

ADV Part 2B: Brochure Supplement- May 2018

This brochure supplement provides information about BPU Investment Management Inc.'s Financial Planning Committee and supplements the BPU Investment Management Inc. (BPU) brochure. You should have received a copy of that brochure. Please contact the Chief Compliance Officer, at 412-288-9150, if you did not receive one or should you have any questions about the content of this supplement.

Additional Information about the firm is available on the U.S. Securities and Exchange Commission's (SEC) website at www.adviserinfo.sec.gov.

LISTING OF ADVISORS COVERED IN THIS SUPPLEMENT:

Newlin Archinal, CFP[®], CRPC[®], AIFA[®] Jason Brahim, CFP[®]

John Baker, AIFA[®]

Mark Ceraso, CFP[®]

Daniel R. Dunlap III, AIFA[®]

Rebecca Haugh, CFP[®], AIFA[®]

Robert Standish, J.D., CFP[®]

Devan White, CFP[®]



NEWLIN V. ARCHINAL

Vice President

Member, Financial Planning Committee

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Newlin V. Archinal, CFP®, CRPC®, AIF®

Year of Birth: 1969

Formal Education:

Bachelor of Arts in 1987 from Ithaca College, Ithaca, New York

Business Background:

Ms. Archinal is a financial advisor at BPU Investment Management Inc. (BPU). Prior to joining BPU in 2016, Ms. Archinal was a Financial Advisor with Integrity Wealth Consulting, LLC and an Advisor with Commonwealth Financial Network from 2008 to 2016. From 1999 to 2008 she was an Anchor-Reporter at WPXI TV.

Professional designations held:

CERTIFIED FINANCIAL PLANNER™ Practitioner

Chartered Retirement Planning CounselorSM

Accredited Investment Fiduciary™

For an explanation of the minimum qualifications required for these designations, see Appendix A

DISCIPLINARY INFORMATION

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Ms. Archinal providing investment advice. There is no information regarding Ms. Archinal to disclose applicable to this item.

OTHER BUSINESS ACTIVITIES

Ms. Archinal is a registered representative of BPU Investment Management Inc. for which she may receive separate, yet customary compensation for effecting securities transactions. This compensation may include brokerage commissions, distribution/service fees and other fees. While BPU Investment Management Inc. and Ms. Archinal endeavor at all times to put the interest of clients first as part of their fiduciary duty, clients should be aware the receipt of additional compensation itself creates a conflict of interest and may affect the judgment of Ms. Archinal when making recommendations.

Additionally Ms. Archinal is an agent for insurance companies. She can therefore receive separate, yet customary compensation resulting from insurance transactions implemented on behalf of advisory clients.

ADDITIONAL COMPENSATION

It is BPU Investment Management Inc.'s policy not to allow supervised persons to accept any form of compensation, including cash, sales awards or other prizes, from a non-client in conjunction with the advisory services we provide to our clients.

SUPERVISION

Ms. Archinal is supervised by Paul J. Brahim, CEO. Mr. Brahim reviews all financial plan recommendations before the financial plan is complete. He has frequent interactions with Ms. Archinal and is responsible for Ms. Archinal's annual review. Advisory clients may contact Mr. Brahim directly at 412-288-9150.



JOHN D. BAKER

**Uniontown Branch Manager and Financial Advisor
Member, Financial Planning Committee**

ADDRESS AND PHONE

BPU Investment Management, Inc.
45 East Main Street, Suite 400
Uniontown, PA 15401
724-439-8771

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

John D. Baker, AIFA®

Year of Birth: 1958

Formal Education: After graduating from Ringgold High School in Monongahela, Pennsylvania in 1976, Mr. Baker attended Pennsylvania State University's Fayette Campus.

Business Background:

Mr. Baker is a financial advisor in the Uniontown Office BPU Investment Management Inc. (BPU). Prior to joining BPU in 2007 as Assistant Vice President, Mr. Baker was a financial consultant for Janney Montgomery Scott LLC (formerly Parker Hunter Inc.) for 12 years.

