
Part 2B of Form ADV: Brochure Supplement

Education and Business Standards

Horwitz generally requires associated persons to have a college degree or several years of related experience, all required industry licenses, high standards of morals and ethics and a commitment to providing quality investment advice.

This brochure supplements the E.A. Horwitz, LLC Firm Brochure. You should have received a copy of that brochure. Please contact us at 224-632-4600 if you did not receive a Firm Brochure.

BROCHURE SUPPLEMENT

Gerald Horwitz

C.A.P (Chartered Advisor in Philanthropy)

Born: 1935

Business Address:

Horwitz & Associates
1650 Lake Cook Rd
Deerfield, IL 60015
(224) -632-4600

Education:

University of Wisconsin
1953-1957
BS, Roosevelt University 1959
University of Chicago Graduate School 1960
Northwestern University - Faculty 1967-1969
Harvard University - Endowment Institute 1998-1999
The American College - Chartered Advisor in Philanthropy, 2010
Harvard Kennedy School, Behavioral Finance 2013

Business Experience:

Skilled in the broker/dealer, investment advisory, leasing business, banking and planned giving philanthropic fields for the last sixty years. Possesses a conservative investment philosophy, a high sense of integrity, assures quality investments, and provides time-tested advice and strategies.

Business Experience History:

1971 - 2013, Horwitz & Associates, Inc. Chief
Executive Officer and Chairman of the Board

2012 - Present, E.A Horwitz LLC
Investment Advisor Representative

Financial Industry Regulatory Authority (FINRA)
Financial Reporting Committee Member 1976-1979
Direct Participation Programs Committee Member 1979-1981
District Committee Member 1985-1989
Business Conduct Committee (District) 1985-1989
Chairman - District #8 1988-1989
Nominating Committee Member 1992
Chairman - Nominating Committee 1993

Member, Securities Industry Association
Regional Firm Committee 1984-1986
Direct Investment Committee 1990-1995
Technology Regulatory Subcommittee 1996-1999
Local Firms Committee 1996-2002

Member, Independent Broker/Dealer Trade Association, 1975
Member, Midwest Stock Exchange 1971-1980
Associate Member, New York Stock Exchange 1967-1969
2021 Appointed to RAOC
The Royal Academy of Octogenarian Cyclists
New York Stock Exchange "Securities Matter Expert "
Member, Financial Planners Association (formally International Association Financial Planner)
Chapter Board Member
Member, Association of Investment Brokers
Past President 1965-1966
Matrix Capital Bank (\$1.5 billion bank), Director, Audit and Loan Committee 2002-2005
Member, National Council on Planned Giving

Member, Chicago Council on Planned Giving, Director 2002-2005
Oakton Community College Education Foundation, Director (20 Years)

Disciplinary Information:

Independent not applicable for this information

Other Business Activities:

Independent not applicable for this information

Additional Compensation:

Independent not applicable for this information

Supervision:

Independent not applicable for this information

Active FINRA Licenses

Series 1 – General Securities Representative
Series 40 – General Securities Principal Series
Series 55 – Equity Trader
Series 63 – Uniform Securities Agent State Law
Series 79 – Investment Banking Principal

BROCHURE SUPPLEMENT

Lesley Winston

C.A.P (Chartered Advisor in Philanthropy)

Born: 1942

Business Address:

Insurance and Financial Services of
South Florida
11975 West Dixie Highway
Miami, FL 33161

Education:

University of Miami BS
CPCU 1985 American Institute
AAI 1987 Insurance Institute
Chartered Advisor in Philanthropy – 2005
The American College

Business Experience:

Skilled in risk management, insurance, investment advice,
specialized planned giving and philanthropic advice
(To reduce taxes and increase retirement income)

Business Experience History:

Insurance and Financial Services since 1977
2012 – Present E.A Horwitz LLC
Investment Advisor Representative

Disciplinary Information:

Independent not applicable for this information

Other Business Activities:

