

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

Mark Samuel Santelli

Personal CRD Number: 2205235

Investment Adviser Representative

Bright Futures Wealth Management, LLC
1630 Empire Blvd., Suite 100
Webster, NY 14580
(585) 281-9688
mark.santelli@brightftr.com

UPDATED: 11/10/2025

Item 2: Educational Background and Business Experience

Name: Mark Samuel Santelli **Born:** 1959

Educational Background and Professional Designations:

Education:

Mark Samuel Santelli has not received any higher education degrees after high school.

Business Background:

11/2025 - Present	Registered Representative Silver Oak Securities
01/2017 - Present	Investment Adviser Representative Bright Futures Wealth Management, LLC
01/2004 – 10/2025	Financial Advisor Cetera Advisors

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

Mark Samuel Santelli 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 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 representative of Bright Futures Wealth Management, LLC in such individual's outside capacities.

Mark Samuel Santelli is the president of Santelli Financial Services Inc.

Mark Samuel Santelli is an owner of real estate rentals.

Mark Samuel Santelli is a registered representative with Silver Oak Securities. 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 of any representative of Bright Futures Wealth Management, LLC in such individual's outside capacity.

Item 5: Additional Compensation

Mark Samuel Santelli does not receive any economic benefit from any person, company, or organization, other than Bright Futures Wealth Management, LLC in exchange for providing clients advisory services through Bright Futures Wealth Management, LLC.

Item 6: Supervision

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