



WE ASPIRE TO INSPIRE.
GUIDANCE YOU DESERVE.

Philosophy/Methodology

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THE LONE CYPRESS



The Lone Cypress reflects the type of guidance we strive to offer, rooted in strength, weather-tested, and always looking forward.

THE TREE, STANDS FOR RESILIENCE



**The ability to weather storms
and grow stronger through
adversity.**

THE ROCK, REFLECTS THE STABILITY WE STRIVE TO PROVIDE



**A steady anchor through life's
shifting tides.**

THE OCEAN, ALWAYS IN MOTION

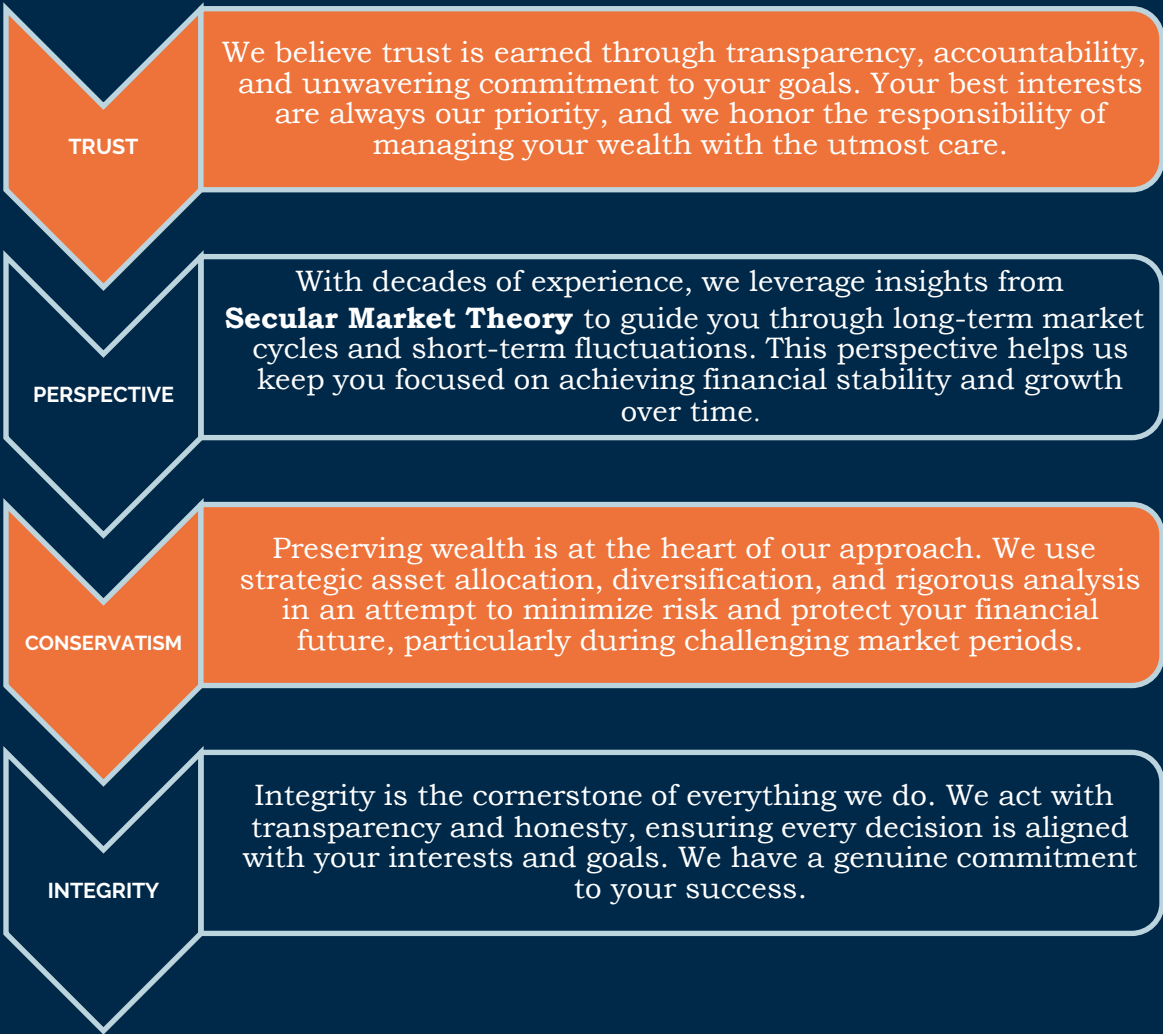


**Symbolizes the journey,
unpredictable, expansive, and
filled with opportunity.**

KEY PRINCIPLES

DRIVERS FOR OUR INVESTMENT PHILOSOPHY

As our client, you can expect us to act in alignment with these foundational principles



Borza Storck

WEALTH MANAGEMENT
of

RAYMOND JAMES

The foundation of what we do is to fully understand and appreciate your goals and dreams.