Independent not applicable for this information

Additional Compensation:

Independent not applicable for this information

Supervision:

Independent not applicable for this information

Active FINRA License:

Registered Investment Advisor in Florida
Series 6 and 63

BROCHURE SUPPLEMENT

Jody Zimmiewicz

Born: 1957

Business Address:

Horwitz & Associates
1650 Lake Cook Rd. # 190
Deerfield, IL 60015

Education:

BS ED Loyola University, cum laude
MA Military History, AMU

Business Experience:

Jody has been in the financial industry as a broker/representative/advisor for over 40 years. Having witnessed and participated in many market upheavals, Jody helps her clients maintain a steady, conservative investment course where principal preservation is paramount. She knows that every client is different, and investments must be tailored to meet individual needs. Markets offer opportunities to be in businesses that are on the cusp of new ideas and technologies that enhance our lives, and help our portfolios grow.

Business History:

David A. Noyes 1981-2013
Financial Advisor/Representative, ROP, Insurance Coordinator

Horwitz & Associates 2013- present
Financial Advisor/Representative

USO volunteer 2003- 2007

Past President and Board Member, Veteran Interviews Coordinator/Interviewer, Welcome Home Coordinator, Volunteer
Honor Flight Chicago 2007- 2015

Disciplinary Information:

Independent not applicable for this information

Other Business Activities:

Independent not applicable for this information

Additional Compensation:

Independent not applicable for this information

Supervision:

Independent not applicable for this information

Active FINRA Licenses:

Series 7 General Securities
Series 4 Registered Options Principal
Series 55 Equity Trader
Series 63 Uniform Securities Agent State Law
Series 66 Uniform Combined State Law
Insurance Licenses: Variable Life and Annuity

BROCHURE SUPPLEMENT

Mary K. Gerace Carleton

Born: 1958

Business Address:

7648 Picardy Avenue Suite 100
Baton Rouge LA 70808
225-767-4825

Education:

BS Accounting, St. Mary's Dominican College, New Orleans LA, 1979
Masters of Business Administration, Louisiana State University, Baton Rouge LA 1984

Professional Licenses:

CPA (Certified Public Accountant) – 1985
PFS (AICPA Personal Financial Specialist) – 1994
Series 7 – General Securities Representative
Series 63 – Uniform Securities Agent State Law

Professional Experience:

Mary Kay Carleton began her career in public accounting 42 years ago. She has practiced in New Orleans, Houston, Dallas, and Atlanta, and returned home to Baton Rouge in 1989 upon buying her former employer's firm. Her areas of focus are tax, retirement and estate planning, family enterprise management and strategic business planning for individual and business clients. Her clients are diverse in all aspects and have a worldwide reach. She began advising clients in retirement and investment planning in 1995.

2003-Present, Carleton and Company CPAs, APAC, Baton Rouge, LA, President

1988-2003, Mary K Carleton CPA, Baton Rouge, LA

1987-1988, Hein + Associates, CPAs, Houston TX,

1985-1987, RepublicBank, Houston, TX, Loan Officer, International Division, Latin America

1981-1985, G. Barry Lynas & Co, CPAs, Baton Rouge, LA

1980-1981, Wegmann Dazet CPAs, New Orleans, LA

Other Business Activities:

Carleton and Company CPAs, APAC - President

WRKF Public Radio, Inc – Board Member

Quota Club of Baton Rouge – Board Member

Capital Area Re-Entry Coalition – Board Treasurer

Foundation for EBR Parish Schools – Board Member

BROCHURE SUPPLEMENT

Robert W. Youman

Born: 1962

Business Address:

Horwitz & Associates
1650 Lake Cook Rd
Deerfield, IL 60015
(224) -632-4600

Education:

BS Accountancy, University of Illinois, Champaign 1984
Passed CPA Exam 1984

Business Experience:

Bob has worked in the securities industry since 1991 as a financial advisor and investment representative. He has worked as an institutional fixed income and equity salesman and as well as a retail investment advisor. Prior to 1991, he worked for a large public accounting firm, specializing in the audits of community banks. Bob combines these talents with a conservative investment philosophy. Every client is important and his or her investment needs are handled with the highest integrity.

