Joseph Horwath, CFP®

Bright Financial Advisors, Inc.

450 W. CENTRE
SUITE C
PORTAGE, MI 49024

Tel.: (269) 373-2700
Fax: (269) 345-5712

09/03/2026

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Joseph Horwath that supplements the Bright Financial Advisors, Inc. brochure. You should have received a copy of that brochure. Contact us at 269-373-2700 if you did not receive Bright Financial Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph Horwath (CRD # 7858758) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Joseph Horwath, CFP®
Year of Birth: 2000
Formal Education After High School:

- Delta College, AA Accounting, 9/2019 - 5/2021
- Western Michigan University, BA Finance, 9/2021 - 6/2023

Business Background:

- Bright Financial Advisors, Associate Advisor, 8/2026 - Present
- Bright Financial Advisors, Paraplanner, 6/2024 - 8/2026
- Unemployed, 4/2024 - 6/2024
- Northwestern Mutual, Financial Representative, 1/2024 - 3/2024
- Advia Credit Union, Teller, 5/2022 - 12/2023
- School, Student, 9/2015 - 5/2022
- Got Kilt, Stocker, 9/2019 - 3/2020
- Buckle, Associate Cashier, 10/2016 - 1/2017

Certifications: **CFP®**

CERTIFIED FINANCIAL PLANNER™ Professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP®
certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
Ethics – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

Ethics – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 Disciplinary Information

Mr. Joseph Horwath does not have any reportable disciplinary information.

Item 4 Other Business Activities

Mr. Horwath does not receive any additional compensation for providing advisory services beyond the fee based compensation she receives through Bright Financial Advisors, Inc.

Item 5 Additional Compensation

Mr. Horwath does not receive any additional compensation for providing advisory services beyond that received as a result of her capacity as Investment Advisor Representative of Bright Financial Advisors, Inc.

Also, please refer to the Fees and Compensation section and the Client Referrals and Other Compensation section of Bright Financial Advisors, Inc.'s firm brochure for additional disclosures on this topic.

Item 6 Supervision

Andrew M. Price is responsible for supervising the advisory activities of Joseph Horwath. Mr Price can be reached at (269) 373-2700.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Bright Financial Advisors, Inc., and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.