From there, we work with you to pursue those cherished aspirations through insightful management of your financial resources.

THE PROCESS

MANAGE

UNDERSTAND



IMPLEMENT

DESIGN

OUR PROCESS

A PERSONAL APPROACH

UNDERSTAND

We start by understanding your goals and who you are, listening to the spoken and observing the unspoken to learn about your family dynamics, investment experience, risk tolerance, liquidity needs, time horizon, and other factors.

DESIGN

We'll carefully incorporate the insights you've shared with us to design your plan, then present it to you and answer any questions you may have.

IMPLEMENT

When we're certain you're comfortable with your personalized plan, we will implement it, selecting specific investments and taking care of the paperwork.

MANAGE

We're keenly aware change is a constant, and that includes the financial markets and your personal circumstances. We're ready to adapt and make refinements to your financial plan to remain in sync, keeping the lines of communication open.



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WEALTH MANAGEMENT

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OUR OBJECTIVE

We strive to offer a pathway to consistent, reliable income that grows over time.

Whether one chooses to draw income or leverage wealth accumulation for estate planning, we aim to ensure financial stability that helps achieve one's goals and aspirations.

We do this by seeking to effectively manage the sequence of returns
With the help of our P.A.N.E.L.





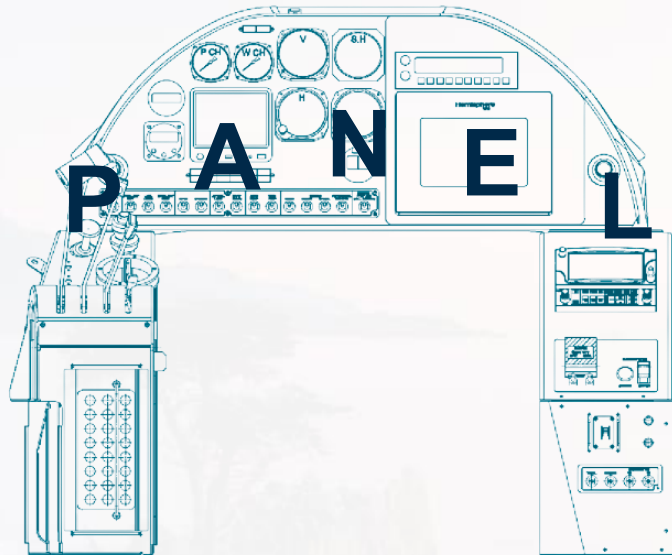
THE HISTORY BEHIND THE PHILOSOPHY

**Aspirations
Legacy**

**Consistent
Reliable Income
that Grows**

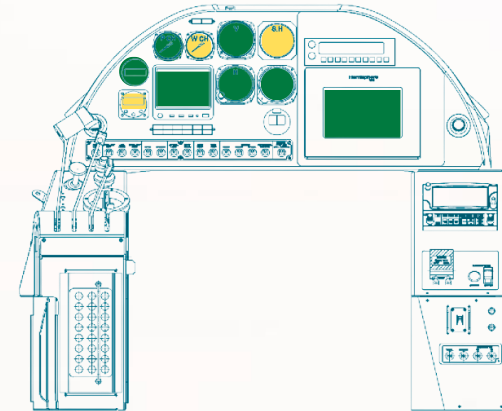
P.A.N.E.L



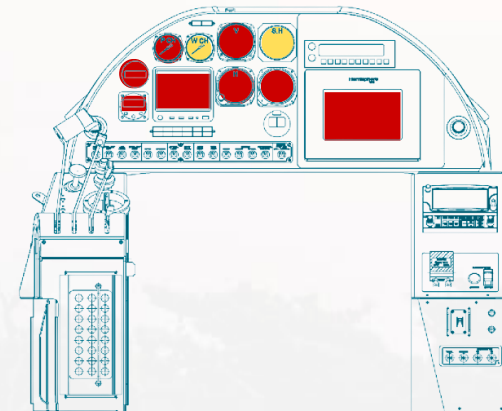


P-Price Trend
A-Acceleration
N-Number Participating
E-Environment
L-Levels

OFFENSE



DEFENSE



This framework is our **objective, rules-based system** designed to guide portfolio decisions and reduce the emotional biases that naturally arise from headlines, life events, and market noise. By relying on measurable market data, it helps manage **sequence-of-returns risk** and keeps clients invested with discipline.



