

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

**Collin Robert Fingon**

Personal CRD Number: 4832770

Investment Adviser Representative

Bright Futures Wealth Management, LLC  
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UPDATED: 02/27/2019

## Item 2: Educational Background and Business Experience

**Name:** Collin Robert Fingon **Born:** 1981

### Educational Background and Professional Designations:

#### Education:

M.B.A. Finance, Clarkson University - 2004

#### Business Background:

01/2017 - Present	Investment Advisor Representative Bright Futures Wealth Management, LLC
01/2013 - Present	IAR Cetera Advisors LLC
11/2011 - 12/2012	IAR Multi-Financial Securities Corporation
12/2008 - 10/2011	IAR H. Beck, Inc.
07/2004 - 11/2008	IAR Securian 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

Collin Robert Fingon is a board member of the following: Karma Fraternity, Inc, Pico Ski Education Foundation, and Campaign Director of The Rutland County United Way. He is a 50% owner of Illusion Property Management. Collin Robert Fingon is also a Notary Public, Officiant of VT civil marriages - Tax preparer (volunteer), Prosperity Wealth Management, DBA, Estate Planning, Business Succession and Consulting, Bright Futures Website, Bright Futures Wealth

Management Portfolios, Bright Futures Wealth Management LLC, RIA and a Board Member of the Rutland Public School Foundation.

Collin Robert Fingon serves on the development committee at Rutland Regional Medical Center where his responsibility is fund raising. No time is spent on this activity during trading hours while 1 hour a month is spent outside of trading hours. Collin Robert Fingon receives no yearly compensation for these activities.

Collin Robert Fingon serves as a board member for United Way where his responsibility is fund raising. No time is spent on this activity during trading hours while 1 hour a month is spent outside of trading hours. Collin Robert Fingon receives no yearly compensation for these activities.

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

In addition to advisory fees, Collin Robert Fingon 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.

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

### **Item 6: Supervision**

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