

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

Robert Normand Richard Jr

Personal CRD Number: 2476178

Investment Adviser Representative

Bright Futures Wealth Management, LLC
276 West Main Street, Suite 13B
Northborough, MA 01532
(508) 351-9711
robert.richard@ceteraadvisors.com

UPDATED: 12/28/2020

Item 2: Educational Background and Business Experience

Name: Robert Normand Richard Jr **Born:** 1964

Educational Background and Professional Designations:

Education:

Robert Normand Richard Jr has not received any higher education degrees after high school.

Designation:

CRPS® - Chartered Retirement Plans SpecialistSM

MINIMUM REQUIREMENTS:

- Successfully complete the program;
- Pass the final examination; and
- Comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct
- Continued use of the CRPS® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPS® designation by:
- Completing 16 hours of continuing education;
- Reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; and
- Paying a biennial renewal fee

EA - Enrolled Agent

MINIMUM QUALIFICATIONS:

- **Written Examination:** You can become an enrolled agent by demonstrating special competence in tax matters by taking a written examination. This track requires that you :
- Apply to take the Special Enrollment Examination (SEE); prometric.com/irs;
- Achieve passing scores on all parts of the SEE;
- Apply for enrollment; and
- Pass a background check to ensure that you have not engaged in any conduct that would justify the suspension or disbarment of an attorney, CPA, or enrolled agent from practice before the IRS.
- IRS Experience: You can become an enrolled agent by virtue of past service and technical experience with the IRS that qualifies you for enrollment. This track requires that you:
 - Possess the years of past service and technical experience specified in Circular 230;
 - Apply for enrollment; and
 - Pass a background check to ensure that you have not engaged in any conduct that would justify the suspension or disbarment of an attorney, CPA, or enrolled agent from practice before the IRS.

Business Background:

01/2017 - Present	Investment Adviser Representative Bright Futures Wealth Management, LLC
01/2013 - Present	OSJ Branch Manager, Registered Representative, Investment Adviser Representative Cetera Advisors LLC
06/2004 - Present	Owner Assabet Financial Group
01/2017 - 01/2017	CCO Bright Futures Wealth Management, LLC
01/2004 - 12/2012	OSJ Branch Manager, Registered Representative, Investment Adviser Representative Multi-Financial Securities Corporation
08/1998 - 06/2008	Owner Robert N. Richard, Jr. Distributors

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

Robert Normand Richard Jr 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.

Robert Normand Richard Jr is an enrolled agent. From time to time, he will offer clients advice or products from this activity. Bright Futures Wealth Management, LLC always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Bright Futures Wealth Management, LLC in their capacity as an enrolled agent.

Robert Normand Richard Jr. is the Owner of Assabet Financial Group (DBA for tax planning and preparation, investments, insurance and advisory).

Item 5: Additional Compensation

In addition to advisory fees, Robert Normand Richard Jr 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.

Bright Futures Wealth Management, LLC does not provide indirect compensation such as sale credits, forgivable loans or others mentioned above to Robert Normand Richard Jr.

Item 6: Supervision

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