

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

Mark Samuel Santelli

Personal CRD Number: 2205235

Investment Adviser Representative

Bright Futures Wealth Management, LLC
2850 Clover Street, Suite 2
Pittsford, NY 14534
(315) 331-7865
mark.santelli@ceteraadvisors.com

UPDATED: 09/28/2018

Item 2: Educational Background and Business Experience

Name: Mark Samuel Santelli **Born:** 1959

Educational Background and Professional Designations:

Education:

Mark Samuel Santelli has not received any higher education degrees after high school.

Business Background:

03/2017 - Present	Investment Advisor Representative Bright Futures Wealth Management, LLC
03/2002 - Present	Financial Advisor Cetera Advisors LLC

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

Mark Samuel Santelli will invest where he will buy and sell real estate. He also has rental units & the responsibilities to manage the units.

Mark Santelli 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, Mark Samuel Santelli 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.

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

Item 6: Supervision

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