

**Item 1: Cover Page  
Part 2B of Form ADV: Brochure Supplement  
March 2019**

**Joseph Curran**



**71 Raymond Road  
West Hartford, CT 06107**

**Firm Contact:  
Joseph Curran  
Chief Compliance Officer**

This brochure supplement provides information about Mr. Curran that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Curran if you did not receive Breachway Investments, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Curran is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #3024167.

## Item 2: Educational Background & Business Experience

**Joseph Curran**

**Year of Birth:** 1976

### **Educational Background:**

- 2004: Trinity College; Master's Degree in Financial Economics
- 1997: University of Connecticut; Bachelor's Degree in Economics

### **Business Background**

- 03/2019 – Present Breachway Investments, LLC; Managing Member
- 08/2009 – 03/2018 Merrill Lynch; VP/Resident Director

### **Exams, Licenses & Other Professional Designations:**

- 2017: Series 3, 9, & 10 Exams
- 2014: **CERTIFIED FINANCIAL PLANNER, CFP®**
- 2014: Certified Portfolio Manager (CPM®)
- 2011: Chartered Retirement Planning Counselor (CRPC®)
- 2001: Series 24 & 65 Exams
- 1999: Series 7 & 63 Exams
- 1999: Series 7 Exam
- 1998: Series 6 Exam

### **CERTIFIED FINANCIAL PLANNER, CFP®**

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its high standard of professional education, stringent code of conduct and standards of practice and ethical requirements that govern professional engagements with clients. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements: Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university, pass the comprehensive CFP® Certification Examination, Complete at least three years of full-time financial planning-related experience and agree to be bound by CFP® Board's *Standards of Professional Conduct*.

Individuals who become certified must complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial industry and renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

## **Certified Portfolio Manager (CPM®)**

The CPM® designation is offered through The Academy of Certified Portfolio Managers, an independent 501(c)3 educational organization that creates and manages a credentialed program for training discretionary Portfolio Managers. The CPM® curriculum encompasses the concepts of Financial Statement Analysis, Fixed Income Analysis, Equity Analysis, Fiduciary Responsibility, Quantitative Methods, Corporate Finance, Derivatives, and Portfolio Management. To attain the right to use the CPM® designation, an individual must satisfactorily fulfill the following requirements: attain a four-year undergraduate degree, complete 3 years of employment in the financial services industry, and complete module & exam requirements. Every year, individuals must renew their right to continue using the CPM® designation by completing 20 hours of continuing education and answering a series of professional conduct questions.

## **Chartered Retirement Planning Counselor (CRPC®)**

The CRPC® is offered by The College for Financial Planning®. The CRPC® Program focuses on the pre- and post-retirement needs of individuals. Enrollment in the program guides you through the retirement process, addressing issues such as estate planning and asset management. The College for Financial Planning® awards the Chartered Retirement Planning Counselor<sup>SM</sup> and CRPC® designation to students who: successfully complete the program; pass the final examination; and comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct promulgated by The College for Financial Planning®. Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed. Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period. Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC® designation by: completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct.

### **Item 3: Disciplinary Information<sup>1</sup>**

There are no legal or disciplinary events material to the evaluation of Mr. Curran.

### **Item 4: Other Business Activities**

Mr. Curran does not have any outside business activities to report.

<sup>1</sup> Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

### **Item 5: Additional Compensation**

Mr. Curran does not receive any other economic benefit for providing advisory services in addition to advisory fees.

### **Item 6: Supervision**

Mr. Curran is the sole owner and Chief Compliance Officer and as such has no internal supervision placed over him. He is, however, bound by our firm's Code of Ethics.

### **Item 7: Requirements for State-Registered Advisers**

Mr. Curran has not been involved in any arbitration claim alleging damages in excess of \$2,500. Furthermore, he has neither been involved in nor found liable in any civil, self-regulatory organization, or administrative proceeding nor has been the subject of any bankruptcy petitions.