

# DISCLOSURE BROCHURE

## Future Bright

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This brochure provides information about the qualifications and business practices of Future Bright. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 701-306-7631. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Future Bright (IARD#177521) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

**FEBRUARY 2024**

## Item 2: Material Changes

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### **Annual Update**

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

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### **Material Changes since the Last Update**

Since the last filing of this brochure in February 2023, we updated Item 12 to describe our recommendation and arrangement with Charles Schwab & Company, Inc. Please refer to that section of this brochure to read about the services, benefits, tools, and other products we receive from Schwab.

We also moved our home office to Detroit Lakes, MN and updated the Part 2B Brochure Supplements accordingly. We have also updated Item 19 and the Brochure Supplements to disclose other offices and outside business activities.

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### **Full Brochure Available**

This Firm Brochure being delivered is the complete brochure for the Firm.

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## Item 4: Advisory Business

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### **Firm Description**

Future Bright, LLC doing business as Future Bright was founded in January 2014 and began offering advisory services in April 2015. Ross David Almlie, Matthew Johnson, Randall Sidener, Shannon Burnell and Scott Sanders are equal owners. However, Mr. Burnell and Mr. Sanders are silent partners and have no responsibilities or activities in the day-to-day operations of the firm.

Future Bright is a fee based investment management firm. The firm does not sell annuities and insurance products, but the Managing Member offers insurance. Future Bright does not act as a custodian of client assets.

Other professionals (e.g., lawyers, accountants, tax preparers, insurance agents, etc.) are engaged directly by the client on an as-needed basis and may charge fees of their own. Conflicts of interest will be disclosed to the client in the event they should occur.

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### **Types of Advisory Services**

Future Bright provides investment supervisory services, also known as asset management services and investment advice through consultations.

#### Asset Management Services

Future Bright offers discretionary direct asset management services to advisory clients. Future Bright will offer clients ongoing portfolio management services through determining individual investment goals, time horizons, objectives, and risk tolerance.

Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors.

In connection with Asset Management Services, we are available, at your specific request and direction to provide modular components of financial planning that are specific and unique to your personal situation. Such services are considered ancillary to the management of your accounts, and we do not offer comprehensive or holistic financial planning services on a continuous and on-going basis. When helping clients formulate an investment and financial plan, we can produce retirement projections and income-distribution projections.

You must appoint our firm as your investment adviser of record on specified accounts (collectively, the "Account"). The Account consists only of separate account(s) held by qualified custodian(s) under your name. The qualified custodians maintain physical custody of all funds and securities of the Account, and you retain all rights of ownership (e.g., right to withdraw securities or cash, exercise or delegate proxy voting and receive transaction confirmations) of the Account.

The Account is managed by us based on your financial situation, investment objectives and risk tolerance. We actively monitor the Account and provide advice regarding

buying, selling, reinvesting or holding securities, cash or other investments of the Account.

We will need to obtain certain information from you to determine your financial situation and investment objectives. You will be responsible for notifying us of any updates regarding your financial situation, risk tolerance or investment objective and whether you wish to impose or modify existing investment restrictions; however we will contact you at least annually to discuss any changes or updates regarding your financial situation, risk tolerance or investment objectives. We are always reasonably available to consult with you relative to the status of your Account. You have the ability to impose reasonable restrictions on the management of your accounts, including the ability to instruct us not to purchase certain securities.

Client accounts are invested predominantly in equity-securities (i.e. stock positions), open-end mutual funds and ETFs which helps to reduce conflicts of interest between personal trades by associated persons of Future Bright and trades in client accounts, even when such accounts invest in the same securities. However, in the event of other identified potential trading conflicts of interest, our goal is to place client interests first.

It is important that you understand that we manage investments for other clients and may give them advice or take actions for them or for our personal accounts that is different from the advice we provide to you or actions taken for you. We are not obligated to buy, sell or recommend to you any security or other investment that we may buy, sell or recommend for any other clients or for our own accounts.

Conflicts may arise in the allocation of investment opportunities among accounts that we manage. We strive to allocate investment opportunities believed to be appropriate for your account(s) and other accounts advised by our firm among such accounts equitably and consistent with the best interests of all accounts involved.

