

BRIGHT FUTURES WEALTH MANAGEMENT, LLC (BFWM)

Direct Participation Program Disclosure

As a convenience, BFWM adopted a policy permitting Direct Participation Program securities to be held in BFWM advisory accounts, assuming the Program is supported by the custodian of your account. Please note that BFWM has not recommended these securities to you and will neither be advising you on them nor billing you for their inclusion.

Please sign below to acknowledge receipt and reading of this disclosure. Contact your advisor or the BFWM CCO, Craig LeFeber, at 585.305.8518, with any questions regarding this disclosure.

Client Name (Printed)

Client (Signature)

Account Number

Date