Professional designations held:

Accredited Investment Fiduciary Analyst™

For an explanation of the minimum qualifications required for this designation and others, see Appendix A

DISCIPLINARY INFORMATION

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Baker providing investment advice. There is no information regarding Mr. Baker to disclose applicable to this item.

OTHER BUSINESS ACTIVITIES

Mr. Baker is a registered representative of BPU Investment Management Inc. for which he may receive separate, yet customary compensation for effecting securities transactions. This compensation may include brokerage commissions, distribution/service fees and other fees. While BPU Investment Management Inc. and Mr. Baker endeavor at all times to put the interest of clients first as part of their fiduciary duty, clients should be aware the receipt of additional compensation itself creates a conflict of interest and may affect the judgment of Mr. Baker when making recommendations.

Additionally Mr. Baker is an agent for insurance companies. He can therefore receive separate, yet customary compensation resulting from insurance transactions implemented on behalf of advisory clients.

ADDITIONAL COMPENSATION

It is BPU Investment Management Inc.'s policy not to allow supervised persons to accept any form of compensation, including cash, sales awards or other prizes, from a non-client in conjunction with the advisory services we provide to our clients.



JASON P. BRAHIM

Vice President
Member, Financial Planning Committee

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jason P. Brahim, CFP®

Year of Birth: 1983

Formal Education:

Bachelor of Arts Degree in Economics and Bachelor of Arts Degree in Political Science in 2005 from Washington and Jefferson College, Washington, PA

Business Background:

Mr. Brahim currently is a financial advisor with BPU Investment Management Inc. (BPU). Prior to joining BPU in October 2012, Mr. Brahim was unemployed from October 2011 to October 2012. He was a Financial Advisor at Chase Investment Services, Corp. in Westminster, CO from April 2011 to October 2011; unemployed from October 2010 to April 2011; served as a Financial Advisor for Dunmoyle Capital Advisors in Pittsburgh, PA from May 2010 to October 2010; was a Financial Planner and Portfolio Administrator at BPU Investment Management, Inc. from January 2008 to April 2010; was a Portfolio Administrator for BNY Mellon in Pittsburgh, PA from August 2006 to December 2007; and worked for Elite Runners & Walkers in Pittsburgh, PA as a Sales Associate from May 2005 to January 2009.

Professional designations held:

CERTIFIED FINANCIAL PLANNER™ Practitioner

For an explanation of the minimum qualifications required for this designation and others, see Appendix A.

DISCIPLINARY INFORMATION

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Brahim providing investment advice. There is no information regarding Mr. Brahim to disclose applicable to this item.

OTHER BUSINESS ACTIVITIES

Mr. Brahim is a registered representative of BPU Investment Management Inc. for which he may receive separate, yet customary compensation for effecting securities transactions. This compensation may include brokerage commissions, distribution/service fees and other fees. While BPU Investment Management Inc. and Mr. Brahim endeavor at all times to put the interest of clients first as part of their fiduciary duty, clients should be aware the receipt of additional compensation itself creates a conflict of interest and may affect the judgment of Mr. Brahim when making recommendations.

Additionally Mr. Brahim is an agent for insurance companies. He can therefore receive separate, yet customary compensation resulting from insurance transactions implemented on behalf of advisory clients.

ADDITIONAL COMPENSATION

It is BPU Investment Management Inc.'s policy not to allow supervised persons to accept any form of compensation, including cash, sales awards or other prizes, from a non-client in conjunction with the advisory services we provide to our clients.

SUPERVISION

Jason P. Brahim is supervised by Paul J. Brahim, CEO. Paul J. Brahim reviews all financial plan recommendations before the financial plan is complete. He has frequent interactions with Jason P. Brahim and is responsible for Jason P. Brahim's annual review. Advisory clients may contact Paul J. Brahim directly at 412-288-9150.



MARK A. CERASO

Managing Director, Financial Planning and Risk Management
Member, Financial Planning Committee

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mark A. Ceraso, CFP®, CRPC®

Year of Birth: 1955

Formal Education:

Bachelor of Arts degree from the University of Pittsburgh in 1984

Business Background:

Mr. Ceraso is a financial advisor with BPU Investment Management Inc. (BPU). In 1993 Mr. Ceraso joined Berkowitz, Pierchalski, Inc., predecessor to BPU Investment Group, Inc. and then BPU Investment Management Inc. as a Financial Planner. In 2004 he was promoted to Vice President, Financial Planning and Risk Management at BPU.