THE SECULAR MARKET THEORY

— OUR GUIDE TO UNDERSTANDING MARKET CYCLES

It is imperative to have a strategic allocation approach when navigating the markets.

- **We use both fundamental and technical analysis**

Our preference is weighted more heavily to technical analysis.

- **Fundamental analysis evaluates a company's intrinsic value to determine its true worth and growth potential.**

Conducted by examining economic, financial, and qualitative factors, such as financial statements and industry conditions,

- **Technical analysis is the quantitative mapping of human behavior.**

Though not predictive, different trend lines allow for the assignment of probabilities helping to navigate the market.



SECULAR PERIOD (Longer Term)

Secular Period = 8 to 20-year period

Secular Bull Market = 8 to 20-year period of generally rising prices

1896 to 1906

1921 to 1929

1949 to 1966

1982 to 2000

2013 to ????

Secular Bear Market = 8 to 20-year period of flat to down prices

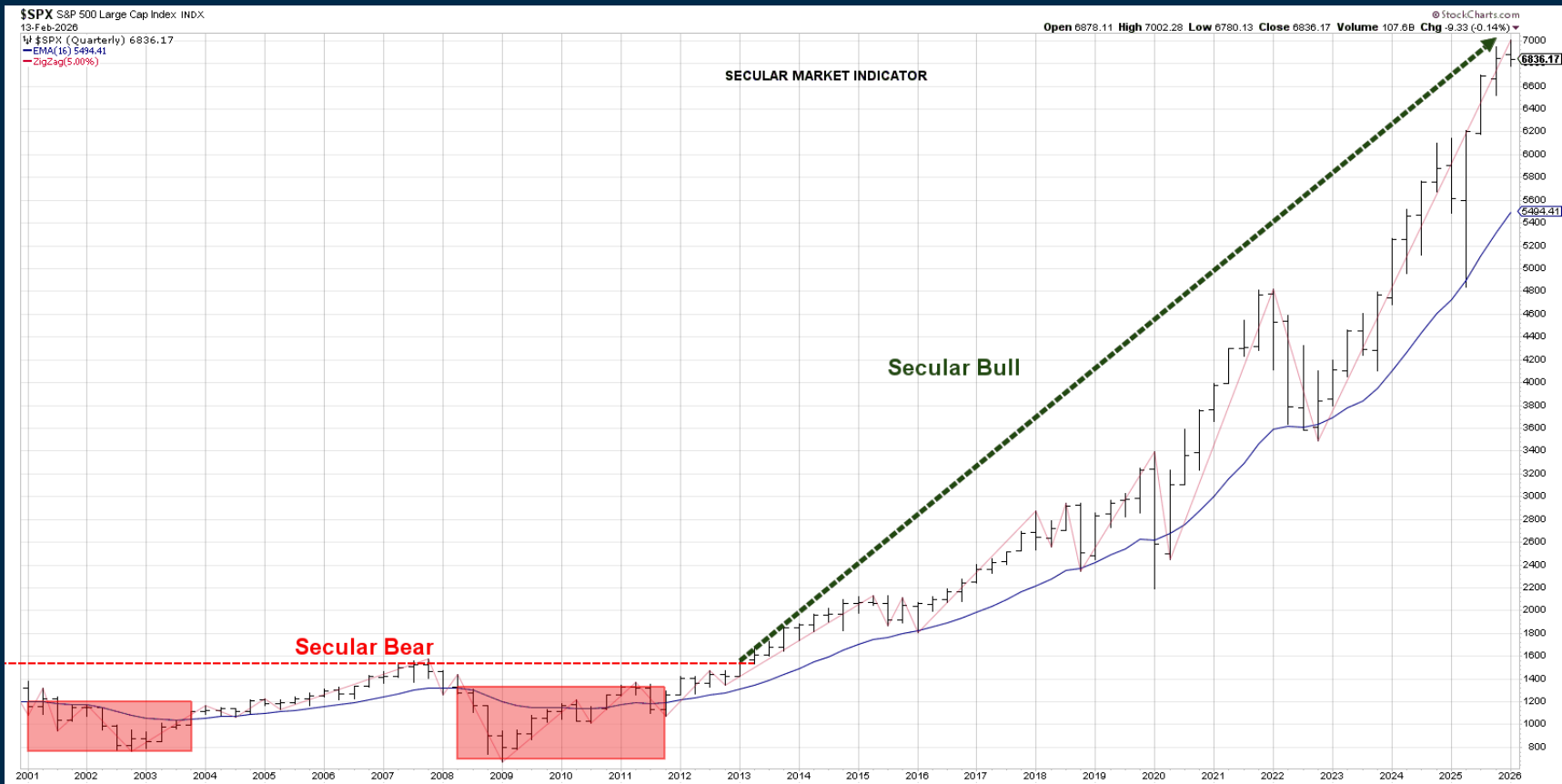
1906 to 1921

1929 to 1949

1966 to 1982

2000 to 2013





Secular Bear Market indicates there has been a change in the marketplace. It is important to be very cautious in this environment. (Red Line)

Secular Bear Market
 March 24, 2000 to June 26, 2013

Secular Bull Market
 June 27, 2013 until ????

