



Invested in Your Interests

ADV Part 2B: Brochure Supplement- March 2016

This brochure supplement provides information about Jason P. Brahim 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.



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JASON P. BRAHIM

**Associate Financial Planner
Member, Financial Planning Committee**

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jason P. Brahim

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 designation 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.



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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.



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.



Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed. Students must sign and return the Code of Ethics forms within six months of passing the final exam. Failure to complete and submit the forms within this time frame may result in termination of the individual's candidacy. If an individual wishes to apply for authorization to use the Marks in the future, he or she may be required to fulfill the initial designation requirements in place at the time of passing the exam. Continued use of the CMFC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CMFC® designation by:

- Completing 16 hours of continuing education;
- 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; and
- Paying a biennial renewal fee of \$75.

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.



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CHARTERED FINANCIAL ANALYST (CFA):

To qualify for the CFA students must have *four years of qualified investment work experience*. To obtain the CFA they must:

Become a member of the CFA Institute,

- Pledging to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct,
- Applying for membership to a local CFA member society, and
- Complete the CFA Program.

The CFA Program is organized into three levels, each culminating in a six-hour exam. To become a CFA charter holder candidates must:

- Enter the CFA Program
- Study for and pass the three levels of exams
- Become a regular member of CFA Institute (required to receive your charter)
- Maintain your charter holder status

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.