Professional designations held:

CERTIFIED FINANCIAL PLANNER™ Practitioner
Chartered Retirement Planning CounselorSM

For an explanation of the minimum qualifications required for these designations and others, see Appendix A.

DISCIPLINARY INFORMATION

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Ceraso providing investment advice. There is no information regarding Mr. Ceraso to disclose applicable to this item.

OTHER BUSINESS ACTIVITIES

Mr. Ceraso is a registered representative of BPU Investment Management Inc. for which he may receive separate, yet customary compensation for effecting securities transactions. This compensation may include brokerage commissions, distribution/service fees and other fees. While BPU Investment Management Inc. and Mr. Ceraso endeavor at all times to put the interest of clients first as part of their fiduciary duty, clients should be aware the receipt of additional compensation itself creates a conflict of interest and may affect the judgment of Mr. Ceraso when making recommendations.

Additionally Mr. Ceraso is an agent for insurance companies. He can therefore receive separate, yet customary compensation resulting from insurance transactions implemented on behalf of advisory clients.

ADDITIONAL COMPENSATION

It is BPU Investment Management Inc.'s policy not to allow supervised persons to accept any form of compensation, including cash, sales awards or other prizes, from a non-client in conjunction with the advisory services we provide to our clients.

SUPERVISION

Mr. Ceraso is supervised by Paul J. Brahim, CEO. Mr. Brahim reviews all financial plan recommendations before the financial plan is complete. He has frequent interactions with Mr. Ceraso and is responsible for Mr. Ceraso's annual review. Advisory clients may contact Mr. Brahim directly at 412-288-9150.



DANIEL R. DUNLAP, III

Managing Director, Retirement Plans
Member, Financial Planning Committee
Member, Investment Committee

ADDRESS AND PHONE:

BPU Investment Management, Inc.
132 South Main Street, Suite 300
Greensburg, PA 15601
724-837-1130

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Daniel R. Dunlap, III, AIFA®

Year of Birth: 1981

Formal Education:

Graduate of Derry Area High School, Derry, PA in 2000.

Associate's degree in Specialized Technology in 2002 from Triangle Technical Institute.

Business Background:

Mr. Dunlap is a financial advisor in the Greensburg Office of BPU Investment Management Inc. (BPU). Prior to joining BPU in 2010, Mr. Dunlap was self-employed as an Exclusive Agency Financial Sales Specialist and Independent Contractor for Nationwide Financial Network. Previously he was a representative for 1717 Capital Management Co., Newark, Delaware, from 2007 to 2008; a technician for Allegheny Power, Greensburg, PA, from 2006 to 2008; and a supervisor for Westmoreland Precision, Youngstown, PA, from 2005 to 2006.

Professional designations held:

Accredited Investment Fiduciary Analyst®

For an explanation of the minimum qualifications required for this designations, see Appendix A

DISCIPLINARY INFORMATION

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Dunlap providing investment advice. There is no information regarding Mr. Dunlap to disclose applicable to this item.

OTHER BUSINESS ACTIVITIES

Mr. Dunlap is a registered representative of BPU Investment Management Inc. for which he may receive separate, yet customary compensation for effecting securities transactions. This compensation may include brokerage commissions, distribution/service fees and other fees. While BPU Investment Management Inc. and Mr. Dunlap endeavor at all times to put the interest of clients first as part of their fiduciary duty, clients should be aware the

receipt of additional compensation itself creates a conflict of interest and may affect the judgment of Mr. Dunlap when making recommendations.

Additionally Mr. Dunlap is an agent for insurance companies. He can therefore receive separate, yet customary compensation resulting from insurance transactions implemented on behalf of advisory clients.

ADDITIONAL COMPENSATION

It is BPU Investment Management Inc.'s policy not to allow supervised persons to accept any form of compensation, including cash, sales awards or other prizes, from a non-client in conjunction with the advisory services we provide to our clients.

