

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

Susan Carol McClelland
Personal CRD Number: 2848809
Investment Adviser Representative

Bright Futures Wealth Management, LLC
104 South Marvin Street PO Box 243
Smethport, PA 16749
(814) 887-4180
smcclelland@ceteraadvisors.com

UPDATED: 09/28/2018

Item 2: Educational Background and Business Experience

Name: Susan Carol McClelland

Born: 1961

Educational Background and Professional Designations:

Education:

Susan Carol McClelland has not received any higher education degrees after high school.

Business Background:

| | |
|-------------------|--|
| 08/2017 - Present | Investment Adviser Representative Bright Futures Wealth Management, LLC |
| 04/2010 - Present | Investment Advisor Representative McClelland Financial Management, LLC |
| 05/2004 - 03/2010 | Registered Representative Susan Management Financial Services |

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

Susan Carol McClelland will solicit Bright Futures Wealth Management Portfolios to clients (Advisory Income). Susan Carol McClelland is an investment advisor with McClelland Financial Management, LLC offering insurance products to clients (Commission Income from issuing company) and providing help with paperwork organizing (Payment from clients).

Susan Carol McClelland volunteers with Smethport Sports Boosters Scholarship Committee Chairperson.

Susan Carol McClelland volunteers as a Member and Board Member of the Rotary Club of Smethport. Susan Carol McClelland volunteers with the McKean County Development Authority and is a Board Member.

Item 5: Additional Compensation

In addition to advisory fees, Susan Carol McClelland 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.

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

Item 6: Supervision

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