

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

Personal CRD Number: 5699084

Investment Adviser Representative

Bright Futures Wealth Management, LLC
1630 Empire Blvd., Suite 100
Webster, NY 14580
(585) 880-6156
rob.hayes@brightftr.com

UPDATED: 11/10/2025

Item 2: Educational Background and Business Experience

Name: Robert C Hayes **Born:** 1969

Educational Background and Professional Designations:

Education:

Bachelors of Arts Economics, University of Notre Dame - 1992

Business Background:

11/2025 - Present	Registered Representative Silver Oak Securities
08/2022 - Present	Investment Adviser Representative Bright Futures Wealth Management, LLC
08/2022 – 10/2025	Registered Representative Cetera Advisors
01/2016 – 08/2022	Financial Advisor Novem Group
04/2012 - 01/2016	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

Robert C Hayes is a licensed insurance agent. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client's needs. Additionally, the offer

and sale of insurance products by supervised persons of BFWM are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. BFWM addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. BFWM periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. BFWM will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service provided. At no time will there be tying between business practices and/or services (a condition where a client or prospective client would be required to accept one product or service conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by BFWM's supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

Robert C Hayes 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

Bright Futures Wealth Management, LLC does not provide indirect compensation such as sales credits, forgivable loans or other mentioned above to Robert C Hayes.

Item 6: Supervision

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