



*Orchestrating dreams for over 4 decades*

## **Protecting Your Privacy**

We consider it our privilege to serve your financial needs ... and we value the trust you have placed in us. As we serve your financial relationship, we are committed to safeguarding your financial information.

At Horwitz, we recognize the importance of protecting your privacy. It is not only what our clients expect; it is also the right way to conduct our business. A key feature of the Gramm-Leach-Bliley Act of 1999 requires each member of the financial services industry to communicate once a year its privacy policy concerning the handling of your personal information; accordingly, we are providing the following:

Horwitz & Associates collects non-public personal information directly from applications or other forms that you supplied either in person, by telephone or electronically. We may verify this information or obtain additional information from consumer reporting agencies or public sources. In addition, this information may relate to your finances, employment, other personal characteristics as well as transactions and interrelations with your Investment Advisor and our other employees.

We limit access to the information we have about you to those employees who need to know in order to provide you with services that meet your financial needs and goals. We maintain physical, electronic and procedural safeguards that comply with federal laws and regulations to guard your information. The Helmsman Group does not sell customer information to anyone.

Horwitz & Associates does submit through its Broker/Dealer relationships the appropriate clearing and custodial firms, which are members of FINRA and SIPC, and to other financial product providers, only the information necessary for the processing and use of the financial products and securities offered by us. Otherwise, we will not disclose any personal information about a current or former customer, except as required by law.

You may access your brokerage account activity and holdings through either monthly or quarterly statements, or online. If you require any additional information or if you wish to review your personal information online, please contact your Investment Advisor.

Your trust is one of our most important assets, therefore we will continue to protect your privacy and continually review our privacy policy. If at some point in the future, we revise our privacy practices that affect your personal information we will notify you prior to introducing any changes.



### **ADVISORY GROUP**

**Edward A. Horwitz • Gerald A. Horwitz**  
**1650 Lake Cook Road, Suite 190 • Deerfield, Illinois 60015**  
**224-632-4600 • FAX 224-632-4590**  
[www.HorwitzAdvisors.com](http://www.HorwitzAdvisors.com)

**E. A. Horwitz, LLC D/B/A Horwitz & Associates ADV II info is available by submitting a written request to the address below, Attn: Ed Horwitz. Or by visiting <http://sec.gov>**