

Introduction

E.A Horwitz LLC (referred to as “we”, “us”, or “H&A”) is registered with the Securities and Exchange Commission as an investment adviser (“RIA”). As an RIA, our services and fees differ from those of a broker-dealer and it is important that you understand these differences. Free and simple tools are available for you at www.investor.gov/CRS . This site also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Advisory Services: We provide Advisory Services to clients based on their individual needs. When we act as your investment adviser, we follow the fiduciary standard and act in your best interest. We focus on wealth accumulation, wealth preservation, wealth distribution and wealth transfer. We advise on cash flow and budgeting, insurance, estate, retirement, and investments. To provide these services, we rely on information provided by clients through in-depth personal interviews, addressing each client’s current financial status, future goals as well as risk tolerance. We monitor and review each individual account at least monthly. We encourage quarterly reviews with our clients and welcome more frequent reviews.

Conversation Starters: Questions to ask your Advisor...

- Would a brokerage service or investment advisory service be beneficial for me, given my financial situation? Why? Or Why not?
- How will you choose investment recommendations that will appeal to me and benefit my financial needs?
- What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

What fees will I pay?

Fees for ongoing asset monitoring and meetings are generated based on a percentage range of 1.00% to 2.00% of portfolio assets. Fees are calculated by multiplying the assets under management by the relevant percent and dividing such product by four (4). The extent of monitoring services and all fees are agreed upon in writing prior to engagement. Monitoring fees are payable quarterly, in advance, and such fees may be deducted from client's account(s). All fees may be negotiable under certain circumstances. Advisory services may be terminated by either party at any time for any reason. Any unearned fees are refunded on a pro-rate basis less reasonable cost.

Fee Structure

\$100,000.00 to \$999,999.99	2.00%
\$1,000,000.00 to \$1,499,999.99	1.50%
\$1,500,000.00 and up	1.00%

Clients may also be charged custodial service fees and transactional fees imposed by regulatory authorities; as well as brokerage costs, which are explained in our ADV Disclosure Item 12 – Brokerage Practices. E.A. Horwitz, LLC also offers wrap-fee investment advice to clients in which E.A. Horwitz, LLC pays transaction-based fees. As such the advisor may have an incentive to recommend non- wrap investment advice to curtail transactional expenses incurred. No advisory fee will be charged on fixed income securities. Fixed income securities will be done on a per trade basis. Advisor may receive additional compensation for acting as your broker on such transactions. H&A believes this to be in the best interest of our clients.

No advisory fee will be charged on cash and money markets. We do not bill on, manage, or recommend open- ended Mutual Funds, we will process as a courtesy as non-managed assets per your desires. The portfolio composition may reduce the overall fee. Open-ended Mutual Funds may pay our broker dealer or custodian a residual or marketing fee that we do not share in. Ticket charges may apply to cover our costs and time. Clients should note that similar advisory services may (or may not) be available from other registered (or unregistered) investment advisers for similar or lower fees. E.A. Horwitz, LLC does **not** charge performance-based fees.

It is important to understand that the more assets held in a client's account, the more the client will pay in fees. We therefore have an incentive to encourage a client to increase the assets in his/her account. Some fee arrangements create conflicts of interest described in more detail in our ADV, Part 2A. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

What are your legal obligations to me when providing recommendations as my broker-dealer or when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we must act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations and investment advice, we provide you. Here are a few examples to help you understand what this means:

- We may recommend a custodial relationship with a custodian from whom we receive support services and/or products which assist us to better monitor and service your account.
- We may recommend rollovers out of employer-sponsored retirement accounts and into Individual Retirement Accounts that we manage for investment management fees, which could have the effect of increasing our compensation.
- As mentioned above, the more assets the client has in his/her account, the more we receive in fees. We therefore have an incentive to encourage a client to increase the assets held in their account.
- In addition, our minimum account size is negotiable under certain circumstances and at our discretion. Should we agree to waive a minimum account size, we would receive less compensation for services provided. We, therefore, have a disincentive to waive this minimum.

Conversation Starters: Questions to ask your Advisor...

- How might your conflicts of interest affect me, and how will you address them?

For additional information, please see our Form ADV, 2A Brochure (Part 2A) available at:
<https://adviserinfo.sec.gov/firm/summary/165561>

How do your financial professionals make money?

Our advisors are paid a portion of the fee you pay. Clients may be charged incidental fees by the custodian and transactional fees imposed by regulatory authorities. We conduct substantially similar processes for management of the Advisory group accounts, and we receive a portion of wrap fees for those services.

Do you or your financial professionals have legal or disciplinary history?

No, E.A. Horwitz LLC does not have any legal or disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters: Questions to ask your Advisor...

- As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

Additional Information

If you would like additional information or a copy of this disclosure or our Form ADV, Part 2A, please call (224)-632-4600. Or visit <http://www.horwitzadvisors.com/customer-disclosure-statements> for all our filings.

Conversation Starters: Questions to ask your Advisor...

- Who is my primary contact person? Is he or she a representative of this investment adviser or a broker dealer?
- Who can I talk to if I have concerns about how this person is treating me?