

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

Keith Edward Condemi

Personal CRD Number: 220446

Investment Adviser Representative

Bright Futures Wealth Management, LLC
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Webster, NY 14580
(585) 231-1595
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UPDATED: 11/10/2025

Item 2: Educational Background and Business Experience

Name: Keith Edward Condemi

Born: 1964

Educational Background and Professional Designations:

Education:

Bachelor of Science Finance, Cornell - 1992

Designations:

CFA - Chartered Financial Analyst

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute - the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders-often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.

Business Background:

11/2025 - Present	Registered Representative Silver Oak Securities
01/2017 - Present	Investment Adviser Representative Bright Futures Wealth Management, LLC
06/1999 - Present	Owner Equimark East LLC
06/2008 – 10/2025	OSJ, Advisor, Representative Cetera Advisors LLC

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

Keith Edward Condemi 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.

Keith Edward Condemi 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.

Keith Edward Condemi is a member of Condemi Family LLC and Equimark Insurance Agency.

Item 5: Additional Compensation

Keith Edward Condemi 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, Keith Edward Condemi is supervised by Craig D LeFeber, the firm's Chief Compliance Officer. Craig D LeFeber is responsible for ensuring that Keith Edward Condemi 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.