Breakwater Investment Management is a boutique financial planning & investment advisory firm.

Clients who engage in ongoing financial planning are more likely to reach their financial goals and have greater peace of mind. As financial planners we will offer to you a comprehensive written financial plan, which is specific to your situation and is sufficiently detailed enough to implement on your own or with our assistance. Breakwater generally only offers financial planning as part of our overall investment management services and without additional charge.

As investment managers, we design portfolios that are diversified, tax-efficient, low-cost and largely index-based. Your investments will span multiple asset classes, with an emphasis on global allocations. Our approach is one of long-term investing, not speculation. Fees are charged based on assets under management. We believe this fee arrangement is the most transparent, most flexible, and the least subject to conflict.

Our form ADV (PDF) is a regulatory disclosure that is a great place to further research our firm. For more information or for an initial consultation, please contact us.