Secular Bull Market is very telling. (Green Line)

We remain in a Secular Bull Market.



CYCLICAL PERIOD (Shorter Term)

Cyclical Period = 1 to 3-year period
(Occurs inside of secular markets bull and bear)

Cyclical Bull Market

1 to 3-year period of generally rising prices
(50-day is above the 200-day and the 200-day is moving up)

Cyclical Bear Market

1 to 3-year period of generally flat or falling prices
(50-day is below the 200-day and the 200-day is moving down)

A buy-and-hold strategy inevitably will bring frustration.

Astute followers of the market must recognize that successful investing in the market is predicated not on the duration or the amount of time that one is involved in the market but on the ability to identify the key trends such as cyclical periods within secular markets and take advantage of these trends when available using Strategic Asset Allocation.

OUR APPROACH

Quarterly Charts

Confirming the Secular Trend



Weekly Charts

Confirming the Cyclical Trend



Daily Charts

Executing Entry & Exit

We use a multi timeframe strategy to maintain alignment with both the long-term market trend and near-term price action.

“You can’t understand the story by only reading one chapter.”

~ Unknown

QUARTERLY CHARTS

- Confirm or Challenge our Secular Bull or Bear Market Thesis
- Smooths out short and intermediate-term volatility
- Highlights generational trend shifts
- Provides macro alignment before zooming in

Monitor the following Moving Average
16-Quarter

**Perspective expands with time.
The quarterly chart anchors us in the secular trend.**

QUARTERLY CHART

\$SPX S&P 500 Large Cap Index: INDX

13-Feb-2026

\$SPX (Quarterly) 6836.17

EMA(16) 5494.41

ZigZag(5.00%)

Open 6878.11 High 7002.28 Low 6780.13 Close 6836.17 Volume 107.6B Chg -9.33 (-0.14%)

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WEEKLY CHARTS

- Identify major trends
- Determine positioning (Offense/Defense)
- Spot divergences
- Avoid false breakouts

Monitor the following Moving Averages

10-week

40-week

120-week

“Success is the sum of small efforts, repeated day in and day out.”