SUPERVISION

Mr. Dunlap is supervised by Paul J. Brahim, CEO. Mr. Brahim reviews all financial plan recommendations before the financial plan is complete. He has frequent interactions with Mr. Dunlap and is responsible for Mr. Dunlap's annual review. Advisory clients may contact Mr. Brahim directly at 412-288-9150.



REBECCA L. HAUGH

Managing Director, Financial Planning
Member, Financial Planning Committee
Member, Investment Committee

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Rebecca L. Haugh, CFP®, AIFA®

Year of Birth: 1983

Formal Education:

Finance Bachelor of Science in Business Administration degree with a certification in Personal Financial Planning in 2007 from Slippery Rock University

Business Background:

Ms. Haugh is a financial advisor with BPU Investment Management Inc. (BPU). Prior to joining BPU in 2010, Ms. Haugh worked a representative for McMahon Financial LLC, Pittsburgh, PA, from 2007 to 2010. From 2006 to 2007 she was a representative for Northwestern Life Insurance Company, Milwaukee, WI.

Professional designations held:

CERTIFIED FINANCIAL PLANNER™ Practitioner
Accredited Investment Fiduciary Analyst™

For an explanation of the minimum qualifications required for these designations and others, see Appendix A.

DISCIPLINARY INFORMATION

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Ms. Haugh providing investment advice. There is no information regarding Ms. Haugh to disclose applicable to this item.

OTHER BUSINESS ACTIVITIES

Ms. Haugh is a registered representative of BPU Investment Management Inc. for which she may receive separate, yet customary compensation for effecting securities transactions. This compensation may include brokerage commissions, distribution/service fees and other fees. While BPU Investment Management Inc. and Ms. Haugh endeavor at all times to put the interest of clients first as part of their fiduciary duty, clients should be aware the receipt of additional compensation itself creates a conflict of interest and may affect the judgment of Ms. Haugh when making recommendations.

Additionally Ms. Haugh is an agent for insurance companies. She can therefore receive separate, yet customary compensation resulting from insurance transactions implemented on behalf of advisory clients.

ADDITIONAL COMPENSATION

It is BPU Investment Management Inc.'s policy not to allow supervised persons to accept any form of compensation, including cash, sales awards or other prizes, from a non-client in conjunction with the advisory services we provide to our clients.

SUPERVISION

Ms. Haugh is supervised by Paul J. Brahim, CEO. Mr. Brahim reviews all financial plan recommendations before the financial plan is complete. He has frequent interactions with Ms. Haugh and is responsible for Ms. Haugh's annual review. Advisory clients may contact Mr. Brahim directly at 412-288-9150.



ROBERT STANDISH

Managing Director, Wealth Management
Member, Financial Planning Committee
Member, Investment Committee

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Robert Standish, J.D., CFP®

Year of Birth: 1974

Formal Education:

Bachelor of Arts degree in 1996 from Denison University (1994-95, Study Abroad Program, Waseda University, Tokyo, Japan.) and JD in 1999 from the University of Pittsburgh School of Law.

Business Background:

Mr. Standish is a financial advisor at BPU Investment Management Inc. (BPU). Mr. Standish joined BPU Investment Group, Inc., predecessor to BPU Investment Management, Inc. (BPU), in 2004 as a Vice President, Financial Planner. Prior to joining the firm, Mr. Standish was a senior financial consultant for JJB Hilliard, WL Lyons, Inc., Pittsburgh, PA and PNC Investments, Pittsburgh PA from 2003 to 2004. He was a staff attorney with The Ayco Company, L.P., a Goldman Sachs Company, Albany, NY from 1999 to 2003.

Professional designations held:

CERTIFIED FINANCIAL PLANNNER™ Professional
Certified Collaborative Professional, 2015
Licensed Mediator, 2015

For an explanation of the minimum qualifications required for the CFP® designation and others, see Appendix A.

DISCIPLINARY INFORMATION

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Standish providing investment advice. There is no information regarding Mr. Standish to disclose applicable to this item.

