

Maxwell Gilliam, CFP®

Bright Financial Advisors, Inc.

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**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Maxwell Gilliam 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 Maxwell Gilliam (CRD # 7715981) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Maxwell Gilliam, CFP®

Year of Birth: 1997

Formal Education:

- Western Michigan University, BS Personal Financial Planning, 5/2021

Business Background:

- Bright Financial Advisors, Inc., Associate Advisor, 5/2021 - Present
- Western Michigan University, Student, 05/2017 - 05/2021
- Cottage Inn Pizza Corp., Manager, 12/2017 - 4/2021
- Project Manager, Moccia Lawn and Landscaping, 8/2016 - 8/2017
- Kroger, Coffee Shop Clerk, 2/2014 - 8/2015

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

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Gilliam has no required disclosures under this item.

Item 4 Other Business Activities

Maxwell Gilliam is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as Associate Advisor of Bright Financial Advisors, Inc.. Moreover, Mr. Gilliam does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Maxwell Gilliam does not receive any additional compensation beyond that received as an Associate Advisor of Bright Financial Advisors, Inc..

Item 6 Supervision

Andrew M. Price is responsible for supervising the advisory activities of Maxwell Gilliam. 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.