

*This brochure supplement provides information about David J Perrotto that supplements the Bright Futures Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact David J Perrotto 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 David J Perrotto is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

# **Bright Futures Wealth Management, LLC**

## **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

**David J Perrotto**

Personal CRD Number: 4960240  
Investment Adviser Representative

Bright Futures Wealth Management, LLC  
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UPDATED: 09/28/2018

## Item 2: Educational Background and Business Experience

**Name:** David J Perrotto      **Born:** 1984

### Educational Background and Professional Designations:

#### Education:

David J Perrotto has not received any higher education degrees after high school.

### Business Background:

12/2017 - Present	Investment Adviser Representative Bright Futures Wealth Management, LLC
02/2012 - Present	Financial Advisor Cetera Advisors LLC
09/2009 - 11/2011	VP of Investments Chase Investment Services Corp
03/2005 - 08/2008	Registered Representative GunnAllen Financial

## 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

David J Perrotto is a licensed insurance agent and registered representative. From time to time, he will offer clients advice or products from this activity.

David Perrotto provides marketing through Amazon and is the owner of a blog started on 03/2017. This is not investment related and he spends approximately 2 hours per week not during trading hours on these activities.

David Perrotto sells subscriptions to either prepaid legal advice or credit/ID for Legal Services and ID Protection. This is not investment related and he spends approximately 2 hours a week on 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 implement the plan through any representative of Bright Futures Wealth Management, LLC in their capacity as a licensed insurance agent.

### **Item 5: Additional Compensation**

In addition to advisory fees, David J Perrotto 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.

David J Perrotto also receives forgivable loans from Cetera, which are conditioned on David J Perrotto retaining Cetera's broker-dealer and/or registered investment advisor services. This additional economic benefit creates a conflict of interest for David J Perrotto 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 David J Perrotto 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 David J Perrotto.

### **Item 6: Supervision**

As a representative of Bright Futures Wealth Management, LLC, David J Perrotto is supervised by Craig LeFeber, the firm's Chief Compliance Officer. Craig LeFeber is responsible for ensuring that David J Perrotto 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.