

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

Bruce Andrew Berman

Personal CRD Number: 1054408

Investment Adviser Representative

Bright Futures Wealth Management, LLC
1000 Skokie Blvd, Suite 450
Wilmette, IL 60091
(847) 920-1732
bruceberman@lifetimefinancialgroup.com

UPDATED: 09/28/2018

Item 2: Educational Background and Business Experience

Name: Bruce Andrew Berman **Born:** 1957

Educational Background and Professional Designations:

Education:

BA History, University of Wisconsin - 1980

Business Background:

01/2017 - Present	Investment Adviser Representative Bright Futures Wealth Management, LLC
01/2013 - Present	Registered Representative/Investment Adviser Representative Cetera Advisors, LLC
04/1997 - Present	President Lifetime Financial Group, Inc.

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

Bruce Andrew Berman is a Registered Representative with Cetera Advisors, LLC as it relates to approved insurance, annuities and other package products such as FDIC insured notes and UIT's. He sells fixed insurance products, disability and LTC. Examples of this including using Banner, John Hancock, AIG, Mutual of Omaha, Allianz and Genworth.

Item 5: Additional Compensation

In addition to advisory fees, Bruce Andrew Berman 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.

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

Item 6: Supervision

As a representative of Bright Futures Wealth Management, LLC, Bruce Andrew Berman is supervised by Craig D. LeFeber, the firm's Chief Compliance Officer. Craig D. LeFeber is responsible for ensuring that Bruce Andrew Berman 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 D. LeFeber is (585) 305-8518.