#### ERISA Plan Services

Future Bright provides service to qualified and non-qualified retirement plans including 401(k) plans, 403(b) plans, pension and profit sharing plans, cash balance plans, and deferred compensation plans.

**3(38) Investment Manager.** Future Bright can also act as an ERISA 3(38) Investment Manager in which it has discretionary management and control of a given retirement plan's assets. Future Bright would then become solely responsible and liable for the selection, monitoring and replacement of the plan's investment options.

Fiduciary Services are:

- Future Bright has discretionary authority and will make the final decision regarding the initial selection, retention, removal, and addition of investment options in accordance with the Plan's investment policies and objectives.



- Assist the Client with the selection of a broad range of investment options consistent with ERISA Section 404(c) and the regulations thereunder.
- Provide discretionary investment advice to the Plan Sponsor with respect to the selection of a qualified default investment alternative for participants who are automatically enrolled in the Plan or who have otherwise failed to make investment elections. The Client retains the sole responsibility to provide all notices to the Plan participants required under ERISA Section 404(c) (5).

Non-fiduciary Services are:

- Assist in the education of Plan participants about general investment information and the investment alternatives available to them under the Plan. Client understands the Advisor's assistance in education of the Plan participants shall be consistent with and within the scope of the Department of Labor's definition of investment education (Department of Labor Interpretive Bulletin 96-1). As such, Future Bright is not providing fiduciary advice as defined by ERISA to the Plan participants. Future Bright will not provide investment advice concerning the prudence of any investment option or combination of investment options for a particular participant or beneficiary under the Plan.
- Assist in the group enrollment meetings designed to increase retirement plan participation among the employees and investment and financial understanding by the employees.

Future Bright may provide these services or, alternatively, may arrange for the Plan's other providers to offer these services, as agreed upon between Future Bright and Client.

Future Bright has no responsibility to provide services related to the following types of assets ("Excluded Assets"):

- a. Employer securities;
- b. Real estate (except for real estate funds or publicly traded REITs);
- c. Stock brokerage accounts or mutual fund windows;
- d. Participant loans;
- e. Non-publicly traded partnership interests;
- f. Other non-publicly traded securities or property (other than collective trusts and similar vehicles); or
- g. Other hard-to-value or illiquid securities or property.

Excluded Assets will **not** be included in calculation of Fees paid to Advisor under the Agreement.

### Assets Held Away Services

Future Bright offers asset management advice to individuals on their qualified plans. Future Bright will work with individuals on determining their individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, and asset allocation are based on the above factors. Future Bright does not charge a fee for this service and only offers it to clients who are utilizing the Asset Management Services.

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### **Client Tailored Services and Client Imposed Restrictions**

The goals and objectives for each client are documented in our client files. Investment strategies are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written client consent.

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### **Wrap Fee Programs**

Future Bright does not sponsor any wrap fee programs.

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### **Client Assets under Management**

As of December 31, 2023, Future Bright has \$103,299,777 in client assets under management on a discretionary basis.

## **Item 5: Fees and Compensation**

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### **Method of Compensation and Fee Schedule**

Future Bright bases its fees on a percentage of assets under management.

#### Asset Management Services & Fees

Future Bright offers discretionary direct asset management services to advisory clients. Prior to February 1, 2022, Future Bright charged an annual investment advisory fee based on the total assets under management as follows:

#### **Client Engagement Prior to February 1, 2022:**

Assets Under Management	Annual Fee	Quarterly Fee
\$0 - \$500,000	1.00%	.25%
\$500,001 – \$3,000,000	.80%	.20%
\$3,000,001 and Over	.60%	.15%

Effective February 1, 2022, Future Bright modified its fee schedule to account for higher company input costs and additional staffing needs. All discretionary direct asset management services to advisory clients onboard with Future Bright prior to 2/1/2022 were grandfathered in using the previous fee grid above. Clients who signed up for

Future Bright direct asset management services on or after February 1, 2022, fall under the modified fee grid below:

