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ADV Part 2B: Brochure Supplement- March 2016

This brochure supplement provides information about Paul J. Brahim, CFP®, AIFA®, AAMS®, AWMA®, CMFC® 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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PAUL J. BRAHIM

**Chairman and Chief Executive Officer
Chairman, Investment Committee**

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Paul J. Brahim, CFP[®], AIFA[®]

Year of Birth: 1959

Formal Education:

Bachelor of Arts degree in Chemistry/English in 1981 from Washington and Jefferson College, Washington, PA

Business Background:

Mr. Brahim currently is a financial advisor with BPU Investment Management Inc. (BPU). He joined BPU Investment Group, Inc., now BPU Investment Management Inc. (BPU), in 1997 as Managing Director. Mr. Brahim became an Executive Vice President in 2006. He became BPU's Chief Compliance Officer, in addition to his responsibilities as Executive Vice President, Managing Director, in 2011. In 2012 Mr. Brahim was promoted to Chief Executive Officer and in 2013 was elected Chairman of the BPU Board of Directors. Before joining BPU, Mr. Brahim was a Registered Representative for Allegheny Investments, Ltd. in Pittsburgh, PA.

Professional designations held:

CERTIFIED FINANCIAL PLANNER™ Practitioner

Accredited Investment Fiduciary Analyst™

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 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.

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.



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SUPERVISION

Mr. Brahim is supervised by Robert Unkovic, President. All financial plan recommendations of Mr. Brahim go through peer review in the Financial Planning Committee meeting. Robert Standish, J.D., CFP®, Managing Director, Financial Planning and Financial Advisor, completes the final review of Mr. Brahim's financial plans. Mr. Unkovic has frequent interactions with Mr. Brahim and is responsible for Mr. Brahim's annual review. Advisory clients may contact Mr. Unkovic directly at 724-837-1130.



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.



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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 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.