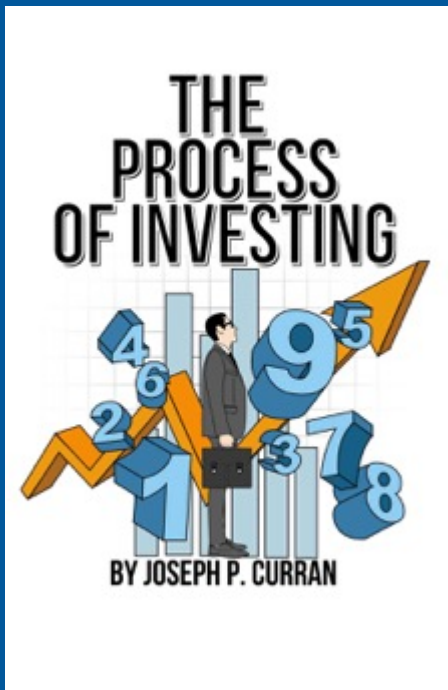

The Process of Investing

(Applied Financial Planning and Portfolio Management)



A guide by Joseph P. Curran, CFP® , CPM®





Joseph P. Curran, CFP® , CPM®
President / Investment Advisor

Joseph Curran is a seasoned financial planner and portfolio manager who has been in the investment management industry since 1998. He is the owner and founder of Breachway Investments, a “Fee-Only” Registered Investment Advisory firm. He is also the author of the book: [The Process of Investing](#).

Building on his experience working for major Wall Street firms such as Smith Barney and Merrill Lynch, Joe develops customized investment strategies for both families and institutions.

Joe graduated with a bachelor’s degree in Economics from the University of Connecticut and subsequently earned a master’s degree in Financial Economics from Trinity College.

His professional designations include his Certified Financial Planner (CFP®) certification; Certified Portfolio Manager credential (CPM®); and Chartered Retirement Planning CounselorSM professional designation.

A Connecticut native originally from West Hartford, Joe currently resides with his wife and two children in the coastal town of Wakefield, RI.

BREACHWAY INVESTMENTS
4259 OLD POST ROAD, UNIT 1
CHARLESTOWN, RI 02813
(401) 932 - 6941
Joe@BreachwayInvestments.com

BreachwayInvestments.com



Four-Step Process

Step 1: Gather Profile Information

Step 2: Create Financial Plan
& Investment Policy Statement (IPS)

Step 3: Implementation & Investment Selection

Step 4: Monitor, Review, & Update





1. The Profile

Gather Client Information

→ **Basic Data**

SEC Rule 405

Know Your Customer Rule

→ **Financial Planning Data**

Gather Essential Client Information

→ **Investment Questionnaire**

Investment Objectives

Risk Tolerance

Time Horizon

Income Requirements

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2. Create a Written Financial Plan and Investment Policy Statement (IPS).

Summarize your findings on one page.

Sample Financial Plan

Investment Policy Statement

3. Implement the Plan and Invest!

- Establish / Retitle / Consolidate Accounts
- Make necessary changes to situate the client
- Keep in mind taxes, estate needs, and other issues
- Invest wisely! **Investment Proposal** (MPT, Core-Satellite, Yield Curve , Transparent Costs)



□ Additional Estate Planning Discussion

https://www.schwab.com/public/file/P-3592399/GDE27055-09-Estate_Planning.pdf

□ Optional Investment Conversation

[Behavioral Finance](#) / [Portfolio Construction](#)



4. Monitor, Update,
and Rebalance

Set Expectations

a quarterly conference
call and annual meeting
is ideal



Follow a **process** and bring it
all together.

Make the most of your
financial plan.