

Jeffrey James Bright

Bright Financial Advisors, Inc.

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FORM ADV PART 2B BROCHURE SUPPLEMENT

This brochure supplement provides information about Jeff J. Bright that supplements Bright Financial Advisors, Inc.'s brochure. You should have received a copy of that brochure. Please contact Jeff Bright 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 Jeff Bright is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Jeffrey J. Bright, CFP®

Year of Birth: 1958

Formal Education:

- Western Michigan University, B.B.A., Marketing, 1983 Cum Laude

Business Background for the Previous Five Years:

- Bright Financial Advisors, Inc., President/Chief Investment Officer, 09/1996 to Present.
- Cambridge Investment Research, Inc., Registered Principal and Representative, 11/2002 to 07/2010.

Certifications:

Certified Financial Planner [‘CFP’]: Accredited by the National Commission for Certifying Agencies (NCCA), this designation is issued by the Certified Financial Planner Board of Standards, Inc. (CFPBS) and is granted to individuals who complete a CFP Certification Examination and as well as to meet the following prerequisites: bachelor’s degree from an accredited college of university and three years of full time personal financial planning experience. In order to qualify, the candidate must complete a CFP-board registered program or hold one of the following titles: CPA, ChFC, Chartered Life Underwriter (CLU), CFA, PhD in business economics, Doctor of Business Administration or Attorney’s License. Once issued, the candidate is required to complete 30 hours of continuing education every two years and must continuously meet the standards administered by CFPBS.

Disciplinary Information

Form ADV Part 2B, Item 3

Mr. Bright does not have any reportable disciplinary information.

Other Business Activities

Form ADV Part 2B, Item 4

Bright Financial Advisors, Inc. is also a licensed independent insurance agency. Mr. Bright is an owner of Bright Financial Advisors, Inc. and also an owner of the insurance agency. Mr. Bright is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by the insurance agency and/or Mr. Bright for insurance related activities. This presents a conflict of interest because

Mr. Bright may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Additional Compensation

Form ADV Part 2B, Item 5

Mr. Bright does not receive any additional compensation beyond the fee or insurance commissions he receives through Bright Financial Advisors, Inc.

Supervision

Form ADV Part 2B, Item 6

Jeffrey J. Bright, is President and Chief Investment Officer of Bright Financial Advisors, Inc. As such he is responsible for supervising the investment activities of our firm. Our firm has developed Written Supervisory Policies and Procedures which we follow that address his supervisory responsibilities including periodically reviewing investment recommendations, trades and communications with clients. Andrew M. Price, Vice President and Chief Compliance Officer of Bright Financial Advisors, Inc. is responsible for reviewing Mr. Bright's personal transactions.

Mr. Price can be reached at (269) 373-2700.

Requirements for State-Registered Advisers

Form ADV Part 2B, Item 7

Bright Financial Advisors, Inc. is SEC registered.