Business Experience History:

1984-1991

KPMG Peat Marwick

1991-1995

The Chicago Corporation

1995-1997

Robert W. Baird & Co.

1997-1999

ABN Amro Inc.

1999-2003

McDonald Investment Inc.

2004-2005

RBC Dain Rauscher Inc.

2005-2011

UBS Financial Services Inc.

2011-2016

Oppenheimer & Co.

2016-Present

E.A Horwitz LLC

Managing Director

Investment Advisor Representative

2017 - 2022

Board Member

Royal Financial, Inc. and Royal Savings Bank

2022- Present

Board Member

Finward Bancorp and Peoples Bank

Past President-Community Chest of Oak Park and River Forest, Illinois

Past Board Member & Treasurer- Oak Park County Club, Illinois

Disciplinary Information:

Independent not applicable for this information

Other Business Activities:

Independent not applicable for this information

Additional Compensation:

Independent not applicable for this information

Supervision:

Independent not applicable for this information

Active FINRA Licenses:

Series 7 - General Securities Representative

Series 63- Uniform Securities Agent State Law

Series 66- Uniform Combined State Law Exam

BROCHURE SUPPLEMENT

Edward A. Horwitz

Born: 1968

Business Address:

Horwitz & Associates
1650 Lake Cook Rd
Deerfield, IL 60015
(224) -632-4600

Education:

University of Wisconsin, Platteville 1986
BS Finance, University of Nevada, Las Vegas, 1991
University of Pennsylvania - SIA Institute - Wharton School, 1998-2001
DePaul University, Chicago - CFP Program, 2002
Harvard Kennedy School, Behavioral Finance 2013

Business Experience:

Edward A. Horwitz is presently manager of E.A. Horwitz, LLC and an OSJ Branch Manager of Western International Securities, Inc. Horwitz & Associates has been serving customers for over 45 years. He is a Financial Advisor with a proven record of service and accomplishments including: Corporate and Individual Investment Services, Estate Planning, College and Retirement Planning, all customized to the appropriate and specific needs of the Individual and Corporate Client. He maintains approximately 1,400 customer accounts. Ed has mastered the use of Options as an investment tool and works in conjunction with other professionals and Financial Advisors. In addition, he is active in training Registered Representatives and Administrative personnel, runs the OSJ's Bond Trading Desk, and is actively involved with outside Market Makers to receive the best trade prices possible for our clients.

He has had related career experience as an Assistant Financial Planner at IDS/American Express in Las Vegas, NV and a Series 6 Exam Instructor at ABRI in Skokie, IL.

Business Experience History:

1988-1991, America West Airlines, Las Vegas, Flight Operations

1991-1997, National Aircraft Carriers Association
Part time airline operations, O'Hare Airport

1991-2012, Horwitz & Associates, Inc. President and Director

2007-Present, The Helmsman Group
CEO

12/2012-Present, E.A. Horwitz, LLC
Manager

Outside Business Activates

Past Board Member, Children's Heart Foundation, Lincolnshire, IL
Chapter Advisor, SAE, IL-PO Northwestern University
IMCA Member
The Lodge at Northbrook Board Member - Current
Chair of RMCC Scholarships
Scholarship Committee Chair SAE Finance

Disciplinary Information:

E.A Horwitz was named in a FINRA arbitration v. Insight (Prior Firm). The case was settled before an arbitration. Ed Horwitz did not contribute to the client settlement.