~Robert Collier

WEEKLY CHART

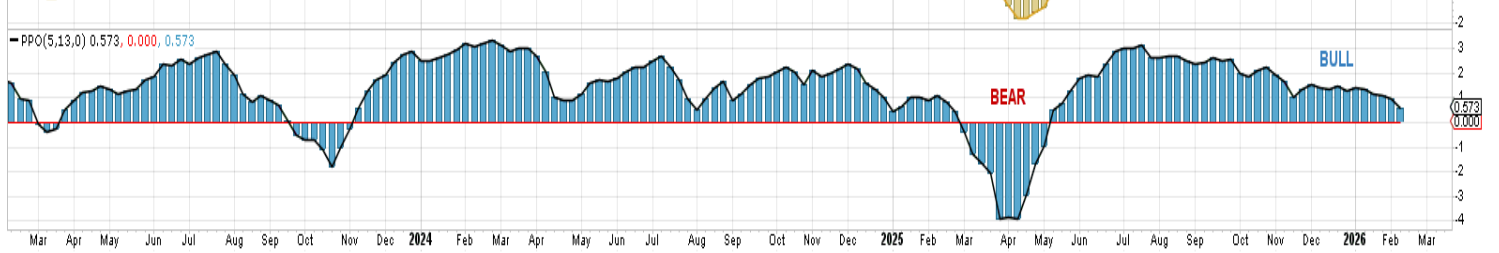
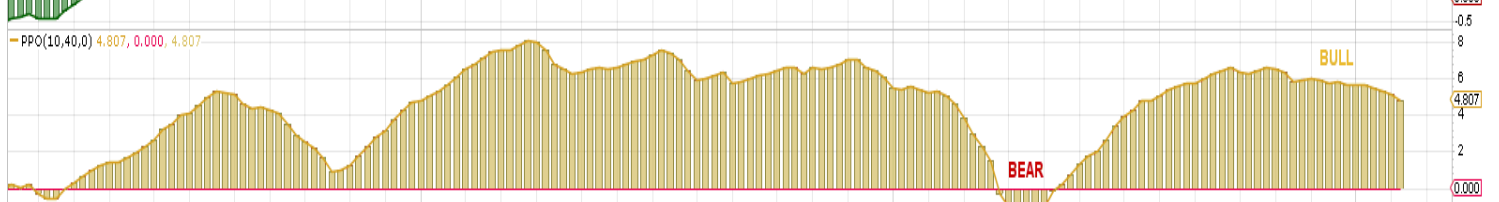
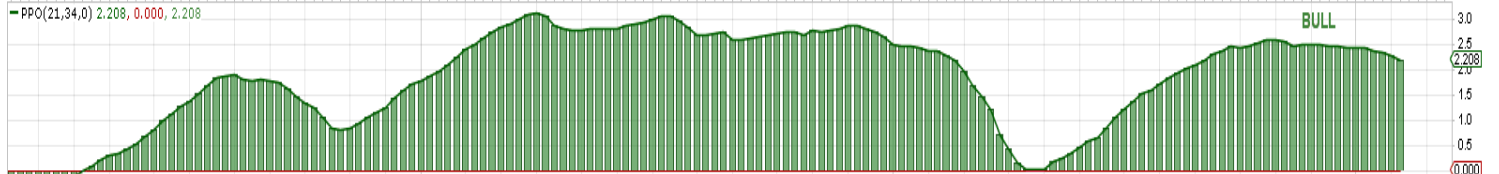
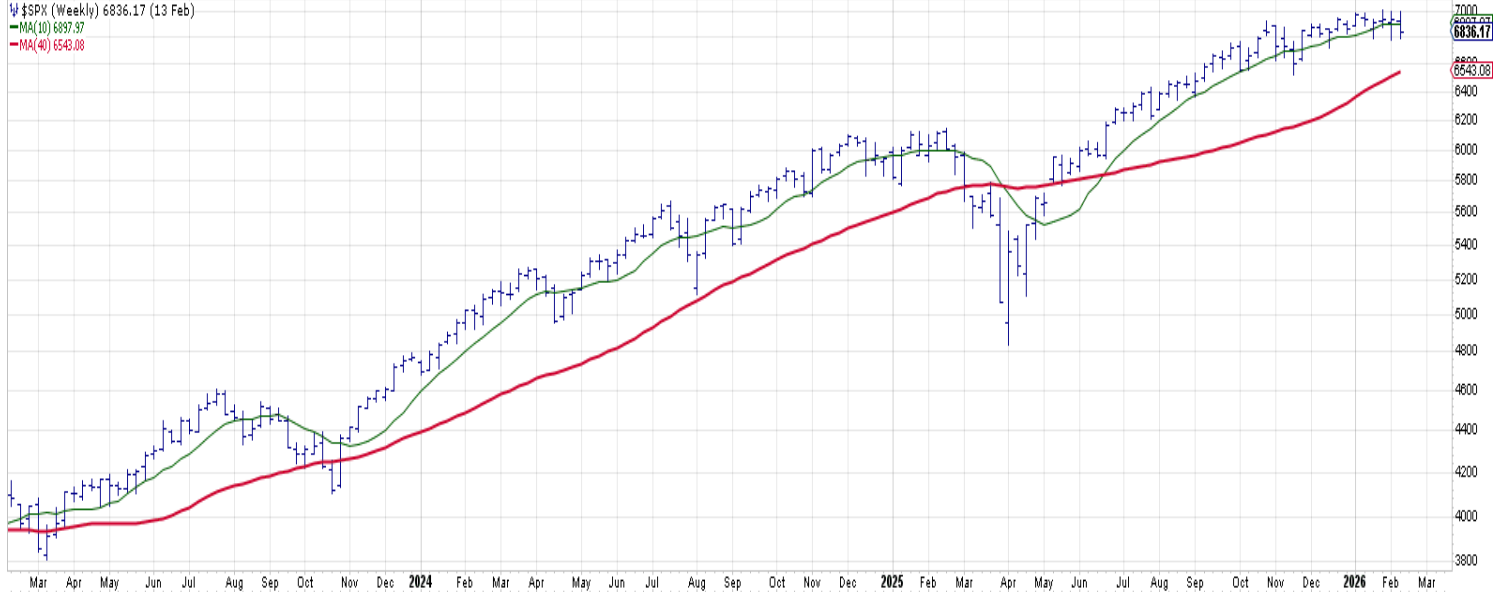
\$SPX S&P 500 Large Cap Index: INDX

13-Feb-2026

W \$SPX (Weekly) 6836.17 (13 Feb)

