

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

### **Solomon Massey**

Personal CRD Number: 2810353  
Investment Adviser Representative

Bright Futures Wealth Management, LLC  
5858 Molloy Road East, Suite 102  
Syracuse, NY 13211  
(315) 424-3852

UPDATED: 09/28/2018

## Item 2: Educational Background and Business Experience

**Name:** Solomon Massey      **Born:** 1956

### **Educational Background and Professional Designations:**

#### **Education:**

Metallurgy, University of Engineering - 1980

#### **Business Background:**

07/2017 - Present      Investment Advisor Representative  
Bright Futures Wealth Management, LLC

08/2008 - Present      Registered Representative  
Cetera Advisors, LLC

04/2004 - 06/2008      Investment Advisor  
Raymond James

## 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

Solomon Massey is a licensed insurance agent. 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 implement the plan through any representative of Bright Futures Wealth Management, LLC in their capacity as a licensed insurance agent.

Solomon Massey has permission from his broker dealer Cetera Advisors to sell Fix Insurance Products.

## **Item 5: Additional Compensation**

In addition to advisory fees, Solomon Massey 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.

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

## **Item 6: Supervision**

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