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## ADV Part 2B: Brochure Supplement- October 2016

This brochure supplement provides information about Newlin V. Archinal, CFP®, CRPC®, AIF® 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](http://www.adviserinfo.sec.gov).



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## **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 Vice President with 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 Counselor<sup>SM</sup>

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



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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.



## 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



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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.

**CHARTERED RETIREMENT PLANNING COUNSELOR<sup>SM</sup> OR CRPC<sup>®</sup>:**

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.

**ACCREDITED INVESTMENT FIDUCIARY<sup>™</sup> (AIF<sup>®</sup>):**

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.