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October 2021 Newsletter

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Mistry's Musings – 30 Years is Cause to Celebrate!!!

As we head into the holiday season and wrap up the year that is/was 2021, I would like to recognize a couple of major milestones: the **40th** year anniversary of Dimensional Funds Advisors plus Portfolio Advisors' **30th** anniversary of partnering with Dimensional Fund Advisors. (Executive Chairman & Founder David Booth wrote a great article reflecting upon his 40 year journey. You may click here to read his article.)

It was 1991 when the founder of Portfolio Advisors, Gary Leffler, was looking for a new way to do business and better serve clients. Specifically, he was interested in changing to a business model that was not transactional or commission based. This, he reasoned, would help to foster client centric decisions. Gary was also looking for a mutual fund family that embraced key philosophical beliefs that allowed for broad portfolio diversification and minimized costs.

In performing his due diligence, Gary was intrigued with Dimensional Fund Advisors, a mutual fund family that met these conditions. He was attracted to the company's research-based approach that pursued research and analysis fathered by one of the most prominent figures in the field of finance, Professor and Nobel Laureate Eugene Fama from the University of Chicago. This approach was in stark contrast to those that actively tried to guess the direction of the market, as that was, and still is to some degree a prevalent approach taken today. Gary was able to connect the dots. He believed that if he could provide his clients with a simple to understand path to investing, which also embraced research, that he could then focus on helping clients achieve their financial goals and foster a dynamic lasting relationship.

At that time, Dimensional was about 10 years old and had less than $100B under management, having launched 10 different mutual funds. They separated themselves from the competition by vetting advisors interested in using their funds and by requiring that they attend training conferences. There, they educated advisors about their approach to ensure that they were philosophically aligned. As such, their funds were not available through retail outlets and were only available through a DFA approved advisor that had received training and an in depth understanding of how markets work. In a past conversation with Gary, I remember him stating how he was caught off guard by this unique approach. However, he quickly identified that Dimensional was creating an environment for independent advisors that could truly stay independent and free from conflicts of interest. He was among the first advisors in our market to adopt this approach and work with DFA.

We continue to work closely with Dimensional to this day, and importantly, we do not receive any monetary compensation from them. We share similar core values, and our investment philosophies strongly align. We also identify with this simple and straightforward statement found on their website: "*The assets we manage represent more than shares in a portfolio. That money represents the savings, sacrifice, and dreams that investors have entrusted to us. We take this responsibility seriously.*" Together, we celebrate the milestones that we have both achieved in working closely together serving and putting you, our clients first for over 30 years.

In celebration of this milestone, we welcome you to stop by our office to view the framed Matrix Books (an annually published reference book of historical market data that we use periodically an educational tool) published by Dimensional (pictured below) signed by all of Dimensional's academics along with a message from the Co-CEOs, that we are proudly displaying. We hope to get back to in person events with all of you in 2022 so that we can celebrate some more!

Regards,

Tina Mistry, CFP®

President/CEO

P.S. We are happy to announce that the ownership change at Portfolio Advisors is officially complete. Per industry regulations, you will be receiving a notice from our office (with your quarterly portfolio reports) confirming the completion. We appreciate your patience and welcome any questions. Thank you!

Building a Fulfilling Schedule in Retirement

Your IRA and 401(k) haven't magically grown all by themselves. Your nest egg is the result of years of planning and hard work.

Unfortunately, many seniors don't realize that their retirement schedules aren't going to fill themselves in either. Our most successful retirees have put just as much thought and preparation into how they'll spend their time as they have into how they'll spend their money.

Here are four building blocks you can use to create an ideal retirement schedule.

1. Be specific. The happiest seniors don't retire FROM their jobs. They retire TO goals and activities that make retirement rewarding. Whether you're planning to launch a new company, see the world, volunteer in your community, or lower your handicap, get specific about what you want to do and whom you're going to do it with. You'll find that most items on your list have several sub steps that will keep you busy as you work towards achieving those bigger bucket list goals.

2. Ease into your comfort zone every morning. When you were working and raising kids, your morning routine helped bring order to the chaos and get everyone where they needed to go. As a retiree, much of that chaos is gone, but that doesn't mean you don't still need some order in the morning. Create a new morning routine that feels less like rushing through a checklist and more like peaceful preparation for the day ahead. Fill that hour or two with exercise, prayer, meditation, or just a quiet breakfast on the porch with the newspaper.

