November 2026

THE PA REPORT

The Portfolio Advisors, Inc.
eNewsletter



Editor's Note:

As Thanksgiving approaches, we are reminded of how grateful we are for our clients, community, and the relationships we have built over the years. This month's e-newsletter brings you the latest financial insights, community highlights, and updates from Portfolio Advisors Inc. From all of us at Portfolio Advisors, we wish you and your loved ones a wonderful Thanksgiving filled with warmth, gratitude, and time together!

What to expect:

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

J4A Fundraising Event

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Watching Your Wallet

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What do you want your money to make possible?





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Our Mission: Enriching Lives Through Transformative Action

Bowling For A Cause: 2026 Play4JA Bowl-A-Thon



PORTFOLIO ADVISORS SUPPORTS JUNIOR ACHIEVEMENT!

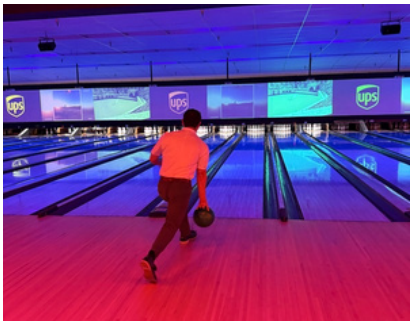
Our team recently traded the office for the bowling lanes at the 2026 Play4JA Bowl-A-Thon, hosted by Junior Achievement of Northern California! It was an afternoon filled with friendly competition, plenty of laughs, and an opportunity to support a great cause in our community. **We also just happened to win second place!**

Junior Achievement of Northern California is a nonprofit organization dedicated to helping young people develop skills in financial literacy, career readiness, and entrepreneurship. Through hands-on educational programs, Junior Achievement helps students build the knowledge and confidence to make informed decisions about their futures.



MCKADE STEALS THE SHOW!

2026



We also have to give a special shoutout to McKade Gleason, who was an absolute stud on the lanes! McKade brought his A-game and gave the rest of us some serious competition. Safe to say, we know who we're recruiting for our next bowling outing!

We had a wonderful time supporting an organization whose mission aligns with our passion for financial education. Want to see how our team did? Read our full blog for more highlights and photos from the event!

Read more on the event

Our Mission: Enriching Lives Through Transformative Action





A Magical Halloween at Portfolio Advisors Inc.!

Halloween brought a little extra magic to Portfolio Advisors Inc. this year! Our team traded our usual office attire for green and silver as we dressed up as Slytherin House from Harry Potter for our company Halloween celebration.

Between the costumes, laughs, and friendly competition, we had a wonderful time celebrating together. To make the occasion even better, our team took home the award for Best Group Costume! It was a fun way to show off our team spirit and enjoy some time together outside our usual workday.





Halloween Fun With Tina and Her Daughter

The Halloween festivities didn't stop with our team! Tina Mistry, CFP®, and her daughter also got into the Halloween spirit, enjoying the holiday and making some fun memories together.
It was great to see the celebrations extend beyond the office and into time spent with family.

A Little Team Spirit Goes a Long Way

While we spend most of our days helping clients navigate their financial lives, we also enjoy opportunities to have fun together as a team.
Thank you to everyone who helped make this year's Halloween celebration so memorable.
We're already looking forward to seeing what costumes next year brings!

ABC30 SEGMENTS

Watching Your Wallet:



Financial Compatibility

Watch Video Here



Prospective Financial Advisors

Watch Video Here

As Thanksgiving approaches, AJ Flores, CFP®, shares his timely financial insights in his latest ABC30 Watching Your Wallet segments. From navigating financial compatibility in relationships to knowing what to look for when choosing a financial advisor, they offer practical guidance to help you make informed decisions. As we gather with loved ones this season, it's a fitting reminder that open conversations about money and thoughtful financial planning can help build a stronger future together.

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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PORTFOLIO ADVISORS INC.

TINA MISTRY

Financial Education in Action: Tina Mistry Shares Insights Across the Central Valley







Supporting Physicians Through Financial Education:

Tina presented at the Fresno Madera Medical Society's General Society Meeting, discussing financial planning considerations for physicians at different stages of their careers. From managing student loan debt and building wealth to navigating taxes and preparing for retirement, Tina explored how medical professionals can approach their finances with their long-term goals in mind.

Watch Tina's Fresno Madera Medical Society Presentation

Money, Taxes & Power: What Every Woman Needs to Know:

At the 2026 Central California Women's Conference, Tina led a breakout session titled Money, Taxes & Power: What Every Woman Needs to Know.
Her presentation encouraged women to take a more active role in their financial lives, covering topics such as retirement savings, tax planning, financial organization, and preparing for life's unexpected changes.
The full presentation is now available, along with a separate Q&A video featuring questions from attendees.

Watch Tina's Money, Taxes & Power Presentation and Q&A

We're grateful for the opportunity to share financial education with our community and hope these presentations provide helpful insights you can apply to your own financial journey.

Executive Insight

As we approach the end of the year, it's a good time to reflect on what matters most. Financial planning isn't just about investments or numbers; it's about the people we care for, the goals we're working toward, and the peace of mind that comes from being prepared. At Portfolio Advisors Inc., we're grateful for the trust our clients place in us and the opportunity to be part of their financial journeys.

Tina@portadvisors.com

559-432-8400 EXT 3

Our Mission: Enriching Lives Through Transformative Action

WHAT DO YOU WANT YOUR MONEY TO MAKE POSSIBLE?

By AJ Flores, CFP®

This time of year has a way of pulling people back toward the things that matter most.

