

BPU Investment Management, Inc.

Business Continuity Plan Disclosure - Summary

BPU Investment Management, Inc. (herein referred to as BPU) is committed to providing the services and support systems necessary to conduct uninterrupted business under regular and irregular conditions. The Business Continuity Plan (BCP) provides summary detail on BPU's risk mitigation strategy in the event of an interruption to our business operations. The plan is designed to support our obligations to our customers in the event of a disruption. Our plan is intended to comply with the obligations set forth by FINRA.

BPU maintains three offices - our main office in Pittsburgh, PA and branch offices in Greensburg, and Uniontown, PA - that support general business operations (sales, trading and operations). Because of the distance between the three locations we are able to maintain lines of business in the event a single area is affected by disruptions. Our plan prevents the loss of connectivity to or from a single area of operations to interrupt business. Regardless of the scope of disruption (employee only, single building, city-area or city-wide), BPU believes that our plan adequately identifies and mitigates our risk as it pertains to business continuity.

BPU maintains updated contact lists for all employees as well as specific lists as they relate to disaster recovery responsibilities. Our employees can be contacted through a number of methods, including broadcast communications via email, telephone and cellular methods as well as our website. All Senior Management will be contacted in the event of a significant business disruption. Each of BPU's branch offices will have onsite a copy of the Firm's most recent BCP.

BPU believes that business continuity planning is a year-round responsibility of all firm members regardless of their level of management. In the event of an emergency, key personnel will be relocated to the other office to assess the nature and length of the disruption. Our plan is tested during the year to insure connectivity in the event of a disruption. Workstations, phones, printers, fax machines and all other business tools are located at both locations and have direct connections to our clearing firm so transactions may be processed in an uninterrupted manor.

Mission critical systems, as defined by BPU, have a real time recovery that is usually immediate – but may be up to 8 hours at our secondary location. BPU owns all redundancy hardware and software and, as such, the equipment and programs are used only for the purpose of implementing the disaster recovery plan. These systems are constantly monitored to insure uninterrupted operation.

Regarding customer access to funds and securities, all customer accounts are held at our clearing firm - Pershing, LLC. Contact information for Pershing, LLC is as follows: Customer Service 888-367-2563. It is our belief that our plan provides for uninterrupted service at a minimum of one of our locations. Our Pittsburgh office telephone number is 412-288-9150, our Greensburg office location is 724-837-1130, and our Uniontown office is 724-439-8771.

Our plan is intended to allow BPU to continue to meet all existing obligations in the event of a disaster. We have evaluated many scenarios of emergency situations and designed solutions to meet disparate circumstances. We acknowledge that regardless of our efforts, no plan is perfect. The unpredictable nature of disasters precludes absolute preparedness for any plan and however often tested, possible circumstances may occur outside of what has been defined within test plans. The BCP is subject to change without prior notice and, if modified, the updated summary can be found on our firm's website. www.bpuinvestments.com. A hard copy of BPU's BCP Disclosure can be requested by contacting us at 412-288-9150. The information provided in this disclosure is for informational purposes only.