

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

Patrice Aileen Lancelot

Personal CRD Number: 2108431

Investment Adviser Representative

Bright Futures Wealth Management, LLC
1630 Empire Blvd., Suite 100
Webster, NY 14580
(585) 427-2420
patrice.lancelot@brightftr.com

UPDATED: 11/10/2025

Item 2: Educational Background and Business Experience

Name: Patrice Aileen Lancelot

Born: 1948

Educational Background and Professional Designations:

Education:

BA French, Ithaca College - 1970

Designations:

ChFC®- Chartered Financial Consultant®

ChFC® MINIMUM QUALIFICATIONS:

- Bachelor's degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one year full-time experience).
- Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- Pass the exams for all required and elective courses
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications and disciplinary issues via FINRA's Central Registration Depository.

Business Background:

11/2025 - Present

Registered Representative
Silver Oak Securities

01/2017 - Present

Investment Adviser Representative
Bright Futures Wealth Management, LLC

05/2011 - 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

Patrice Aileen Lancelot 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.

Patrice Aileen Lancelot is a licensed insurance agent. From time to time, she 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.

Item 5: Additional Compensation

Patrice Aileen Lancelot 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, Patrice Aileen Lancelot is supervised by Craig D LeFeber, the firm's Chief Compliance Officer. Craig D LeFeber is responsible for ensuring that Patrice Aileen Lancelot 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.