MA(10) 6897.37
MA(40) 6543.08

© StockCharts.com
Open 6917.26 High 6993.48 Low 6794.55 Close 6836.17 Volume 18.5B Chg -66.13 (-1.39%)



DAILY CHARTS

- Confirm major trends
- Identify Entry & Exit
- Avoid emotional decisions

Monitor the following Moving Averages

50-day

200-day

600-day

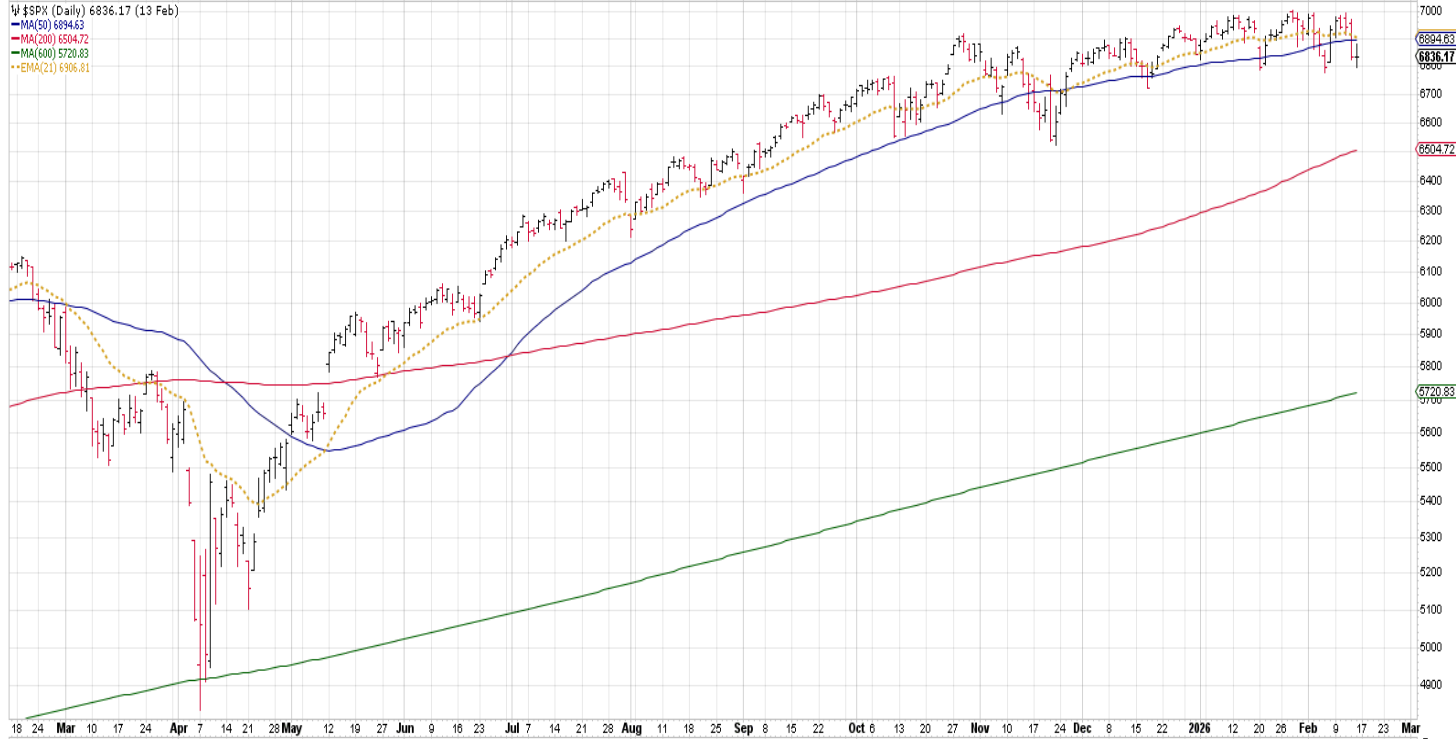
“Trends become more powerful when timeframes agree.”

~ Inspired by timeless investing wisdom

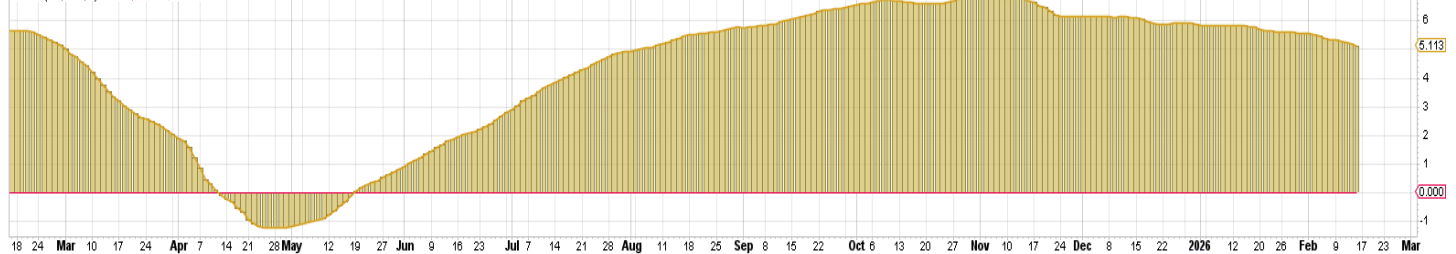
MOMENTUM

W \$SPX (Daily) 6836.17 (13 Feb)

