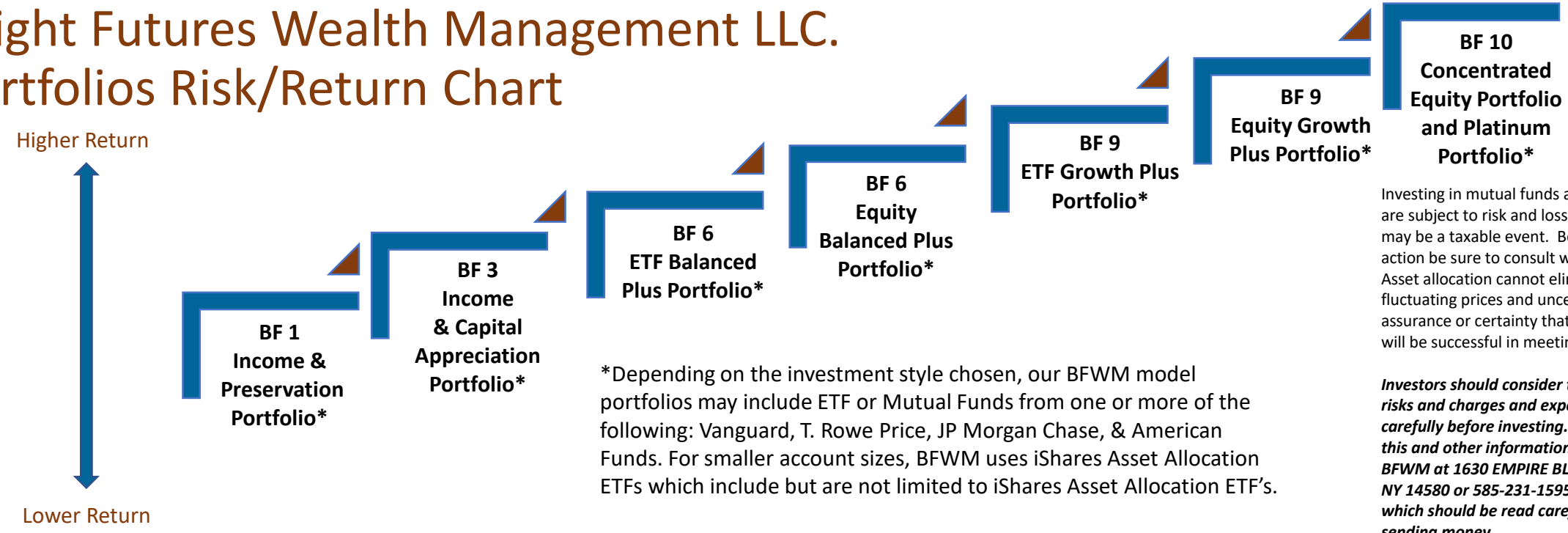
Bright Futures Wealth Management LLC.
Portfolios Risk/Return Chart



*Depending on the investment style chosen, our BFWM model portfolios may include ETF or Mutual Funds from one or more of the following: Vanguard, T. Rowe Price, JP Morgan Chase, & American Funds. For smaller account sizes, BFWM uses iShares Asset Allocation ETFs which include but are not limited to iShares Asset Allocation ETF's.

Investing in mutual funds and Exchange traded funds are subject to risk and loss of principal. Rebalancing may be a taxable event. Before you take any specific action be sure to consult with your tax professional. Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns. There is no assurance or certainty that any investment strategy will be successful in meeting its objectives.

Investors should consider the investment objectives, risks and charges and expenses of the funds carefully before investing. The prospectus contains this and other information about the funds. Contact BFWM at 1630 EMPIRE BLVD, SUSITE 100, WEBSTER, NY 14580 or 585-231-1595 to obtain a prospectus, which should be read carefully before investing or sending money.

Lower Risk ⟷ Higher Risk

Bright Futures Portfolios

- BFWM is owned and operated by financial advisors
- BFWM uses Strategic Asset Allocation to help control risk.
- The methodology used in our models includes utilizing the theories of Markowitz and Sharpe.

Tactical Asset Allocation

- In order to help enhance return and control risk, BFWM tactically shifts allocations to help capitalize on market & economic opportunities

Rebalancing

- When individual holdings move out of target ranges of the portfolio, we rebalance.
- Rebalancing involves periodically buying or selling assets in a portfolio to maintain an original desired level of asset allocation.

Hedging Investments

- BFWM uses negative and non correlated assets inside the strategic models to create hedged positions.
- These positions could include but are not limited to increasing cash position and utilizing short positions .

Transactions

- BFWM uses a centralized trade desk to execute all transactions.
- BFWM platform utilizes block trading which helps execute better price targeting and lower cost of transactions across all models.

1630 Empire Boulevard, Suite 100, Webster, NY 14580 Phone: 585-231-1595

Securities offered through Silver Oak Securities, Inc. (SOSI), Member FINRA/SIPC. Advisory services offered through Bright Futures Wealth Management, LLC (BFWM) a Registered Investment Advisor. SOSI and BFWM are not affiliated.

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