



ADV Part 2B: Brochure Supplement

Michael P. DiChiazza, CRPC®

Assistant Vice President, Financial Consultant

One Oxford Centre
301 Grant Street, Suite 3300
Pittsburgh, PA 15219

412-288-9150 or 1-800-822-6585

www.bpuinvestments.com

Dated July 7, 2011

This brochure supplement provides information about Michael DiChiazza, CRPC® that supplements the BPU Investment Management Inc. (BPU) brochure. You should have received a copy of that brochure. Please contact Michael DiChiazza, CRPC® if you did not receive BPU's brochure or if you have any questions about the contents of this supplement.

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

Item 2: Educational Background and Business Experience for Michael DiChiazza, CRPC®

Michael DiChiazza, CRPC® was born in 1970. He graduated from Xavier University, Cincinnati, Ohio in YEAR, where he received a Bachelor of Science degree in 1993.



Mr. DiChiazza, CRPC® is a registered representative investment advisor with BPU Management Inc. (BPU). Prior to joining BPU in 2010, Mr. DiChiazza was a representative with LPL Financial Corporation in Charlotte, NC throughout 2009 and a representative with First National Bank of Pennsylvania in McMurray, PA from 2006 to 2009.

Mr. DiChiazza became a CHARTERED RETIREMENT PLANNING COUNSELOR(SM) (CRPC®) in 2009. The following explanation regarding requirements for this designation is from the Financial Planner Board of Standards:

The CRPC Program focuses on the pre- and post-retirement needs of individuals, allowing you to transform the retirement planning process into a positive experience. Enrollment in the program allows you to study a variety of principles in the retirement planning field. The program guides you through the retirement process from start to finish, addressing issues such as estate planning and asset management.

The College for Financial Planning® awards the CHARTERED RETIREMENT PLANNING COUNSELORSM AND CRPC® designation to students who:

- successfully complete the program;*
- pass the final examination; and*
- comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial 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.

Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period.

Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC® 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.*

Item 3: Disciplinary Information Regarding Michael DiChiazza, CRPC®

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

Item 4: Other Business Activities

- A.** Michael DiChiazza, CRPC® is not engaged in any investment-related businesses outside of BPU Investment Management Inc., nor does he have any applications pending to register with a broker-dealer or other investment firm. Mr. DiChiazza does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.
- B.** Michael DiChiazza, CRPC® does not engage in any other business that provides a substantial source of his income or consumes a substantial portion of his time.

Item 5: Additional Compensation

Michael DiChiazza, CRPC ® does not receive any additional compensation beyond his commissions and fee-based account income.

Item 6: Supervision

Michael DiChiazza, CRPC ® is supervised by Paul J. Brahim, Executive Vice President, Managing Director, and Chief Compliance Officer. In addition Rick E. Pierchalski, Chairman of the Board of Directors, CEO and Treasurer, provides additional oversight of Mr. DiChiazza. All financial plan recommendations are peer reviewed by BPU Investment Management Inc.'s Financial



Planning Committee of which Mr. Brahim is the Chair. Additionally, Mr. Brahim and/or Mr. Pierchalski review all management agreements prior to implementation, having frequent interactions with Mr. DiChiazza. Mr. Pierchalski conducts Mr. DiChiazza's annual review. Advisory clients may contact either Rick E. Pierchalski or Paul J. Brahim directly.

Rick E. Pierchalski, Chairman of the Board, CEO and Treasurer.....412-288-9150
Paul J. Brahim, Executive Vice President, Managing Director and Chief Compliance Officer.....412-288-9150