OTHER BUSINESS ACTIVITIES

Mr. Standish is a registered representative of BPU Investment Management Inc. for which he may receive separate, yet customary compensation for effecting securities transactions. This compensation may include brokerage commissions, distribution/service fees and other fees. While BPU Investment Management Inc. and Mr. Standish endeavor at all times to put the interest of clients first as part of their fiduciary duty, clients should be aware the receipt of additional compensation itself creates a conflict of interest and may affect the judgment of Mr. Standish when making recommendations.

ADDITIONAL COMPENSATION

It is BPU Investment Management Inc.'s policy not to allow supervised persons to accept any form of compensation, including cash, sales awards or other prizes, from a non-client in conjunction with the advisory services we provide to our clients.

SUPERVISION

Mr. Standish is supervised by Paul J. Brahim, CEO. Mr. Brahim reviews all financial plan recommendations before the financial plan is complete. He has frequent interactions with Mr. Standish and is responsible for Mr. Standish's annual review. Advisory clients may contact Mr. Brahim directly at 412-288-9150.



DEVAN M. WHITE

Vice President
Member, Financial Planning Committee

ADDRESS AND PHONE

BPU Investment Management, Inc.
45 East Main Street, Suite 400
Uniontown, PA 15401
724-439-8771

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Devan M. White, CFP®

Year of Birth: 1989

Formal Education:

Bachelor of Arts, English Writing and Business, Gettysburg College, 2011

Business Background:

Ms. White is a financial advisor in the Uniontown office of BPU Investment Management Inc. (BPU). Prior to joining BPU, Devan was an Economic Development Specialist for Fay-Penn Economic Development Council for two years.

Professional designations held:

CERTIFIED FINANCIAL PLANNER™ Practitioner

Registered ParaplannerSM

For an explanation of the minimum qualifications required for this designation and others, see Appendix A.

DISCIPLINARY INFORMATION

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Ms. White providing investment advice. There is no information regarding Ms. White to disclose applicable to this item.

OTHER BUSINESS ACTIVITIES

Ms. White is a registered representative of BPU Investment Management Inc. for which she may receive separate, yet customary compensation for effecting securities transactions. This compensation may include brokerage commissions, distribution/service fees and other fees. While BPU Investment Management Inc. and Ms. White endeavor at all times to put the interest of clients first as part of their fiduciary duty, clients should be aware the receipt of additional compensation itself creates a conflict of interest and may affect the judgment of Ms. White when making recommendations.

ADDITIONAL COMPENSATION

It is BPU Investment Management Inc.'s policy not to allow supervised persons to accept any form of compensation, including cash, sales awards or other prizes, from a non-client in conjunction with the advisory services we provide to our clients.

SUPRVISION

Ms. White is supervised by Paul J. Brahim, CEO. Mr. Brahim reviews all financial plan recommendations before the financial plan is complete. He has frequent interactions with Ms. White and is responsible for Ms. White's annual review. Advisory clients may contact Mr. Brahim directly at 412-288-9150.

Appendix A

Professional Designations Qualifications

This summary of Professional Designations is provided to assist you in evaluating the professional and minimum requirements of our investment professionals to hold these designations.

CERTIFIED FINANCIAL PLANNER™ PRACTITIONER (CFP®):

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). 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 (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – 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). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks.

Continuing Education and Ethics:

- 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 planning field; 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.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

ACCREDITED INVESTMENT FIDUCIARY® (AIF®):

The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

ACCREDITED INVESTMENT FIDUCIARY ANALYST® (AIFA®):

The AIFA Designation certifies that the recipient has advanced knowledge of fiduciary standards of care, their application to the investment management process, and procedures for assessing conformance by third parties to fiduciary standards. To receive the AIFA Designation, the individual must hold the AIF Designation, meet prerequisite criteria based on a combination of education, relevant industry experience, auditing experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIFA Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of ten hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

REGISTERED PARAPLANNER (RP®):

Individuals who hold the RP® designation have completed a course of study encompassing the financial planning process, the five disciplines of financial planning and general financial planning concepts, terminology and product categories. Individuals also complete a three-month long internship. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Chartered Retirement Planning CounselorSM or (CRPC[®]):

Individuals who hold the CRPC[®] designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

All designees have agreed to adhere to [Standards of Professional Conduct](#) and are subject to a disciplinary process.

Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.