This brochure supplement provides information about Jerry Neil Hefley that supplements the Bright Futures Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Jerry Neil Hefley if you did not receive Bright Futures Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jerry Neil Hefley is also available on the SEC's website at www.adviserinfo.sec.gov.

Bright Futures Wealth Management, LLC

Form ADV Part 2B - Individual Disclosure Brochure

for

Jerry Neil Hefley

Personal CRD Number: 1468922 Investment Adviser Representative

> Bright Futures Wealth Management, LLC 2850 Clover Street, Suite 2 Pittsford, NY 14534 (585) 905-0000 jerry.hefley@ceteraadvisors.com

> > UPDATED: 09/28/2018

Item 2: Educational Background and Business Experience

Name: Jerry Neil Hefley Born: 1952

Educational Background and Professional Designations:

Education:

Master of Science in Education Educational Administration, Brockport University - 1996 1976 Music Education/History, East Central Oklahoma U - 1976

Business Background:

01/2017 - Present Investment Advisor Representative

Bright Futures Wealth Management, LLC

01/2012 - Present Registered Representative

Cetera Advisors LLC

01/2005 - 12/2012 Registered Representative

Multi-Financial Securities

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Jerry Neil Hefley is a registered representative. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Bright Futures Wealth Management, LLC always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services any representative of Bright Futures Wealth Management, LLC in such individual's outside capacity.

Jerry Neil Hefley is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Bright Futures Wealth Management, LLC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any representative of Bright Futures Wealth Management, LLC in such individual's outside capacities.

Item 5: Additional Compensation

In addition to advisory fees, Jerry Neil Hefley earns sales incentives or awards from Cetera based on the value of assets under management, investment products sold, number of sales, client referrals, amount of new deposits or amount of new accounts at Cetera.

Jerry Neil Hefley also receives forgivable loans from Cetera, which are conditioned on Jerry Neil Hefley retaining Cetera's broker-dealer and/or registered investment advisor services. This additional economic benefit creates a conflict of interest for Jerry Neil Hefley to retain affiliation with Cetera in order to avoid repayment on a loan. Cetera Advisors and Bright Futures Wealth Management, LLC. maintain Code of Ethics requiring Jerry Neil Hefley to always act in your best interest and maintain a supervisory structure to monitor the advisory activities of Bright Futures Wealth Management, LLC in order to reduce potential conflicts of interest.

Bright Futures Wealth Management, LLC does not provide indirect compensation such as sale credits, forgivable loans or others mentioned above to Jerry Neil Hefley.

Item 6: Supervision

As a representative of Bright Futures Wealth Management, LLC, Jerry Neil Hefley is supervised by Craig LeFeber, the firm's Chief Compliance Officer. Craig LeFeber is responsible for ensuring that Jerry Neil Hefley adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Craig LeFeber is (585) 305-8518.