

**ABRAHAM HOROWITZ, CFP®**  
OF JANNEY MONTGOMERY SCOTT LLC



# COMPREHENSIVE WEALTH MANAGEMENT SERVICES

Abraham provides comprehensive financial planning and wealth management services designed to help clients navigate increasingly complex financial decisions with clarity and confidence.

His planning process is designed to evolve alongside each client's life, career, family, and financial priorities, helping ensure that strategies remain aligned with changing goals and circumstances over time.

## Areas of focus include:

- Comprehensive financial planning
- Retirement income planning
- Multi-generational wealth planning
- Tax-efficient investment strategies
- Estate and legacy planning coordination
- College education planning
- Business owner planning strategies
- Retirement plan design and implementation
- Cash flow and liquidity management
- Risk management and long-term care planning
- Investment portfolio construction and oversight
- Alternative investment strategies
- Coordination with CPAs and estate planning attorneys

*Abraham also works closely with successful professionals, executives, entrepreneurs, and business owners to help address the unique financial challenges that often accompany growing businesses, changing compensation structures, concentrated wealth, and evolving tax considerations.*



## ABRAHAM HOROWITZ, CFP®

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Abraham Horowitz, First Vice President / Wealth Management, Financial Advisor, brings nearly three decades of experience helping individuals and families pursue their financial goals. Since entering the financial services industry in 1998, Abraham has guided clients through changing markets with a disciplined, relationship-focused approach centered on long-term planning and personalized advice.

Prior to joining Janney, Abraham served clients at both Raymond James and Morgan Stanley, building extensive experience in wealth management, retirement planning, and investment strategy.

Abraham earned a bachelor's degree in finance from the University of Miami and a Juris Doctor from The Ohio State University. He has also held the CERTIFIED FINANCIAL PLANNER® designation since 2001, reflecting his commitment to comprehensive financial planning and fiduciary-minded guidance.

Beyond his professional work, Abraham is committed to financial education and community involvement. As part of his dedication to giving back and empowering young people with the knowledge and skills needed for long-term financial success, he created and taught a course on Personal Financial Management at Cushman High School in Miami, Florida. He has also been actively involved with the Rotary Club of Coral Gables.

A Miami resident, Abraham lives with his wife, Alexandra, their three sons—Erick, Samuel, and Esteban—and their dogs, Max, Lucy, and Mila. Outside the office, he enjoys cooking, spending time outdoors, and making memories with his family.

## WHO WE SERVE

Abraham works with a select group of individuals and families who value thoughtful advice, proactive planning, and a long-term relationship with a trusted financial advisor. His clients often seek more than investment management alone — they want comprehensive guidance designed to help simplify financial complexity and coordinate all aspects of their financial lives. His practice is particularly well-suited for:

### **Business Owners & Entrepreneurs**

Helping business owners navigate the unique financial challenges and opportunities that come with building and growing a successful business, including retirement plan design, tax-efficient planning strategies, liquidity management, succession considerations, and coordinating personal and business financial goals.

### **Attorneys, Executives & Successful Professionals**

Providing sophisticated planning strategies for professionals with complex compensation structures, concentrated assets, evolving tax considerations, and demanding schedules that require a proactive and highly responsive advisory relationship.

### **Retirees & Pre-Retirees**

Helping individuals and couples transition confidently from wealth accumulation to retirement income planning by developing sustainable investment and withdrawal strategies designed to support long-term financial security while managing taxes and preserving life-style goals.

### **Multi-Generational Families**

Working closely with families to help coordinate long-term planning across generations, including estate planning coordination, wealth transfer strategies, education planning, and helping future generations develop financial confidence and responsibility.

### **Clients Seeking Comprehensive Planning**

Serving individuals and families who value an integrated approach that brings together investment management, tax planning, retirement planning, estate planning, and risk management into one coordinated financial strategy.

### **Clients Who Value a High Level of Service**

Abraham intentionally maintains a limited number of client relationships in order to provide personalized attention, consistent communication, and concierge-level service tailored to each client's unique needs and priorities.



## COMMITMENT TO CLIENT SERVICE

Abraham believes exceptional wealth management begins with exceptional client service. More than a decade ago, he partnered with a leading practice management coach to intentionally refine and elevate the client's experience within his practice. The result is a highly personalized, concierge-level service model designed to provide proactive communication, thoughtful planning, and responsive guidance.

Rather than attempting to be all things to all people, Abraham intentionally limits his practice to a select group of families who value a high level of personal attention and ongoing engagement. This allows him to develop deeper relationships and provide truly customized advice tailored to each client's unique goals, priorities, and evolving financial needs.

