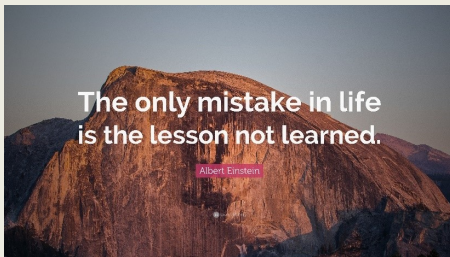




January 2022 Newsletter

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Mistry's Musings: Lessons Learned from 2021

One of my favorite late night TV show hosts best summarized 2021 in the title of one of his segments: *2021: The least bad year of the last 2 years*. When I first saw the title of this segment, it made me chuckle, but I could not overlook how much I actually agreed with it. In 2021, the headlines continued to be dominated by pandemic concerns in addition to concerns around inflation and government debt. However, with the distribution of vaccines and reduction of lockdowns, we were able to see the beginnings of an economic recovery. We have a long way to go as businesses continue to face many challenges including labor shortages and supply chain issues, but in my opinion, 2021 was an improvement upon 2020.

The biggest surprise of them all? Stock market performance. Markets continued to set records throughout 2021 as the S&P 500 Index had a return of 28.7% for the year and the MSCI World ex USA Index, representing developed international markets, increased 12.6%. (For a comprehensive recap of market performance, I highly recommend reading Dimensional Fund Advisors latest article *Market Review 2021: A Recovery Amid Challenges* by [clicking here](#).)

2021 posed its triumphs and challenges, however, as I set my personal and professional goals for 2022, I reflect upon the lessons I have learned (or perhaps re-learned) in 2021:

- Having an investment philosophy that you can stick with through good times and bad is fundamental to having a successful investment experience.
- The stock market continues to be one of the best methods for investors to fight inflation.
- Record 'highs' in the market do not necessarily mean something bad is around the corner.

- Focusing on what you can control, including spending and saving habits and your own human capital, is time and energy better spent than trying to pick the next hot stock or cryptocurrency.

Our world and our day to day lives have fundamentally shifted as a result of the events of 2020 and 2021. However, I believe that every once in a while, and I do mean every once in a while, we need to be jolted or shaken. Our ways of thinking and conducting our lives need to be reevaluated and we need to be challenged. I have learned that this is how we experience growth.

As I mentioned to my team here at Portfolio Advisors before the New Year, I am excited for the future of our firm. Our focus continues to be you, our clients, and enhancing your financial planning and investment experience with our firm. As we look to continue the growth that we experienced in 2021 into 2022, we are in the never-ending pursuit of making the lives of our clients better and our community a better 'village' to live in. We thank you for your continued trust and confidence in our firm and we look forward to a prosperous year with you.

Regards,

Tina Mistry, CFP®

President/CEO

(P.S. We welcome any feedback regarding our newsletter articles! Please feel free to respond to this email. Further, if I can be of any help to you or more specifically, if you have any feedback you wish to share with me regarding your experience as a client of Portfolio Advisors, I welcome you to contact me by phone or email. Thank you!)



Make 2022 the Best Year Yet

Resolutions and goal setting are all the rage this time of year. But as excited as you're feeling about your New Year's to-do list, you might be overlooking four important factors that could help you accomplish more in 2022.

1. Values

A common reason why so many New Year's resolutions fail is that, as good as they may look on paper or a Pinterest board, we don't

really feel strongly about them. Perhaps you see a trendy goal shared across social media and experience some FOMO. Or maybe you set an aspirational goal that's well-intentioned but vague or unrealistic.

These are the sorts of resolutions that tend to melt in the snow before Spring.

The more important a goal is to you, the more likely you are to achieve it. Rather than listing things you'd like to do or things you think would be good to do, start by listing your values. What are the things that are most important to you? What kinds of goals can you set that will help you live those values for the next twelve months?

For example, why do you want to learn Spanish? "Because it would be good for me" isn't an answer that will inspire you to drill flashcards every day and find a good tutor.

But if learning Spanish will help you make a career change that you value, or help you be a more effective tutor at the reading center where you volunteer, you'll be more motivated to put in the work.

2. Relationships

As valuable as self-improvement is, goals that strengthen the most important relationships in our lives also tend to stick. If you want to eat better in 2022, your daily bowl of salad in the office cafeteria might start to feel lonely. But if you and your spouse commit to cooking healthy dinners together three nights every week, you'll be sharing a goal and some valuable time together.

Anchoring your goals in relationships can also create accountability that will help you get over the hump on those days when you're just not feeling it. You won't sleep through a tennis lesson if you know your best friend is waiting for you on the court.

3. A SMART plan

Once you've settled on an important goal, ask yourself, "Is this goal SMART enough?"

You're far more likely to hit a target if it is **Specific**, **Measurable**, **Achievable**, **Realistic**, and **Timely**. "I want to be healthier" is not a SMART goal, even if improving your health is one of your top values. It's too vague, and it doesn't include any metrics you can use to track your progress or hold yourself accountable.