- MA(50) 6894.63
- MA(200) 6504.72
- MA(600) 5720.83
- EMA(21) 6906.81



PPQ(50,200,0) 5.113, 0.000, 5.113



DAILY CHART

FRAMEWORK

A moving average helps smooth out price data to identify the direction of the trend over the chosen period. It's a versatile tool used by technicians to analyze market trends and make informed decisions.

The alignment of moving averages across different timeframes serves as a visual representation of market momentum and trend strength.

“The trend is your friend... until it ends.” ~ Wall Street Proverb

FRAMEWORK

When shorter-term moving averages (10-week or 50-day) are positioned above longer-term ones (40-week or 200-day), and all are sloping upward, it indicates a strong, bullish trend.

Conversely, if shorter-term averages are below longer-term ones with downward slopes, it suggests a bearish trend.

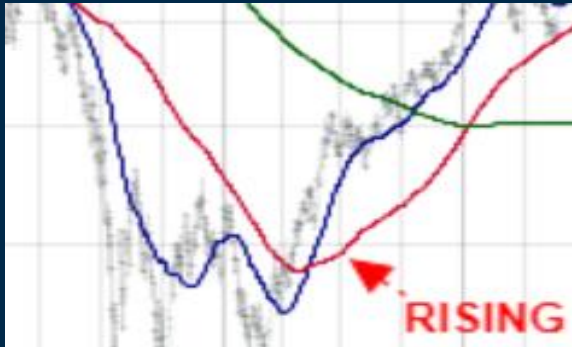
This sequence provides insights into the market's current phase within its cycle.

Bullish Alignment: Short-term MAs above long-term MAs, all sloping upward—indicative of a robust uptrend.

Bearish Alignment: Short-term MAs below long-term MAs, all sloping downward—indicative of a strong downtrend.

Transition Phase: MAs converging or crossing—signals potential trend reversal or consolidation

ROLE OF MOVING AVERAGE SLOPE



A **RISING 200-day** moving average confirms a cyclical bull market



A **DECLINING 200-day** moving average confirms a cyclical bear market

A **FLAT 200-day** moving average may denote consolidation or indecision in the market.

It is the direction of the 200-day moving average and not the violation of it (either upside or downside) that is most important.

SMA(50) SMA(200) SMA(600)

AMPLIFIERS

Golden Cross

Shorter-term moving average crosses **ABOVE** the Longer-term moving average

Stage 1

A downtrend bottoms out, and the short-term moving average starts to rise.

Stage 2

The short-term moving average crosses above the long-term moving average, indicating a potential breakout.

Stage 3

The uptrend continues, with the short-term moving average staying above the long-term moving average

Golden Cross Significance: The golden cross is considered a strong bullish signal in equities, suggesting that the market may be entering a long-term uptrend as gauged by the S&P 500.

AMPLIFIERS

Death Cross

Shorter-term moving average crosses **BELOW** the Longer-term moving average

Stage 1

An uptrend peaks, and the short-term moving average starts to decline.

Stage 2

The short-term moving average crosses below the long-term moving average, indicating a potential breakdown.

Stage 3

The downtrend continues, with the short-term moving average staying below the long-term moving average

Death Cross Significance: The Death Cross is considered a strong bearish signal in equities, suggesting that the market may be entering a long-term downtrend as gauged by the S&P 500.

AMPLIFIERS

Percentage Price Oscillator (PPO)

Measures the difference between two exponential moving averages as a percentage of the larger moving average. It helps identify the strength and direction of a trend. Positive PPO values indicate upward momentum, while negative values suggest downward momentum

Relative Strength Index (RSI)

RSI assesses the speed and change of price movements, oscillating between 0 and 100. An RSI above 70 typically indicates overbought conditions, while below 30 suggests oversold conditions. Monitoring RSI helps in identifying potential reversal points within the trend.

Assessing Sector Strength

Analyzing sectors gives you a peek under the hood of the market. Sectors trading above their 50-day and 200-day SMAs with upward slopes are considered strong. Conversely, sectors below these MAs with downward slopes may be underperforming.

