

Orchestrating dreams for over 4 decades

Business Continuity Overview:

Horwitz & Associates is dedicated to protecting the interests of our clients and customers in the event of an emergency or Significant Business Disruption (SBD). The Horwitz & Associates Business Continuity Plan Disclosure summarizes our efforts to lessen the risks inherent with unexpected business interruptions. Our business continuity plan has been designed to allow us to meet our existing obligations to our clients and customers even in the event of an emergency or significant business disruption, but it is not infallible. The plan is designed to address and respond to many different emergency conditions. Such events, by nature, are unpredictable and therefore it is not possible to anticipate every scenario and how it could cause an SBD. Since the timing and impact of disasters and disruptions are unpredictable, we will have to be flexible in responding to actual events as they occur. This summary and our business continuity plan are subject to modification and a copy of this summary may be requested via mail or accessed on our web site.

We plan to quickly recover and resume business operations after a significant business disruption by safeguarding our employees and property, making a financial and operational assessment, protecting the Books & Records, and allowing our customers to transact business.

Horwitz & Associates

Contacting us:	Alternate phone number	847-366-4014	Alternate Email	reachhorwitz1@gmail.com
	Alternate phone number #2	224-456-3500	Alternate Email #2	reachhorwitz2@gmail.com

The web site will be updated with emergency contact information for both our investment advisors and our customers: www.horwitzadvisors.com In case our server is down the email addresses will be used in an emergency for both clients and investment advisors.

Communication with Our Employees in the Event of a Disruption:

The safety and well-being of our employees are a vital concern. In the event of an emergency or SBD, the firm will communicate with its employees in several different ways. We use a combination of general broadcasts and phone trees. General information such as office closures and operating hours will be posted on the firm's website.

Our Business Continuity Plan:

Our business continuity plan addresses: data backup and recovery, all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Horwitz & Associates backs up important records off site with both an offsite server and hard copy disks. All systems, including accepting customer transactions, assisting clients, with their daily business operations processed through our office, should be able to be restored in 12-24 hours.

Our broker/dealer relationships & clearing firms back up their important records in a geographically separate location. While every emergency poses, unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our clearing firms that its objective is to restore its own operations and be able to complete existing transactions and accept transactions and payments as soon as possible. Your orders and requests for funds and securities could be delayed during this period.

While no business continuity plan can eliminate all risk or delay resulting from an unexpected interruption in service, we continually assess, update and test our plans to ensure that we have taken the necessary steps to protect our clients.

If you have questions about our business continuity planning, you can contact Ed Horwitz at 224-632-4600 or ed@horwitzadvisors.com.

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