Other Business Activities:

FINRA District 8 Committee Member 2008 - 2012
DeNovo Bank, Deer Park, IL, Director 2008-2013
Financial Industry Regulatory Authority (FINRA)
Series 7 Writing Committee Member 2010-present
FINRA Industry Arbitrator 2008-present IL/SIFMA
Member 2007 - Present

Additional Compensation:

E.A Horwitz is compensated for Investment Management and Insurance Sales

Supervision:

Edward Horwitz is the CCO of E.A Horwitz LLC. As a representative of Western International Securities, he is supervised by the compliance team and is a OSJ Manager for Western International Securities.

Active FINRA Licenses:

Series 4 - Option Principal
Series 7 - General Securities Representative
Series 24 - General Securities Principal
Series 27/28 - Broker/Dealer Financial Operations Principal
Series 55 - Equity Trader
Series 63- Uniform Securities Agent State Law
Series 65 - Uniform Investment Adviser Law Exam
Series 79 - Investment Banking principal

Insurance Licenses: Life/Health/Variable Life/Long Term Care

BROCHURE SUPPLEMENT

Scott E. Heinila

RICP® CLTC®

Born: 1979

Business Address:

Prism Wealth Preservation and Insurance Services, LLC.
29222 Rancho Viejo Rd. Suite 204
San Juan Capistrano, CA 92675
949-218-5532

Education:

BS Finance, Cal State University Long Beach, 2002
RICP Program – The American College of Financial Planning, 2016
CLTC Designation – Certification for Long-Term Care, 2019

Business Experience:

Scott started his insurance career in 2001 dedicating his time to assisting insurance and financial Advisors and their Clients within the three facets of Protective Portfolio Planning – annuities, life insurance, and long-term care insurance.

Scott currently is the President of PCC Consulting, a wholesale insurance distributor and marketing firm. He is also the President and Founder of Prism Wealth Preservation, a professional financial & insurance services firm specializing in working with pre-retirees, retirees and business owners.

As an expert in the industry with 19+ years of experience, Scott conducts numerous insurance and financial planning seminars throughout the year. Scott is an active member of the National Association of Insurance & Financial Advisors (NAIFA) and the Financial Planning Association (FPA). He maintains the RICP (Retirement Income Certified Professional) designation through the American College and the CLTC (Certification for Long-Term Care) designations.

Other Business Activities:

Meals on Wheels Orange County, Board Member 2018-Present

Additional Compensation:

Scott Heinila is compensated for Investment Management and Insurance Sales

Business Experience History:

2001-2006, FCF Insurance Marketing, Director of Annuity Sales
2006-2009, Old Mutual, Regional Vice President
2009-Present, Producers Choice Network, Regional Director
2011-Present, Prism Wealth Preservation, LLC, President

Active FINRA Licenses:

Series 65 – NASAA Investment Advisor Law Exam

Insurance Licenses:

Life/Health/Long-Term Care, CA Insurance License #0E13804

BROCHURE SUPPLEMENT

Silvia Liu

Born: 1982

Business Address:

Horwitz & Associates
1650 Lake Cook Rd
Deerfield, IL 60015
(224) -632-4600

Education:

BS Finance, Nanjing University of Science & Technology, China 2000-2004

MBA - Financial Management, Coburg University of Applied Sciences, Germany 2004 -2006

CIMA® - Silvia holds the Certified Investment Management Analyst® certification, administered by the Investments & Wealth Institute and taught in conjunction with The University of Chicago Booth School of Business.

Business Experience:

Silvia Liu has been serving clients for over 10 years in financial market and specialized in banking, private equity and investment strategies. She is currently a Financial Advisor at Horwitz & Associates with a proven record of service and reputation especially in Asian community including: Global Investment Management, Estate Planning and Wealth Transfer, College and Retirement Planning, etc.

