

# CIM, LLC

**30 S. Pearl St. 9<sup>th</sup> Flr**

**Albany, NY 12207**

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**curranllc.com**

**Thomas Joseph Curran**

**30 S. Pearl St. 9<sup>th</sup> Flr**

**Albany, NY 12207**

**518-391-4200**

**Kevin Thomas Curran**

**30 S. Pearl St. 9<sup>th</sup> Flr**

**Albany, NY 12207**

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This brochure supplement provides information about Thomas Joseph Curran and Kevin Thomas Curran that supplements CIM, LLC's (d/b/a Curran Wealth Management and d/b/a Curran Investment Management) brochure. You should have received a copy of that brochure. Please contact us at 518-391-4200 or [info@curranllc.com](mailto:info@curranllc.com), if you did not receive CIM, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas Joseph Curran and Kevin Thomas Curran is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

March 21, 2024

# Thomas Joseph Curran

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## **Name, Age (Year of Birth)**

Thomas J. Curran, 79 (1945)

## **Formal Education**

Graduated from Temple University in 1967 with a B.A. in Political Science

Graduated from University of Pennsylvania in 1969 with a M.B.A. in Business Administration

## **Business Background**

Chief Compliance Officer, CIM, LLC, d/b/a Curran Wealth Management and d/b/a Curran Investment Management, from December 2006 to present.

Chief Compliance Officer, CIMAS, LLC from December 2006 to Present.

Co-Chief Executive Officer, CIM, LLC from January 2022 to Present.

Chief Executive Officer, CIM, LLC from August 2013 to January 2022.

Chief Executive Officer, CIMAS, LLC from August 2013 to Present.

Portfolio Manager, CIM, LLC from August 2013 to Present.

Chief Investment Officer, CIM, LLC from October 2004 to August 2013.

President, CIM, LLC from October 2004 to Present.

President, CIMAS, LLC from October 2004 to May 2018.

Chief Investment Officer, CIMAS, LLC from October 2004 to Present.

Director-Investments of Curran Investment Management of Wachovia Securities, LLC from August 2000 to November 2004.

Managing Director/Investments for First Albany Corporation from September 1973 to August 2000.

## **Disciplinary Information**

Mr. Curran does not have any disciplinary history.

## **Other Business Activities**

Mr. Curran is a registered Securities Principal of CIMAS, LLC and licensed to sell insurance policies during the course of financial planning. Mr. Curran is able to effect securities transactions and may receive separate, yet customary compensation for effecting any securities

transactions or selling any insurance policies. While CIM, LLC endeavors at all times to put the interest of CIM, LLC's advisory clients first as part of CIM, LLC's fiduciary duty, clients should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect the judgment of the individuals making advisory/investment recommendations. To check this conflict Mr. Curran receives no compensation from effecting any securities transactions.

Mr. Curran is also the sole owner of Hippo Tax Services LLC ("HippoTax"). HippoTax provides tax return preparation and filing, as well as tax planning services. CIM, LLC may recommend HippoTax to advisory clients in need of its tax services. Tax services provided by HippoTax are separate and distinct from the advisory services of CIM, LLC, and are provided for separate and typical compensation. Common ownership of CIM, LLC and HippoTax is fully disclosed to CIM, LLC clients and no CIM, LLC client is obligated to use HippoTax for any tax services.

### **Additional Compensation**

Mr. Curran receives no additional compensation, other than that mentioned above.

### **Supervision**

Mr. Curran's correspondence is reviewed by Kevin T. Curran, a registered Securities Principal of CIMAS, LLC. Regarding investment decisions he serves on the firm's investment committee with Kevin T. Curran. The committee meets frequently to discuss market conditions, analyze and evaluate both current and prospective investments as well as make investment trades such as selling one security and purchasing another. All communications relative to the investment management are maintained in a folder. Investment decisions are made jointly requiring the consent of each committee member. It needs to be noted that as co-Chief Executive Officer of the firm, Thomas J. Curran does not have a direct supervisor.

# Kevin Thomas Curran

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## **Name, Age (Year of Birth)**

Kevin T. Curran, 50 (1974)

## **Formal Education**

Graduated from Lafayette College in 1996 with an A.B. in Government and Law.

Graduated from NYU Stern School of Business in 2001 with a M.B.A. in Finance.

## **Business Background**

Co-Chief Executive Officer of CIM, LLC from January 2022 to Present.

President, CIM, LLC from November 2021 to Present.

President, Curran Investment Management from January 2019 to Present.

President, CIMAS, LLC from May 2018 to Present.

Chief Investment Officer and Portfolio Manager, CIM, LLC from August 2013 to Present.

Vice President, Director of Research, CIM, LLC from October 2004 to August 2013.

Investment Associate of Curran Investment Management of Wachovia Securities, LLC from October 2002 to November 2004.

## **Description of Professional Designations**

Mr. Curran earned his Chartered Financial Analyst (CFA) designation in 2005.

The Chartered Financial Analyst (CFA) charter is a professional designation established in 1962 and awarded by CFA Institute. To earn the CFA charter, candidates must pass three sequential, six-hour examinations over a minimum duration of 2.5 years. The three levels of the CFA Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. In addition, CFA charter holder's must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct

## **Disciplinary Information**

Mr. Curran does not have any disciplinary history.

## **Other Business Activities**

Mr. Curran is a registered Securities Principal of CIMAS, LLC. Mr. Curran is able to effect securities transactions and may receive separate, yet customary compensation for effecting any securities transactions. While CIM, LLC endeavors at all times to put the interest of CIM, LLC's advisory clients first as part of CIM, LLC's fiduciary duty, clients should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect the judgment of the individuals making advisory/investment recommendations. To directly address this conflict, Mr. Curran does not receive any compensation from CIMAS, LLC.

## **Additional Compensation**

Mr. Curran does not receive any additional compensation.

## **Supervision**

Mr. Curran's correspondence is reviewed by Thomas J. Curran, co-Chief Executive Officer, a registered Securities Principal of CIMAS, LLC. Regarding investment decisions Mr. Curran serves as the Chairman of the firm's investment committee that meets frequently to discuss market conditions, analyze and evaluate both current and prospective investments as well as make investment trades such as selling one security and purchasing another. All communications relative to the investment management are maintained in a folder. Investment decisions are made jointly requiring the consent of each party. It needs to be noted that as co-Chief Executive Officer of the firm, Kevin Curran does not have a direct supervisor.