



Possibility
Awaits



curran
futures

A Guide to Investing

“The most important thing about an investment philosophy is that you have one”

Most people don't have an investment philosophy. Indeed most investment advisors don't either.

But if you are going to trust your money to a professional, the most important factor in your decision to work with them should be that they have a simple, understandable and consistent approach to managing their client's money.

At Curran Futures we have developed an approach to investing that reflects your needs. This document will explain our philosophy, our understanding of how money works best for you and the approach we take to make the entire process as comfortable as possible for you.

We look forward to meeting you,



Ross Curran
CEO



Our Mission is to guide you towards the life and future you aspire to by redefining what's possible with personal, expert financial planning and mentoring.

Understand
Your Finances

Plot
Your Journey

Measure
Your Progress

Understanding Investing

For as long as societies have used money and people have been able to earn more than they spend, the question of what to do with this excess has existed.

The concept of putting money away for future use, which we call saving, is one of the main drivers of economic growth and the essence of capitalism. By agreeing to lend money to private enterprise, either through a single company or an entire market, you are rewarded with greater returns than if you'd simply kept it in cash. This is investing!

The Perfect Investment

In an ideal world, you would be able to get the following experience & outcome from a single investment:

1. **Security**
Your Money Will be Safe No Matter What
2. **Growth**
The Value Will Definitely Grow
3. **Access**
You Can Get Your Money Whenever You Need It

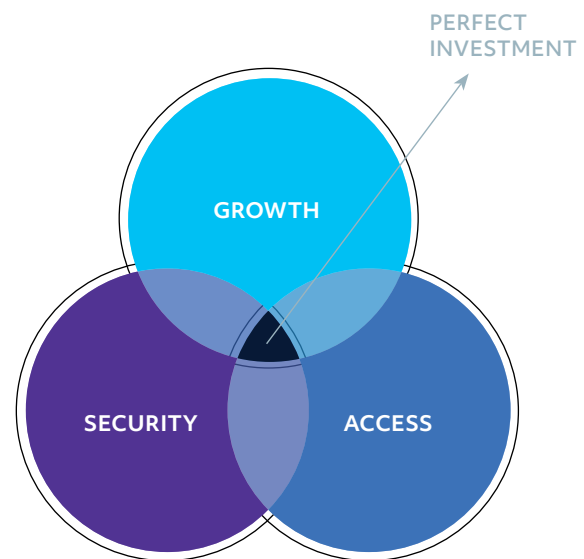
What are your Needs?

- Most investments offer the same terms for everyone, irrespective of circumstances.
- In the vast majority of cases, the experience and outcome of the investment is not what the investor wanted or needed.
- Before you ever decide to invest *you need to know what experience and outcome you want.*
- This has to be done before you try to build your investment portfolio.

Financial Planning is proven to provide the best basis for an investor to make the right decision for them.

If you invest without a Financial Plan you are almost certainly not going to get the experience or the outcome you want.

All our clients have a Financial Plan in place before investing. This is part of our service.



“There is no such thing as the perfect investment”

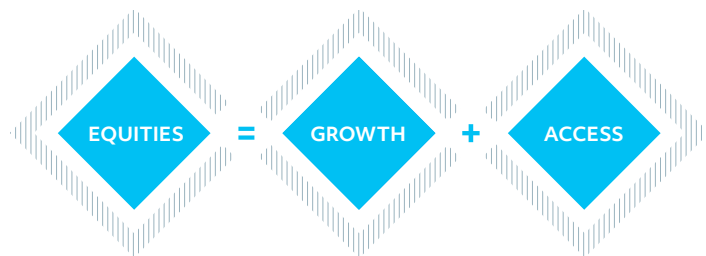
The truth, hidden from most investors, is that there is no single investment product or fund that can genuinely provide all 3 outcomes. Academic research and decades of experience has proven it to be the case, so understanding this reality is the first step to a better investment experience for you.

Building the Perfect Portfolio

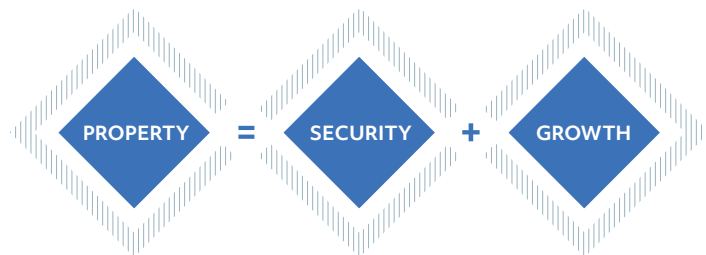
Instead of asking one single investment to provide all possible outcomes, the smart investor creates a portfolio.

