

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

Jerry Neil Hefley

Personal CRD Number: 1468922

Investment Adviser Representative

Bright Futures Wealth Management, LLC
240 Canal Drive West
Macedon, NY 14502
(315) 538-8746
jerry.hefley@brightftr.com

UPDATED: 11/10/2025

Item 2: Educational Background and Business Experience

Name: Jerry Neil Hefley

Born: 1952

Educational Background and Professional Designations:

Education:

Masters in Education Administration, University of Brockport - 1996

Business Background:

11/2025 - Present

Registered Representative
Silver Oak Securities

02/2017 - Present

Investment Adviser Representative
Bright Futures Wealth Management, LLC

01/2005 – 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

Jerry Neil Hefley 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

Jerry Neil Hefley 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, Jerry Neil Hefley is supervised by Craig LeFeber, the firm's Chief Compliance Officer. Craig LeFeber is responsible for ensuring that Jerry Neil Hefley 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.