

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.

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
18 South Main Street
Rutland, VT 05701
(800) 773-6500
Collin.Fingon@ceteraadvisors.com

UPDATED: 09/11/2019

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	Registered Representative/Investment Adviser Representative 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 registered representative and investment adviser representative with Cetera Advisors LLC. 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 utilize the services any representative of Bright Futures Wealth Management, LLC in such individual's outside capacity.

Collin Robert Fingon 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 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 always have the right to decide whether or not to utilize the services of any Bright Futures Wealth Management, LLC representative in such individual's outside capacities.

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.