

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

**Vincent Dallo**

Personal CRD Number: 5041243  
Investment Adviser Representative

Bright Futures Wealth Management, LLC  
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Webster, NY 14580  
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UPDATED: 02/13/2024

## Item 2: Educational Background and Business Experience

**Name:** Vincent Dallo                      **Born:** 1972

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

#### **Education:**

Bachelors of Arts Communication, SUNY Geneseo - 1994

#### **Designations:**

##### **ChFC®- Chartered Financial Consultant®**

##### ChFC® MINIMUM QUALIFICATIONS:

- Bachelor's degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one year full-time experience).
- Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- Pass the exams for all required and elective courses
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications and disciplinary issues via FINRA's Central Registration Depository.

#### **Business Background:**

02/2024 - Present	Investment Adviser Representative Bright Futures Wealth Management, LLC
02/2024 - Present	Registered Representative/Investment Adviser Rep Cetera Advisors LLC
06/2010 - 01/2024	Registered Representative New York Life

### **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**

Vincent Dallo is a registered representative. 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 any representative of Bright Futures Wealth Management, LLC in such individual's outside capacity.

Vincent Dallo 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.

Vincent Dallo is a financial professional at Kappan Financial, LLC.

Vincent Dallo is a trustee at Chili Public Library.

Vincent Dallo is President of NAIFA New York.

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

Vincent Dallo 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, Vincent Dallo is supervised by Craig D. LeFeber, the firm's Chief Compliance Officer. Craig D. LeFeber is responsible for ensuring that Vincent Dallo 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.