

*This brochure supplement provides information about Gregory John Halstead that supplements the Bright Futures Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Gregory John Halstead 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 Gregory John Halstead 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*

**Gregory John Halstead, CLU**

Personal CRD Number: 1626685

Investment Adviser Representative

Bright Futures Wealth Management, LLC  
10 Office Park Way Suite 200  
Pittsford, NY 14534  
(585) 490-1126  
[greg.halstead@rocwealthpartners.com](mailto:greg.halstead@rocwealthpartners.com)

UPDATED: 11/06/2020

## Item 2: Educational Background and Business Experience

**Name:** Gregory John Halstead

**Born:** 1962

### Educational Background and Professional Designations:

#### Education:

CHARTERED LIFE UNDERWRITER AMERICAN COLLEGE - 05/1997  
AS BUSINESS, SUNY @ MORRISVILLE - 1984

#### Business Background:

10/2020 - Present	Investment Adviser Representative Bright Futures Wealth Management, LLC
10/2020 - Present	IAR/Registered Representative Cetera Advisors
11/2018 - 09/2020	Financial Advisor Pruco, LLC
08/2012 - 11/2018	Financial Advisor Infinex Investments, Inc.
11/2007 - 08/2012	Financial Advisor American Portfolios

## 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**

Gregory John Halstead is a registered representative. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products 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 the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any representative of Bright Futures Wealth Management, LLC in such individual's outside capacities.

Gregory John Halstead is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products 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 the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any representative of Bright Futures Wealth Management, LLC in such individual's outside capacities.

Gregory John Halstead is the president of Burnley Rise Homeowners Association.

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

Gregory John Halstead also receives forgivable loans from Cetera, which are conditioned on Gregory John Halstead retaining Cetera's broker-dealer and/or registered investment advisor services. This additional economic benefit creates a conflict of interest for Gregory John Halstead to retain affiliation with Cetera in order to avoid repayment on a loan. Cetera Advisors and Bright Futures Wealth Management, LLC maintain Code of Ethics requiring Gregory John Halstead to always act in your best interest and maintain a supervisory structure to monitor the advisory activities of Bright Futures Wealth Management, LLC in order to reduce potential conflicts of interest.

Gregory John Halstead earns 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.

Bright Futures Wealth Management, LLC does not provide indirect compensation such as sale credits, forgivable loans or others mentioned above to Gregory John Halstead.

## **Item 6: Supervision**

As a representative of Bright Futures Wealth Management, LLC, Gregory John Halstead is supervised by Craig LeFeber, the firm's Chief Compliance Officer. Craig LeFeber is responsible for ensuring that Gregory John Halstead 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.