

*This brochure supplement provides information about David Wesley Treichler that supplements the Bright Futures Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact David Wesley Treichler 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 David Wesley Treichler is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

# **Bright Futures Wealth Management, LLC**

## **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

**David Wesley Treichler**  
Personal CRD Number: 1244190  
Investment Adviser Representative

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UPDATED: 12/26/2019

## Item 2: Educational Background and Business Experience

**Name:** David Wesley Treichler

### **Educational Background and Professional Designations:**

#### **Education:**

Bachelor of Science Marketing, Syracuse University - 1986

#### **Designations:**

##### **CFP® - Certified Financial Planner**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

**CLU®- Chartered Life Underwriter®**

- Once fulfilling the ChFC® designation, one may also earn the CLU® designation by completing a minimum of three additional courses.
- For the CLU®, one must complete the remaining core courses and select from the electives list for that program if additional courses are still needed; electives in the ChFC® program may not be used as electives in the CLU® program.

**AIF® - Accredited Investment Fiduciary®**

- The AIF designation, awarded by the Center for Fiduciary Studies, an fi360 company, demonstrates the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence.
- AIF designees must complete 6 steps to earn the designation: 1. submit registration and fee; 2. successfully complete a specialized program on investment fiduciary standards of care; 3. pass a comprehensive examination; 4. upon passing, submit the accreditation application and fee; 5. complete annual continuing educational requirements; 6. pledge to abide by the designation's code of ethics.

**Business Background:**

12/2019 - Present	IAR Bright Futures Wealth Management, LLC
04/2011 - Present	Registered Representative/IAR Cetera Advisors, LLC and previously named companies
07/1998 – 04/2011	Regional Vice President M&T Bank

### **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**

David Wesley Treichler is an investment adviser representative with another firm. From time to time, he will offer clients advice or products from this activity. Bright Futures Wealth Management, LLC always acts in the best interest of the client. 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.

Mr. Treichler maintains the DBA **Arabella Wealth Advisors**, is immediate past president and current board member of the CNY Estate Planning Council, is a member of Fixed Insurance Advisors Insurance Brokers (formerly NYLTC) and is a registered representative with Cetera Advisors, LLC.

### **Item 5: Additional Compensation**

In addition to advisory fees from Bright Futures Wealth Management, LLC, David Wesley Treichler may earn commissions, advisory fees and possibly sales incentives or awards from Cetera based on the value of assets under management, investment products sold, number of sales, client referrals, amount of new deposits or amount of new accounts at Cetera.

### **Item 6: Supervision**

As a representative of Bright Futures Wealth Management, LLC, David Wesley Treichler is supervised by Craig D LeFeber, the firm's Chief Compliance Officer. Craig D LeFeber is responsible for ensuring that David Wesley Treichler 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.