Abraham's approach emphasizes comprehensive, multi-generational financial planning that is fully implemented through a structured and proactive service process. Clients benefit from regularly scheduled monthly conference calls, quarterly portfolio and planning reviews, and semi-annual in-person meetings whenever possible.

Most importantly, Abraham is committed to being accessible and responsive when clients need guidance. Questions and concerns are addressed promptly, with a service standard centered around responding within 24 hours.

## A COORDINATED PLANNING APPROACH

Abraham believes the most effective financial strategies are built through coordination and collaboration. In many cases, clients benefit from a team-based approach that integrates investment management with tax planning, estate planning, retirement planning, and business planning strategies.

As part of this process, Abraham frequently collaborates with clients' CPAs, attorneys, and other professional advisors to help ensure that all aspects of a client's financial life are working together cohesively and efficiently.

### **This coordinated approach can help clients:**

- Improve organization and financial clarity
- Consolidate and simplify investment management
- Identify tax-efficient planning opportunities
- Structure retirement income strategies
- Optimize business retirement plans
- Enhance estate and legacy planning outcomes
- Align investment decisions with long-term objectives

By maintaining an ongoing planning relationship rather than focusing solely on transactions or isolated investment decisions, Abraham helps clients adapt their strategies as their lives, businesses, and financial goals evolve.



## HELPING CLIENTS PLAN FOR WHAT MATTERS MOST

**Abraham's clients often seek guidance during significant financial transitions and opportunities, including:**

- Preparing for retirement
- Transitioning from wealth accumulation to income generation
- Starting or growing a business
- Managing complex tax considerations
- Planning for children and future generations
- Coordinating estate and legacy goals
- Protecting against long-term care expenses
- Consolidating investment accounts and simplifying financial lives
- Creating sustainable long-term financial strategies

Through proactive planning, disciplined investment management, and personalized guidance, Abraham strives to help clients make informed decisions and feel confident about their financial future.



## ABOUT JANNEY MONTGOMERY SCOTT LLC

With roots tracing back to 1832, the Financial Advisors of Janney Montgomery Scott LLC have continued to build their reputation for providing timely service and knowledgeable financial consultation to individual and institutional clients.

Janney Montgomery Scott LLC is an integral part of the nation's financial history, having held the second oldest membership on the New York Stock Exchange. Through this unique perspective, we have seen our industry—and our clients—evolve. We have adapted to meet the challenges presented by change while adhering to the core principles of our founders—and our client commitment: service, trust and integrity. Our core principle is helping individuals and their families grow, manage, protect and transfer their wealth.



### IMPORTANT DISCLOSURES

#### Your Relationship With Janney

Depending on your financial needs and personal preferences, as well as the fees and costs associated with those services, you may opt to engage in a brokerage relationship, an advisory relationship or a combination of both. Each time you open an account, we will make recommendations on which type of relationship is in your best interest based on the information you provide when you complete or update your client profile.

If you engage in a brokerage relationship, you will buy and sell securities on a transaction basis and pay a commission for these services. Our recommendations for the purchase and sale of securities will be based on what is in your best interest and reflect reasonably available alternatives at that time. If you engage in an advisory relationship, you will pay an asset-based fee which encompasses, among other things, a defined investment strategy, periodic review, and performance reporting. We will serve in a fiduciary capacity for your advisory relationships.

For more information about Janney, please see Janney's Relationship Summary (Form CRS) on [www.janney.com/crs](http://www.janney.com/crs) which details all material facts about the scope and terms of our relationship with you and any potential conflicts of interest.

#### Awards and Recognitions

Reference to any award, accolade, or third-party rating received by Janney Montgomery Scott LLC ("Janney", "the Firm") or an employee of Janney herein do not constitute a guarantee of future investment success, nor does an award, accolade, or third-party rating imply any specific level of skill or performance in relation to services provided through the Firm. The selection process for this award is based on certain criteria determined by the awarding entity, which may differ from those of other awards, and may not necessarily reflect a Financial Advisor's overall performance or individual qualifications. This recognition should not be considered as an endorsement or guarantee of any Financial Advisor. As with any financial planning or investment advice, past performance is not indicative of future results, and investors should carefully consider their personal financial goals and risk tolerance before making decisions. For more information about any awards referenced, including relevant criteria, please visit [Janney.com/award-disclosures](http://Janney.com/award-disclosures) or contact your Financial Advisor.



## CONTACT US

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