Family gets together. Friends reconnect. Traditions come back around. Kitchens round the country fill with hustle and bustle and the sweet aromas of glazed ham and cranberry sauce. And in between all of that, there are often a moments when people stop and think about what they appreciated most about the year.

That can be a useful financial planning practice too.

Ask not, "How much did I earn?", or "Did my account go up enough?" But, "What do I want my money to make possible?"

For one family, the answer might be more time together. That could mean setting aside money for travel so everyone can actually make it to the same place next year. For another, it may mean being able to host more often without worrying about the cost. Maybe it's helping a grandchild, supporting aging parents, giving to a local nonprofit, or finally making room for a trip that has been talked about for years.

These are financial decisions, but they usually don't feel like "finance" when you are living them.

That is part of why planning can be useful. A good financial plan is not simply about saving more, spending less, or chasing a bigger number. A good plan can help you decide where your money should go based on what you want your life to look like.

Sometimes that means being more intentional about a goal.

If visiting family matters, perhaps that deserves its own savings account instead of hoping there is enough left over when airfare gets expensive ***(and hoping the FAA doesn't give the entire country an unexpected airport layover).***

If charitable giving is important, you can plan for it ahead of time rather than treating it as an afterthought in December. If hosting family brings you joy, maybe that belongs in the budget too.

There is also value in looking backward before planning forward.



Think about the moments from this year that you would gladly repeat. Maybe they were expensive. Maybe they cost almost nothing. Either way, they tell you something.

If the best part of your year was a week with family, a community event, a road trip, or simply having enough flexibility to say yes when someone needed you, that is useful information. Your financial plan should be able to reflect that.

Of course, there is always a balance. The goal is not to spend freely in the name of "living your values" while ignoring retirement, cash reserves, or other responsibilities. It is to recognize that money itself isn't the goal, but a tool, and tools are most useful when we are clear about what we are trying to build.

As the year comes to a close, one question may be worth carrying into your planning for next year:

What do you want your money to make possible?

If the answer is clear, the next step is to see whether your financial plan is actually helping you move in that direction.

At Portfolio Advisors, we help clients connect their financial decisions to the lives they want to lead. If you would like help turning a goal, priority, or idea into a practical financial plan, we would be glad to start the conversation.

DISCLOSURES: THIS MATERIAL IS FOR INFORMATIONAL PURPOSES ONLY AND SHOULD NOT BE CONSIDERED INVESTMENT ADVICE. PAST PERFORMANCE IS NO GUARANTEE OF FUTURE RESULTS. INVESTING INVOLVES RISK, INCLUDING THE POTENTIAL LOSS OF PRINCIPAL.

SHARE YOUR EXPERIENCE



“I’ve always felt that I receive excellent service and consistent, thoughtful communication from the team. Each meeting with my advisors leaves me feeling informed, reassured, and confident in the plan we’ve built together. I’m grateful for their professionalism, compassion, and long-standing commitment to my financial well-being."

Kathy W

★★★★★



“I have trusted Portfolio Advisor for more than two decades. Team has always been professional and trustworthy. Reporting and review meetings have always been easy to follow and all the data you need to make intelligent decisions. Thank you, Portfolio Advisors.

”

Damon S

★★★★★

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

Our Mission: Enriching Lives Through Transformative Action

ONE TIME PLANNING SERVICES



Snapshot of comprehensive financial planning

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

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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THE PA 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



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THE PA TEAM CONT'D



Angel Valencia

angel@portadvisors.com

559-432-8400 EXT 11

Angel is an **Associate Advisor** at Portfolio Advisors Inc., joining the firm in September 2026 after eight years in the transportation industry as an Operations Manager. Driven by his passion for personal finance, he transitioned into financial planning to help individuals and families work toward their financial goals. Angel brings a thoughtful, client-focused approach to his role, helping turn financial goals into meaningful progress. He holds the Series 65 license and is currently working toward earning his CFP® certification.

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.



Hugo Guiterrez

hugo@portadvisors.com

559-432-8400 EXT 10

Hugo is an **Associate Advisor** at Portfolio Advisors Inc., bringing a strong educational background in financial planning and a passion for helping individuals and families make informed financial decisions. A 2026 graduate of California State University, Monterey Bay, he earned his Bachelor of Science in Business Administration with a concentration in Financial Planning. Hugo holds the Series 65 license and is currently pursuing his CFP® certification. He is passionate about helping families reduce financial stress, build confidence, and work toward long-term financial well-being through thoughtful, personalized 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.





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 Boungnavong

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

david@portadvisors.com

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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559-432-8400 EXT 11

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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559-432-8400 EXT 10

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.





THE PA TEAM CONT'D



Sarah Llewellyn

Client Services Associate (Virtual Assistant)

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Audra Willamowski

Client Services Associate (Virtual Assistant)

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559-432-8400 EXT 13

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THE WRAP-UP

November 2026

Monthly Highlights

J4A Bowling Event

Take a look back at Portfolio Advisors Inc.'s time at the J4A Bowling event as our team enjoyed a fun-filled day of friendly competition, teamwork, and supporting a great cause. From strikes and spares to memorable moments with our community... **Read More Here**

Tina's Public Presentations

Take a look back at Tina Mistry, CFP®'s recent presentations as she shared financial insights with professionals and community members across the Central Valley. From financial planning for physicians to empowering women through financial education... **Read More Here**

Family Time Gatherings

Take a moment to reflect on what matters most with **AJ Flores, CFP®**, in his latest article, "What Do You Want Your Money to Make Possible?" Explore how thoughtful financial planning can help you align your money with your personal goals, support the people you care about, and make room for life's most meaningful moments... **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

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NOV 27

DEC 25



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