**Client Engagement on February 1, 2022, and Thereafter:**

Assets Under Management	Annual Fee	Quarterly Fee
\$0 - \$500,000	1.25%	.3125%
\$500,001 – \$3,000,000	1.00%	.25%
\$3,000,001 and Over	.75%	.1875%

The annual fee is negotiable when agreed upon by Future Bright and the client. Negotiating factors include the amount of future investments, the relationship between the client and the investment adviser representative and the overall complexity of the client’s situation. Accounts within the same household can be combined for a reduced fee. Fees are billed quarterly in advance based on the amount of assets managed as of the last business day of the previous quarter. Initial fees for partial quarters are pro-rated. Quarterly advisory fees deducted from the clients' account by the custodian will be reflected in a provided fee invoice as fees are withdrawn. Lower fees for comparable services may be available from other sources. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement for a full refund. Clients may terminate advisory services with thirty (30) days written notice. For accounts closed mid-quarter, the client will be entitled to a pro rata refund for the days service was not provided in the final quarter. Client shall be given thirty (30) days prior written notice of any increase in fees. Client will acknowledge, in writing, before any increase in said fees occurs.

Assets Held Away Services & Fees

The annual fees are based on the market value of the Included Assets as follows:

Included Assets	Annual Fee	Quarterly Fee
\$0 - \$3,000,000	.50%	.1250%
\$3,000,0001 - \$5,000,000	.35%	.0875%
\$5,000,0001 and Over	.25%	.0625%

The initial fee will be based on the market value of the Plan assets as calculated by the custodian or record keeper of the Included Assets on the first business day of the initial fee period and will be due on the first business day of the fee period. If the services to be provided start any time other than the first day of a quarter, the fee will be prorated based on the number of days remaining in the initial fee period. Thereafter, the fee will be based on the market value of the Plan assets on the last business day of the previous fee period (without adjustments for anticipated withdrawals by Plan participants or other anticipated or scheduled transfers or distribution of assets) and will be due the

following business day. If this Agreement is terminated prior to the end of the fee period, Future Bright shall be entitled to a prorated fee based on the number of days during the fee period services were provided. Any unearned fees shall be refunded to the Plan or Plan Sponsor.

The compensation of Future Bright for the services is described in detail in Schedule A of the ERISA Plan Agreement. The Plan is obligated to pay the fees; however, the Plan Sponsor may elect to pay the fees. Future Bright does not reasonably expect to receive any additional compensation, directly or indirectly, for its services under this Agreement. If additional compensation is received, Future Bright will disclose this compensation, the services rendered, and the payer of compensation. Future Bright will offset the compensation against the fees agreed upon under this Agreement.

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### **Client Payment of Fees**

Investment management fees are billed quarterly in advance, meaning we bill you before the three-month period has started. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account. Fees for the combination services are charged at the end of the month in which services are offered to the credit card on file with Future Bright.

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### **Additional Client Fees Charged**

Custodians may charge transaction fees on purchases or sales of certain mutual funds, equities, and exchange-traded funds. These charges may include Mutual Fund transactions fees, postage and handling and miscellaneous fees (fee levied to recover costs associated with fees assessed by self-regulatory organizations). These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

Future Bright, in its sole discretion, may charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.). For more details on the brokerage practices, see Item 12 of this brochure.

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### **Prepayment of Client Fees**

Investment management fees are billed quarterly in advance.

If the client cancels after five (5) business days, any unearned fees will be refunded to the client, or any unpaid earned fees will be due to Future Bright.

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**External Compensation for the Sale of Securities to Clients**

Future Bright does not receive any external compensation for the sale of securities to clients, nor do any of the investment advisor representatives of Future Bright.

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**Item 6: Performance-Based Fees and Side-by-Side Management**

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**Sharing of Capital Gains**

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Future Bright does not use a performance-based fee structure because of the conflict of interest. Performance based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

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**Item 7: Types of Clients**

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**Description**

Future Bright generally provides investment advice to individuals, high net worth individuals, small businesses, pension and profit sharing plans and corporations.

Client relationships vary in scope and length of service.