Business Experience History:

02/2007-04/2010, Deutsche Bank, Shanghai

Product Manager, Private Client and Asset Management

04/2010-08/2011, Australian and New Zealand Bank, Shanghai

Associate, Corporate and Institutional Banking

08/2012-06/2013, Morgan Stanley, IL Financial

Advisor, Global Wealth Management

07/2013 - 03/2017, Berthel Fisher & Co., IL

Financial Advisor

04/2017 - Present, Horwitz & Associate, Inc, IL

Financial Advisor

Active FINRA licenses:

Series 66 - Uniform Combined State Law

Insurance Licenses: Life/Health/Variable Life/Long Term Care

BROCHURE SUPPLEMENT

Ashley Armenta

Education:

BS, University of Findlay, OH, 2007

2007 - Present - Horwitz & Associates

Director of Operations

Active FINRA Licenses:

Series 7 – General Securities Representative

Series 66 – Uniform Investment Adviser

Ridhdi Shah

Education:

BS, DeVry Institute of Technology, 2002

2007 - Present - Horwitz & Associates

Access Person / Non-Registered

Portfolio Administrator

Nicoletta Funteas

Education:

BS, University of Illinois at Chicago

2013 – Present – Horwitz & Associates

Financial Officer Human Resources

Director **Active FINRA Licenses:**

Series 7 – General Securities Representative

Series 66 – Uniform Investment Adviser

Kristopher Villanueva

Education:

National Louis University

2015 – Present – Horwitz & Associates

Access Person / Non-Registered

Portfolio Administrator

Jakob Horwitz

Education:

BS Finance - University of Nevada, Reno. 2020

2020 – Present – Horwitz & Associates

Advisor

Active FINRA Licenses:

Series 7 – General Securities Representative

Series 66 – Uniform Investment Adviser

Insurance Licenses: Life & Health

Part 2B of Form ADV: Brochure Supplement

Addition of Charles Schwab & Co., Inc. as Custodian (September 2012)

E.A. Horwitz, LLC (Horwitz) may recommend that clients establish brokerage accounts with the Schwab Advisor Services division of Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer, member SIPC, to maintain custody of clients' assets and to execute trades for their accounts. The final decision to custody assets with Schwab is at the discretion of the Advisor's clients, including those accounts under ERISA or IRA rules and regulations, in which case the client is acting as either the plan sponsor or IRA accountholder.

Horwitz is independently owned and operated and not affiliated with Schwab. Schwab provides Horwitz with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the advisor's clients' assets are maintained in accounts at Schwab Institutional. Schwab's services include brokerage services that are related to the execution of securities transactions, custody, research, including that in the form of advice, analyses and reports, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For Horwitz client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions or other transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts.

Schwab also makes available to Horwitz other products and services that benefit Horwitz but may not benefit its clients' accounts. These benefits may include national, regional or Horwitz-specific educational events organized and/or sponsored by Schwab Institutional. Other potential benefits may include occasional business entertainment of personnel of Horwitz by Schwab Advisor Services personnel, some of which may accompany educational opportunities. Other of these products and services assist Horwitz in managing and administering clients' accounts. These include software and other technology (and related technological training) that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), provide research, pricing information and other market data, facilitate payment of Horwitz's fees from its clients' accounts, and assist with back-office training and support functions, recordkeeping and client reporting.

Many of these services generally may be used to service all or some substantial number of Horwitz accounts, including accounts not maintained at Schwab Institutional. Schwab Institutional also makes available to Horwitz other services intended to help Horwitz manage and further develop its business enterprise. These services may include professional compliance, legal and business consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, employee benefits providers, human capital consultants, insurance and marketing. In addition, Schwab may make available, arrange and/or pay vendors for these types of services rendered to Horwitz by independent third parties. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to Horwitz. While, as a fiduciary, Horwitz endeavors to act in its clients' best interests, Horwitz's recommendation that clients maintain their assets in accounts at Schwab may be based in part on the benefit to Horwitz of the availability of some of the foregoing products and services and other arrangements and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

Please review Item 12 – Brokerage Practices, and Item 15 – Custody, of the most current Form ADV Brochure for further information pertaining to this.