



ADV Part 2B: Brochure Supplement

Rebecca L. Haugh, CFP®

Associate Financial Planner

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

Additional Information about Rebecca L. Haugh, CFP® 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 Rebecca L. Haugh, CFP®

Rebecca L. Haugh was born in 1983. Ms. Haugh received her Finance Bachelor of Science in Business Administration degree with a certification in Personal Financial Planning from Slippery Rock University in 2007.

Ms. Haugh is a registered representative investment advisory with BPU Investment Management, Inc. (BPU). Prior to joining BPU in 2010, Ms. Haugh worked a representative for McMahon Financial LLC, Pittsburgh, PA, from 2007 to 2010. From 2006 to 2007 she was a representative for Northwestern Life Insurance Company, Milwaukee, WI. Ms. Haugh received her CFP® (CERTIFIED FINANCIAL PLANNER™) designation in 2011.



The following explanation regarding the requirements and related information about the CFP®) is from the Certified Financial Planner Board of Standards' website:

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 – 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

Ethics – 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.

Item 3: Disciplinary Information Regarding Rebecca L. Haugh, CFP®

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Rebecca L. Haugh ® providing investment advice. There is no information regarding Ms. Haugh to disclose applicable to this item.

Item 4: Other Business Activities

A. Rebecca L. Haugh, CFP® is not engaged in any investment-related businesses outside of BPU Investment Management Inc., nor does she have any applications pending to register with a broker-dealer or other investment firm. Ms. Haugh does not receive any



commissions, bonuses or other compensation based on the sale of securities or other investment products.

B. Rebecca L. Haugh, CFP® does not engage in any other business that provides a substantial source of her income or consumes a substantial portion of her time.

Item 5: Additional Compensation

Rebecca L. Haugh, CFP® does not receive any additional compensation beyond her commissions and fee-based account income.

Item 6: Supervision

Rebecca L. Haugh, CFP® 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 Ms. Haugh. 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 Ms. Haugh. Mr. Pierchalski conducts Ms. Haugh'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