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**Account Minimums**

Future Bright does not require a minimum to open an account.

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**Item 8: Methods of Analysis, Investment Strategies and Risk of Loss**

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**Methods of Analysis**

Security analysis methods may include fundamental analysis, technical analysis, and cyclical analysis. Investing in securities involves risk of loss that clients should be prepared to bear. Past performance is not a guarantee of future returns.

Fundamental analysis involves evaluating a stock using real data such as company revenues, earnings, return on equity, and profits margins to determine underlying value and potential growth. Technical analysis involves evaluating securities based on past prices and volume. Cyclical analysis involves analyzing the cycles of the market.

The main sources of information include financial newspapers and magazines, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

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**Investment Strategy**

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement or Risk Tolerance that documents their

objectives and their desired investment strategy. Other strategies may include long-term purchases, short-term purchases, trading, and option writing (including covered options, uncovered options or spreading strategies).

Future Bright subscribes to Hedgeye Research, which prescribes active asset management guidance using two economic indicators as its paramount data points: GDP and inflation. This method that we have labeled “Silo Investing” serves as our primary format of cyclical analysis. The directional trends of GDP and inflation guide our decisions for the types of asset types/sectors/styles we hold for clients. Hedgeye continually back tests every asset type/sector/style to indicate which type/sector/style may be favorable to own and which may be unfavorable to own under the following four combinations:

- GDP Accelerating, Inflation Decelerating (Expansionary)
- GDP Accelerating, Inflation Accelerating (Reflationary)
- GDP Decelerating, Inflation Accelerating (Stagflationary)
- GDP Decelerating, Inflation Decelerating (Recessionary)

Hedgeye also provides the raw economic data delivery that assists us in determining how and when to identify a change in Silo trends. It is the responsibility of Future Bright to determine which accounts are suitable for this type of asset management and to assemble and apply the portfolio composition for each model silo account. For clients who are suited for or who specifically request this active management process, we determine the weightings of each investment utilized based on risk tolerance, age and investment experience. We rely on a risk analysis software called Riskalyze, which a client interacts with to help determine the proper mix of assets and the level of risk we undertake for each client account. For taxable portfolios, we pay special attention to tax consequences and modify our approach to portfolio changes to create minimal tax burden for those accounts while still adhering to the Silo Investing philosophy.

Not all accounts under Future Bright management are suitable for Silo Investing. Investing involves risk, and it is the duty of each IAR to select the commensurate investment strategy appropriate for each individual client based on a risk tolerance assessment.

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### **Security Specific Material Risks**

All investment programs have certain risks that are borne by the investor. Fundamental analysis may involve interest rate risk, market risk, business risk, and financial risk. Risks involved in technical analysis are inflation risk, reinvestment risk, and market risk. Cyclical analysis involves inflation risk, market risk, and currency risk.

Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with Future Bright:

- *Interest-rate Risk*: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Market Risk*: The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- *Inflation Risk*: When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk*: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk*: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Business Risk*: These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- *Liquidity Risk*: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Financial Risk*: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.
- *Risks of Private Placements* - A security exempt from registering with the U.S. Securities and Exchange Commission and state securities regulator is often referred to as a private placement or unregistered offering.
  - Only an "accredited" investor should invest in a private placement offering. To qualify as "accredited" investor, the investor must (a) have a net worth (not including primary residence) of at least \$1 million, or (b) have an income exceeding \$200,000 in each of the 2 most recent years or joint income with a