"I want to run my town's half marathon next fall" puts your healthy value in action while passing the SMART test:

- Running a marathon is more **Specific** than "getting healthier."
- You can **Measure** your progress by setting and tracking daily and weekly running targets.
- Finishing a long run after months of training is certainly **Achievable** but ...
- Is it **Realistic**? If so, get running! If not, maybe set a lower bar, like running a 5K.
- This goal is **Timely** because you know when the big run is and what you need to do every day, week, and month to cross the finish line.

4. A strong financial foundation

One question we encourage our clients to ask themselves at the start of the New Year is, "What is my money for?" In part, your money should help you achieve goals that are going to improve your Return on Life.

We'd love to hear about your SMART goals for 2022 and discuss how our Life-Centered Planning process can support your progress every step of the way.

Portfolio Advisors, Inc. Team Profile

Allow me to reintroduce myself... AJ Flores

Foreword by Tina Mistry, CFP®



In this installment of team profiles, it is my pleasure to reintroduce you to one of our seasoned team members at Portfolio Advisors, Inc., Andrew James (AJ) Flores. AJ has been with us for 6 years, and is currently leading the Wealth Management Financial Planning team.



been with our firm for almost 8 years, working directly with clients as a Financial Advisor. It has been one of the many joys of my career working with AJ and seeing him transition from intern to a lead financial advisor, taking on additional responsibilities at the firm and becoming our resident Social Security expert and master Excel spreadsheet builder! AJ earned the Certified Financial Planner™ certification in 2020 and continues to share his passion for financial planning through regularly written articles about various financial topics (which you may have read over the last 12 months via our company's email distribution list). (This article is #4 of a 5-part series. To take a look at article #3, [click here](#). Stay tuned for more Team Profiles in our future newsletters.)

I recently posed some questions to AJ to allow him the opportunity to share more about himself with all of you. Here we go...

What is your role at Portfolio Advisors, Inc.?

- I serve as a financial advisor with Portfolio Advisors. I seek to educate and advise, to shed light on the options available to my clients, and to help them to make informed decisions around their finances.

Why did you choose to become a financial advisor?

- I've always enjoyed meeting and getting to know people. I also have a fondness for working with numbers and solving puzzles. My work at Portfolio Advisors has allowed me to combine both passions into a career, along with the satisfaction of being able to help people!

What do you enjoy most about your work?

- Part of my responsibilities as a financial advisor is serving as somewhat of an educator. I find fulfillment in the look of dawning recognition on a clients's faces when different concepts finally click into place – that “aha!” moment when a lightbulb is switched on and a person can see their finances somewhat clearer than they could before.

Anything else you would like to share with our audience?

- I grew up as a military brat, having lived on air force bases in Germany and Arkansas before my family finally settled in California.
- One of my goals for the year of 2022 is to overcome my fear of heights.

Here are some fun facts about AJ:

- **Favorite book:** The Lord of the Rings by J.R.R. Tolkien
- **Favorite quote:** “Excellence is never an accident. It is always the result of high intention, sincere effort, and intelligent execution; it represents the wise choice of many alternatives – choice, not chance, determines your destiny.” -- Aristotle
- **Favorite place you have traveled:** In recent memory, my favorite place has been Tokyo, Japan with my partner, Jillian.
- **Hobbies/Interests:** Music (piano, guitar, singing), tabletop games, travel, concerts, rock climbing (despite the aforementioned fear of heights).
- **Family:** My mother and father both live in Clovis. I have one sister, Melissa.
- **Favorite show you watched on Netflix recently:** *Formula 1: Drive to Survive*



Jillian and I celebrating the purchase of our home together in the Summer of 2021.



My favorite shot from our Japan trip taken above the streets of Shinjuku, Tokyo.

Portfolio Advisors, Inc. 2022 Holiday Office Closures

Portfolio Advisors, Inc. will be closed for the following 2022 holidays on the dates listed below:

- Monday, January 17th in observance of Martin Luther King Jr. Day
- Monday, February 21st in observance of President's Day
- Friday, April 15th in observance of Good Friday
- Monday, May 30th in observance of Memorial Day
- Monday, June 20th in observance of Juneteenth
- Monday, July 4th in observance of Independence Day
- Monday, September 5th in observance of Labor Day
- Thursday, November 24th in observances of Thanksgiving
- Friday, November 25th in observance of Thanksgiving
- Monday, December 26th in observance of Christmas

With each office closure we will be back the following business day during normal business hours.



Portfolio Advisors, Inc. Blog!

We are **blogging**! In addition to our quarterly newsletter, we began posting interesting articles and original content on our website 2 to 4 times a month. You can view and/or share our blog posts via email and social media. Click [here](#) to subscribe to our blog!

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Give us a call and learn more today!