A Portfolio is a combination of different investments or assets, built to deliver a specific outcome for an investor, based on your needs.

Equities
Company Shares



Property
Commercial & Residential



Fixed Income Securities
Bonds, Cash or Loan Notes



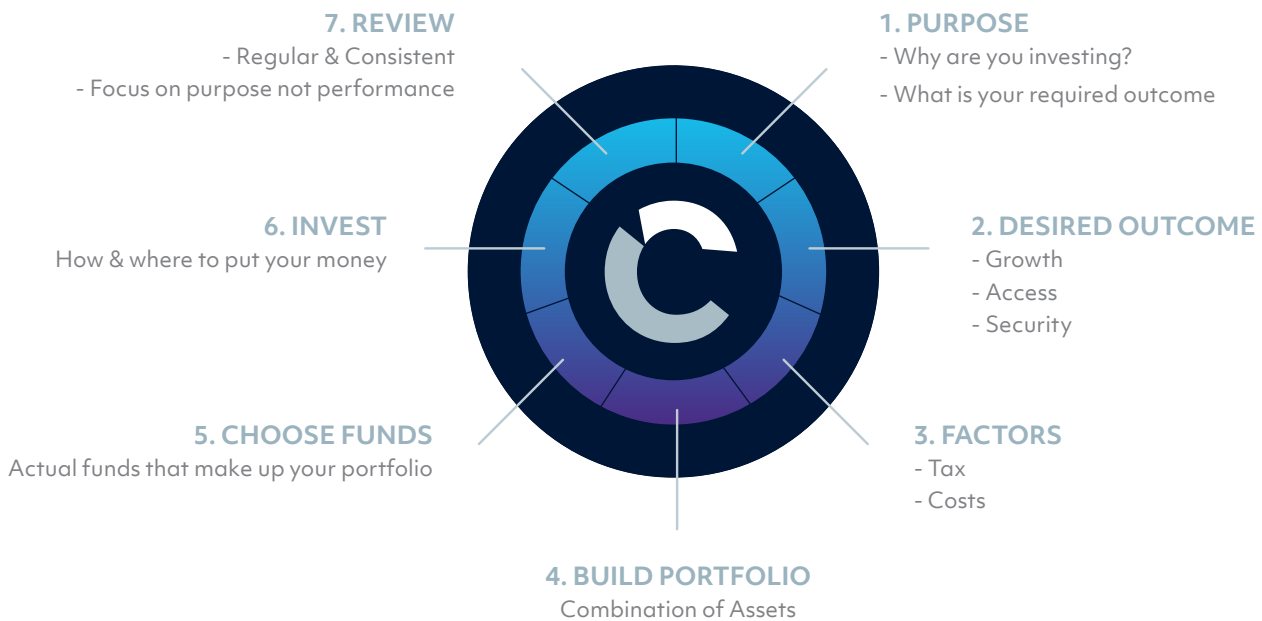
Best Practice

We know that, by itself, each asset will deliver some, but not all of the outcomes you want. By building a portfolio of different assets we can generate an outcome based on your needs and preferences and therefore deliver the deal solution. We call this **Investment Best Practice**.



The Investment Process

Our approach to investing is consistent, following the same cycle to deliver the right outcome for you.



Other Important Factors

TAXATION

Assuming your investments grow, the type of tax applied to this growth will have a huge effect. Depending on the type of investment and your circumstances you could end up paying 50% in tax or no tax at all.

CHARGES

Investment performance is often undermined significantly by the costs layered into the product you have chosen. Charges cannot be avoided, be wary of anyone offering a 'free' investment, but they can be kept as low as possible.

TRANSPARENCY

All of the factors that determine whether you have a successful investment experience should be explained and, at all time, made available to you. You should be able to find out what's happening with your money whenever you want.

SIMPLICITY

Our approach to investing is, if we can't explain it then we won't recommend it. Investments can be made deliberately complex to hide costs and risk, so simplicity is your friend.

RISK PROFILE

It is important to know if you are uncomfortable with investing in general, short term volatility or particular assets. We will advise based on a number of different factors and incorporate your profile as part of this.

Redefine Your
Financial Future Today

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