so they don't quietly become next year's problem.

At Portfolio Advisors, we help clients connect these moving pieces and adjust their plans as life changes. If it has been a while since you stepped back and looked at the bigger picture, a midyear review can be a useful place to start.



SHARE YOUR EXPERIENCE



"I've been with Portfolio Advisors for years. Because of them, I've been able to successfully plan for and enjoy my retirement. They are personable, thorough, and extremely attentive to my needs. I have always felt well taken care of, and have referred friends to them with confidence.."

Michael R



"We have been clients of Portfolio Advisors for more than 25 years and have complete trust and confidence in them. They have always taken our family's needs and values into consideration and assisted us with financial decisions and estate planning. We look forward to many more years of this partnership."

Blanche V



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 below
you can share a testimonial by emailing us at: andrew@portadvisors.com

[Google Review](#)

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

THE PA TEAM CONT'D



Mckade Gleason

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📞 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 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!



David Murillo

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☎ 559-432-8400 EXT 9

David is a **Paraplanner** at Portfolio Advisors Inc. and joined the firm in June. As part of the advisory team, he helps prepare financial plans, organize and analyze client information, and support the planning work that happens behind the scenes. David works closely with our Advisors to help turn each client's financial picture into clear, actionable planning strategies.

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.

THE PA TEAM CONT'D



Ulysses Godoy

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Ulysses is a **Paraplanner** at Portfolio Advisors Inc. and joined the firm in June of this year. As part of the advisory team, He helps prepare financial plans, organize and analyze client information, and support the planning work that happens behind the scenes. Ulysses works closely with our Advisors to help turn each client's financial picture into clear, actionable planning strategies.

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.



Eleazar Aguirre

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Eleazar is a **Paraplanner** at Portfolio Advisors Inc. and joined the firm in June of this year. As part of the advisory team, he helps prepare financial plans, organize and analyze client information, and support the planning work that happens behind the scenes. Eleazar works closely with our Advisors to help turn each client's financial picture into clear, actionable planning strategies.

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.



Our Mission: Enriching Lives Through Transformative Action

THE WRAP-UP

September 2026

Monthly Highlights

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](#)

Vacation Spotlight

Take a look at this month's Vacation Spotlight as we share special moments and memorable destinations from our clients' travels near and far... [Read More Here](#)

Mid – Year Financial Review

Read Tina Mistry and AJ Flores' latest article, The Day Your Portfolio Becomes a Paycheck, as they share insights on preparing for the transition into retirement and turning years of saving into a plan ... [Read More Here](#)

Share Your Experience

Visit our Share Your Experience section and let us know about your experience with Portfolio Advisors Inc. Your feedback means a great deal to our team and helps others learn more about working with us...

[Share Your Experience 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

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