

# The Borza Group

Wealth Management





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We invite you to call or e-mail us  
for further information.

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## Putting our wealth of experience to work for you

Your achievements have brought financial rewards. While your career may progress in steady fashion, life rarely follows suit. Invariably, new situations present compelling opportunities and challenging considerations—some complex, some urgent, some both.

At The Borza Group, we are devoted to client families and disciplined in serving them. For more than 25 years, people we admire for their values have turned to us for seasoned perspectives—and shared their own. Many of our strongest relationships with clients extend to their friends and multiple generations. Yes, our team has evolved to embrace a global economy and technological progress, but our mission has remained the same: to serve each client—with our personal touch, sensitive approach and goals-based wealth management strategies.



“Beyond net worth, clients care about the  
**meaning** of their wealth.

It is a privilege to serve people that wish to help  
others—and make their imprint on the world.”

**Michael J. Borza**  
SENIOR VICE PRESIDENT  
WEALTH MANAGEMENT ADVISOR  
PORTFOLIO MANAGER

## What characterizes our team?



We take a holistic approach, invest thoughtfully, pay attention to changing data, and care about clients as individuals. These four pillars support our dynamic wealth management process. We believe that clients see wealth as a tool, not an objective. Like us, many clients place tremendous value on the “good” that wealth can represent.

**The foundation of what we do is to fully understand and appreciate a client’s goals and dreams and work with them to pursue those cherished aspirations through insightful management of their financial resources.**



## Listening, learning, and making your goals our goals

Experience tells us that getting to know you is as critical as understanding your finances. To explore the realities of your life, we ask questions. To uncover opportunities that may prove beneficial, we summon our team's collective knowledge and reach for the global research and resources of Merrill Lynch. To help our efforts reflect our service commitment, we can coordinate with your tax and legal advisors.

Working toward your definition of desirable results, we're proud to say that we "aspire to inspire." Whether you wish to excel as a parent, spouse, executive, business owner, or philanthropist, we strive to help you build a solid financial foundation on which you can fulfill your ambitions.

Before we evaluate your investments, we account for your family dynamics, experience with investing, risk tolerance, liquidity needs, time horizon, expectations for future earnings and other factors. All may contribute to how we can assist you in creating wealth, preserving it, and passing it along to future generations.



“Appreciating who you are and what you want to  
**accomplish** is where we begin.  
Being strategic and sensitive is how we can help you  
turn challenges into opportunities.”

Mark J. Toney  
FINANCIAL ADVISOR  
PORTFOLIO ADVISOR

## Our beliefs can help you understand what to expect

- Trust, the foundation of a relationship, is earned by integrity and character.
- We live to serve others.
- Live life with passion and enthusiasm!
- Investing requires discipline and patience.
- A holistic approach can help clients see their wealth more clearly.
- Being proactive is essential to being professional.
- Educating clients can help them make important financial decisions.
- Sitting with a client and spouse is time well spent. Getting to know their children and elderly parents may prove equally important.
- By serving people, we gain wisdom in servicing their portfolios.



## Implementing a disciplined and dynamic investment approach

Our long tenure gives us perspective. With that perspective comes advice and guidance that's anchored in our integrity and passion to deliver excellence to you, the client. Rather than match you to investments, we suggest investments that align with our appreciation of the experiences you've had, the challenges you face and the future you envision.

Our philosophy is conservative. Yet rather than steer clear of timely opportunities, we seek to mitigate risk through manager selection, in-depth analysis, customized portfolio construction, and diversification across asset classes, borders and sectors.

Michael Borza is a qualified portfolio manager who, in addition to providing traditional advice and guidance, can help clients pursue their objectives by building and managing his own personalized or defined strategies, which may incorporate individual stocks and bonds, Merrill Lynch model portfolios, and third-party investment strategies. When servicing clients through the firm's Investment Advisory Program, a portfolio manager may manage his strategies on a discretionary basis.



“Our long tenure gives us perspective.

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Michael J. Borza

SENIOR VICE PRESIDENT  
WEALTH MANAGEMENT ADVISOR  
PORTFOLIO MANAGER

## Our goal is to add value



Some advisors tend to buy and hold securities, regardless of economic and market conditions. We firmly believe in Secular Market Theory and the need to periodically increase and decrease market exposure. For this reason, we adjust exposure to portfolio managers with a mandate to stay invested and stay the course. We aim to bring you added value, through active portfolio management, strategic asset allocation and other risk management techniques.

Diversification. Discipline. Active management. These core tenets, among others, represent what we believe is a “common sense” investment approach that may help you preserve, grow and pass along wealth, in accordance with your most cherished goals.



## Serving people we admire

Rather than define clients by their financial assets, we see them as accomplished, like-minded people who lead extraordinary lives—in Virginia Beach, throughout the state, and across the country. We believe this directly correlates with the fact that many client relationships have exceeded 20 years and span generations, with most clients having been referred by colleagues, friends and family.

Among those we serve today are active and retired military and defense leadership, logistics and technology executives, private business owners, physicians, and other medical professionals. Beyond managing their investments, we can help them prepare for retirement, liquidity events and exercising stock options. We also develop strategies for transferring wealth and business succession, with an eye toward tax-minimization strategies in conjunction with clients' outside tax advisors. Through U.S. Trust, we can access specialists for clients' philanthropic endeavors.

We hope that you, too, would find value in having an experienced team working with you. If so, we are devoted to cultivating a lifelong relationship with you, one that allows us to address your complex financial challenges, as they arise.



