

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

Martin Eugene Paul

Personal CRD Number: 358209

Investment Adviser Representative

Bright Futures Wealth Management, LLC
43 Caroline Road
South Easton, MA 02375-1511
(508) 238-1262
martypaul@martinpaulandassociates.com

UPDATED: 09/28/2018

Item 2: Educational Background and Business Experience

Name: Martin Eugene Paul **Born:** 1945

Educational Background and Professional Designations:

Education:

BS Finance, Boston College - 1967

Business Background:

01/2017 - Present	Investment Advisor Representative Bright Futures Wealth Management, LLC
12/1979 - Present	Real Estate Broker Martin E. Paul
04/1974 - Present	Insurance Producer Martin E. Paul
04/1987 - Present	Insurance Producer/Financial Services Martin Paul & Associates
01/2013 - Present	Registered Rep/IAR Cetera Advisors LLC
01/2004 - 01/0001	Registered Rep/IAR Multi-Financial Securities Corporation

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

Martin Eugene Paul is a registered representative. 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.

Martin Eugene Paul 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.

Martin Eugene Paul is a real estate broker or dealer. 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 real estate dealer or broker.

Item 5: Additional Compensation

In addition to advisory fees, Martin Eugene Paul 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.

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

Item 6: Supervision

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