

This brochure supplement provides information about Keith Edward Condemi that supplements the Bright Futures Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Keith Edward Condemi 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 Keith Edward Condemi 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

Keith Edward Condemi

Personal CRD Number: 2220446

Investment Adviser Representative

Bright Futures Wealth Management, LLC
2376 Monroe Avenue
Rochester, NY 14618
(585) 231-1595
keith.condemi@ceteraadvisors.com

UPDATED: 09/28/2018

Item 2: Educational Background and Business Experience

Name: Keith Edward Condemi

Born: 1964

Educational Background and Professional Designations:

Education:

Bachelors Finance, Cornell - 1992

Designations:

CFA - Chartered Financial Analyst

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute - the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders-often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.

Business Background:

10/2016 - Present	Principal / Advisor Bright Futures Wealth Management, LLC
07/1999 - Present	Member Equimark East
01/2013 - Present	OSJ, Rep, Advisor Cetera Advisors
07/1999 - 01/2013	OSJ, Rep, Advisor Vestax
01/2004 - 12/2012	OSJ, Rep, Advisor MultiFinancial

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

- Keith Edward Condemi is a registered representative of Cetera Advisors
- Keith Edward Condemi is an investment adviser representative with another investment advisory firm, Cetera Advisors
- Keith Edward Condemi is an independent licensed insurance agent
- Keith Edward Condemi is Member of Equimark East (independent contractor work in investments, insurance, and advisory fields)
- Keith Edward Condemi owns rental property in New York state

He will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation 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 are in no way required to utilize the services of any representative of Bright Futures Wealth Management, LLC in connection with such individual's activities outside of Bright Futures Wealth Management, LLC.

Item 5: Additional Compensation

In addition to advisory fees, Keith Edward Condemi 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.

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

Item 6: Supervision

As a representative of Bright Futures Wealth Management, LLC, Keith Edward Condemi works closely with Craig LeFeber, the firm's Chief Compliance officer. Craig LeFeber is responsible for ensuring that Keith Edward Condemi 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.