“Without data, you’re just another person with an opinion.”

~ W. Edwards Deming

A MOSAIC OF MARKET DISCIPLINE

No single indicator tells the whole story.

But together, they paint a clear picture.

Our investment process is not driven by emotion or prediction.

It Strives to Be:

OBJECTIVE

REPEATABLE

RISK AWARE

It's guided by a mosaic of objective signals, each offering a piece of the larger narrative. Based on where we are in the cycle, this framework helps us determine whether to be on **Offense or Defense.**

THE GOAL

Stay on the right side of the market with purpose.



SIGNALS THAT SHARPEN THE PICTURE

- Moving Average Alignment & Slope
- Relative Strength
- Breadth, volume, and participation signals to validate price moves

It is not about where the top is or where the bottom is...
or whether we get out at the top or the bottom

It is about the sequence of returns

Specifically mitigating the downside



**AGGRESSIVE
GROWTH**



**LONG-TERM
GROWTH**



NEARING RETIREMENT



RETIREMENT / BALANCED



TARGET ALLOCATIONS

OFFENSE

DEFENSE

AGGRESSIVE GROWTH

99% Equities
1% Cash

58% Equities
22% Bonds/Cash
20% Allocation Strategies

LONG TERM GROWTH

85% Equities
15 % Bonds/Cash

54% Equities
26% Bonds/Cash
20% Allocation Strategies

NEARING RETIREMENT

70% Equities
16% Bonds/Cash
14% Allocation Strategies

42% Equities
38% Bonds/Cash
20% Allocation Strategies

RETIREMENT / BALANCED

60% Equities
26% Bonds/Cash
14% Allocation Strategies

38% Equities
42% Bonds/Cash
20% Allocation Strategies

*The above represents target allocation of the advertised strategies. Individual clients accounts may vary from the allocation over time based on various factors, including the clients' unique circumstances.

IMPORTANT DISCLOSURES

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In a fee-based account clients pay a quarterly fee, based on the level of assets in the account, for the services of a financial advisor as part of an advisory relationship. In deciding to pay a fee rather than commissions, clients should understand that the fee may be higher than a commission alternative during periods of lower trading. Advisory fees are in addition to the internal expenses charged by mutual funds and other investment company securities. To the extent that clients intend to hold these securities, the internal expenses should be included when evaluating the costs of a fee-based account. Clients should periodically re-evaluate whether the use of an asset-based fee continues to be appropriate in servicing their needs. A list of additional considerations, as well as the fee schedule, is available in the firm's Form ADV Part 2 as well as the client agreement.

ASSET CLASS RISK CONSIDERATIONS

Every type of investment, including mutual funds, involves risk. Risk refers to the possibility that you will lose money (both principal and any earnings) or fail to make money on an investment. Changing market conditions can create fluctuations in the value of a mutual fund investment. In addition, there are fees and expenses associated with investing in mutual funds that do not usually occur when purchasing individual securities directly.

This strategy may contain Exchange Traded Funds (ETF) and/or Mutual Funds. Investors should carefully consider the ETF and mutual fund investment objectives, risks, charges, and expenses before investing. The prospectus contains this and other information and can be obtained from the ETF or Mutual Fund sponsor as well as from your financial advisor. The prospectus should be read carefully before investing.

Equities: Investors should be willing and able to assume the risks of equity investing. The value of a client's portfolio changes daily and can be affected by changes in interest rates, general market conditions and other political, social and economic developments, as well as specific matters relating to the companies in which the strategy has invested. Companies paying dividends can reduce or cut payouts at any time.

Fixed Income: All fixed income securities are subject to market risk and interest rate risk. If fixed income securities are sold in the secondary market before maturity, an investor may experience a gain or loss depending on the level of interest rates, market conditions and the credit quality of the issuer. There is an inverse relationship between interest rate movements and bond prices. Generally, when interest rates rise, bond prices fall and when interest rates fall, bond prices generally rise. Please note these strategies may be subject to state, local, and/or alternative minimum taxes. You should discuss any tax or legal matters with the appropriate professional.

Sectors: Strategies that invest primarily in securities of companies in one industry or sector are subject to greater price fluctuations and volatility than strategies that invest in a more broadly diversified strategies. The Strategy may have over-weighted sector and issuer positions and may result in greater volatility and risk. Investing in small cap stocks generally involves greater risks, and therefore, may not be appropriate for every investor. The prices of small company stocks may be subject to more volatility than those of large company stocks.



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ASPIRE TO A LIFE THAT INSPIRES.
LET US GUIDE YOU.

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