These small activities can help condition you to get out of bed and start doing stuff – which, for many new retirees, is a really big part of learning how to enjoy retirement. Once you've finished your crossword puzzle and cleaned out the coffee maker, you'll be in your comfort zone and ready for the rest of your day.

3. Make the most of your time. Without the strict deadlines and responsibilities of a 9-to-5 job, it's easy to lose days and even weeks puttering around the house trying to decide what to do with all your free time. As your bucket list gets backlogged, basic household to-dos start to pile up as well. Suddenly a messy kitchen and baskets of laundry are getting between you and planning a dream vacation or signing up for tennis lessons.

Retirees who say, "I'll get around to that," rarely get around to doing the things that would make their retirement more rewarding. Putting activities on a schedule creates commitments that you'll be much more likely to keep. Many retirees also find that structuring their days creates more time for unstructured free time that they use to experiment with new activities or follow a spur-of-the-moment whim towards a new lunch spot.

4. Unplug to recharge. After enjoying dinner with friends and family or catching up on your favorite binge watch, it's time to start sending your mind and body some power down signals. Close your laptop. Plug in your phone. Turn off the TV. Enjoy a warm bath or shower. Curl up in bed with a book. Reflect on your day with some pen-and-paper journaling. Prepare your body to enter a restful state and enjoy the peace of mind that comes from having a full, invigorating day already planned for tomorrow.

Very few of the folks we work with design a perfect schedule as soon as they retire. But the trial and error that goes into retirement can be part of the fun. Our Ideal Week in Retirement exercise can help you start preplanning how to spend your time while also leaving some room for exploration and adjustment. Make an appointment and we can get to work on your Ideal Week either virtually or in person.

Portfolio Advisors, Inc. Team Profile

Allow me to INTRODUCE myself… Jesse Vega

Foreword by Tina Mistry, CFP®

In this installment of team profiles, it is my pleasure to introduce you to the newest member of the Portfolio Advisors Team, Jesse Vega. Jesse has been with our firm for approx. 3 months and, by now, many of you may have met him in the office or spoken to him by phone! As a recent graduate of Fresno State, Jesse brings a degree of polish and professionalism that will be a benefit to our firm and our clients. He has a positive attitude and is up for any challenge. He aspires to become a financial advisor and I look forward to his future with our firm. (This article is #3 of a 5-part series. To take a look at article #2, click here. Stay tuned for more Team Profiles in our future newsletters.)

I recently posed some questions to Jesse 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 am a Portfolio Administrator/Client Services Associate at Portfolio Advisors, Inc. My role is to assist the advisors with any tasks to help meet our clients' needs. Additionally, my role involves administrative work to ensure that our back office runs smoothly.

What interests you about the financial advising industry?

- In the financial advising industry, there are a lot of things that interest me. Being able to help a client and provide them with the confidence that their hard-earned dollars are in good hands is one major aspect. Another would be that every situation is different and there is always something to learn which keeps me on my toes and allows me to develop into the best professional possible.

What do you enjoy most about your work?

- I most enjoy the clients. My favorite thing is to be able to talk to the client, to really get to know them and build a bond. In my time here at Portfolio Advisors, Inc. I have been able to get to know several clients and enjoyed every conversation I have had. I also enjoy being able to learn something new every day.

Anything else you would like to share with our audience?

- Before joining Portfolio Advisors, I worked at Wells Fargo as a teller. There I was able to encounter moments when a customer was in dire need for help. I was able to go above and beyond to take that weight off their shoulders, resulting in them leaving happy and relieved. Moments like these are what drives me and will keep me going no matter what obstacles I face.

Here are some fun facts about Jesse:

- **Favorite book:** "Straight Up" by Trent Shelton

- **Favorite place you have traveled:** Puerto Vallarta in Mexico.
- **Hobbies/Interests:** Golfing, attending concerts, UFC, NFL, and Hiking

Lewis Creek hike this summer!

My French Bulldog puppy, Milo!

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!

and/or services, or if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services. PAI shall continue to rely on the accuracy of information that you have provided.

Give us a call and learn more today!