“Great client **service**  
originates from the heart  
and is part of our team’s culture.”

Angela N. Toney  
CLIENT ASSOCIATE

## Combining our knowledge and commitment on your behalf

Our concept of “team” extends to how we prefer to work with clients, their advisors in related disciplines (estate planning lawyers and CPAs), and specialists at Merrill Lynch.

We recognize that there is nothing typical about you. That is why we make it our business to craft customized approaches, offer timely recommendations, and provide friendly, personalized attention. Everything we do is designed to enhance your experience and your overall wealth, while inspiring you to fulfill your aspirations and passions in life.



### Michael J. Borza

SENIOR VICE PRESIDENT  
WEALTH MANAGEMENT ADVISOR  
PORTFOLIO MANAGER

Michael is a seasoned investment professional who started with Paine Webber in 1989 and accepted a position with Merrill Lynch in 2011. Michael brings a strong attention to detail, careful study of financial market trends and a client-centric focus to his approach of goals-based wealth management.

Michael received his bachelor of science degree in business administration from Penn State University (which he attended on a Navy ROTC full scholarship during his junior and senior years) and a master of science degree in financial management from the Naval Postgraduate School in Monterey, California. He is a qualified portfolio manager who, in addition to providing traditional advice and guidance, can help clients pursue their objectives by building and managing his own personalized or defined strategies, which may incorporate individual stocks and bonds, Merrill Lynch model portfolios, and third-party investment strategies. When servicing clients through the firm's Investment Advisory Program, a portfolio manager may manage his strategies on a discretionary basis.

Michael is originally from Pennsylvania. He arrived in Virginia as a young Ensign in the US Navy in 1977 prior to going to Navy Flight School in Pensacola, Florida. His background as an Eagle Scout, paperboy, janitor, steelworker and Naval Flight Officer laid the foundation of character and integrity. Michael serves as the finance chair of Bishop Sullivan Catholic High School and is the former chairman of the Diocesan Advisory School Board for the Diocese of Richmond, Virginia. Michael also serves as the Chairman of the Board of Directors for EQUI-KIDS Therapeutic Riding Program, a program of great help to special needs children and wounded veterans. One of Michael's greatest honors is volunteering with the VAW/VRC Memorial Scholarship, which provides funds for college tuition for children of fallen naval aviators that flew the E-2 Hawkeye. He is passionate about competing in cycling races throughout the Blue Ridge Mountains on his Cervelo road bike. Michael is married to Dr. Marylin Borza, an optometrist. They have two daughters, Meredith and Monica, who recently graduated from medical school (VCOM) and are now in their respective residency programs, and a very special son, Michael John.



## Mark J. Toney

FINANCIAL ADVISOR  
PORTFOLIO ADVISOR

Mark joined Merrill Lynch in 2013 and The Borza Group in 2014. He is focused on aligning systematic goals-based strategies with the risk tolerance, liquidity needs, time horizon, and overall investment goals of each client. After working closely with clients to understand the complexities of their overall financial picture, Mark is proud to create mutually agreeable strategies and help put them into motion. His ultimate objective is to exceed client expectations, not only when measured by the quality of his advice and guidance, but also by the quality of their individual experiences.

Mark received his bachelor of science degree in business administration and management from ECPI University. He is a qualified portfolio advisor who, in addition to providing traditional advice and guidance, can help clients pursue their investment objectives by recommending individual, or any combination of, Merrill Lynch or approved third-party investment managers' strategies, funds or portfolios.

Mark grew up in Louisiana and has called Virginia his home since 2001. He proudly served his country aboard a U.S. Navy vessel for three years. Later, he was recruited to support Special Operations, as a weapons and tactics specialist. Mark is dedicated to assisting the local community by serving on the Russell House Board of Directors and educating military families on investment practices. He also enjoys swimming, traveling and spending time with his family. He and his wife, Angela, have three young children, Adaline, Gavin and Garrett.



## Angela N. Toney

CLIENT ASSOCIATE

Angela has been servicing families in the financial industry since 2006, having started with UBS (formerly Paine Webber). She accepted a position with Merrill Lynch in 2011, arriving with Michael as a team member. Her knowledge, skill and meticulous attention to detail have helped families have an unparalleled client service experience. Service from the heart is not just a phrase but a way of life for her. Angela is the administrative colleague of our team, controlling all administrative duties including the movement of assets, account maintenance and service needs of clients. Additionally, Angela plans, coordinates and oversees all of the team's educational and client appreciation events throughout the year.

Angela is a native of Indiana but has called Virginia home since 2001. In her spare time Angela enjoys spending quality time with her husband, Mark, and their three children, Adaline, Gavin and Garrett. Her passions are cooking for family and friends, traveling and walking her dog, Blue Duke.





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**Investing involves risk. There is always the potential of losing money when you invest in securities.**

**Asset allocation and diversification do not ensure a profit or protect against loss in declining markets.**

Neither Merrill Lynch nor any of its affiliates or financial advisors provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

Merrill Lynch offers a broad range of brokerage, investment advisory (including financial planning) and other services. There are important differences between brokerage and investment advisory services, including the type of advice and assistance provided, the fees charged, and the rights and obligations of the parties. It is important to understand the differences, particularly when determining a service or services to select.

Investing in fixed-income securities may involve certain risks, including the credit quality of individual issuers, possible prepayments, market or economic developments and yields and share price fluctuations due to changes in interest rates. When interest rates go up, bond prices typically drop, and vice versa.

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