- spouse exceeding \$300,000 for those years and a reasonable expectation of the same income level in the current year.
- Private placement offerings often are speculative, high risk and illiquid investments. An investor can lose his or her entire investment in a private placement offering.
  - Private placement offerings are not subject to same laws and regulations, which are designed to protect investors, as registered securities offerings.
  - Private placement offerings have not been reviewed by a regulator to make sure risks associated with the risks of private placement investment have been adequately disclosed to prospective investors.
  - Private placement offerings often project higher rates of return, but this is typically because the risks of the underlying the private placement investment are also higher.
  - Private placement offerings are generally illiquid, meaning there are limited opportunities to resell the underlying security of the private placement. Therefore, an investor may be forced to hold the private placement security indefinitely.
  - Investors in a private placement offering are usually provided with less disclosure information than they would receive in a public securities offering. Consequently, investors know much less about the private placement investment and the people behind it.
  - Private placement offerings have been used by fraudsters in the past, and consequently private placement offerings are one of the most frequent sources of enforcement cases conducted by state securities regulators. It may be very difficult or impossible for an investor in a private placement offering to recover the money invested from the sponsor of the private placement offering if such offering turns out to be fraudulent.
  - Before investing in a private placement offering, an investor should carefully read and fully understand the subscription agreement and the offering memorandum/private placement memorandum.
  - For additional details about private placement offerings and red flags associated with such offerings, please visit [http://www.sec.gov/oiea/investor-alerts-bulletins/ib\\_privateplacements.html#.VDane410yUk](http://www.sec.gov/oiea/investor-alerts-bulletins/ib_privateplacements.html#.VDane410yUk)

## **Item 9: Disciplinary Information**

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### **Criminal or Civil Actions**

The firm and its management have not been involved in any criminal or civil action.



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**Administrative Enforcement Proceedings**

The firm and its management have not been involved in administrative enforcement proceedings.

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**Self-Regulatory Organization Enforcement Proceedings**

The firm and its management have not been involved in any legal or disciplinary events related to past or present investment clients.

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**Item 10: Other Financial Industry Activities and Affiliations**

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**Broker-Dealer or Representative Registration**

No affiliated representatives of Future Bright are registered representatives of a broker-dealer.

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**Futures or Commodity Registration**

Neither Future Bright nor its employees are registered or has an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

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**Material Relationships Maintained by this Advisory Business and Conflicts of Interest**

Ross David Almlie and Randall Sidener are also licensed insurance agents. Approximately 15% of Mr. Almlie's time is spent in this practice. Mr. Sidener spends less than 5% of his time in this practice. From time to time, they will offer clients products and/or services from this activity.

This represents a conflict of interest because it gives an incentive to recommend products and services based on the commission and/or fee amount received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products or services through another insurance agent of their choosing.

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**Recommendations or Selections of Other Investment Advisors and Conflicts of Interest**

Future Bright does not utilize the services of Third Party Money Managers to manage client accounts.

## **Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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### **Code of Ethics Description**

The employees of Future Bright have committed to a Code of Ethics (“Code”). The purpose of our Code is to set forth standards of conduct expected of Future Bright employees and addresses conflicts that may arise. The Code defines acceptable behavior for employees of Future Bright. The Code reflects Future Bright and its supervised persons’ responsibility to act in the best interest of their client.

One area the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients.

Future Bright’s policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of Future Bright may recommend any transaction in a security or its derivative to advisory clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

Future Bright’s Code is based on the guiding principle that the interests of the client are our top priority. Future Bright’s officers, directors, advisors, and other employees have a fiduciary duty to our clients and must diligently perform that duty to maintain the complete trust and confidence of our clients. When a conflict arises, it is our obligation to put the client’s interests over the interests of either employees or the company.

The Code applies to “access” persons. “Access” persons are employees who have access to non-public information regarding any clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to clients, or who have access to such recommendations that are non-public.

The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

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### **Investment Recommendations Involving a Material Financial Interest and Conflict of Interest**

Future Bright and its employees do not recommend to clients securities in which we have a material financial interest.

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**Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest**

Future Bright and its employees may buy or sell securities that are also held by clients. In order to mitigate conflicts of interest such as trading ahead of client transactions, employees are required to disclose all reportable securities transactions as well as provide Future Bright with copies of their brokerage statements.

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**Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest**

Future Bright does not maintain a firm proprietary trading account. However, employees may buy or sell securities at the same time they buy or sell securities for clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide Future Bright with copies of their brokerage statements.

The Chief Compliance Officer of Future Bright is Ross D. Almlie. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

## **Item 12: Brokerage Practices**

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**Factors Used to Select Broker-Dealers for Client Transactions**

Future Bright actively recommends, and in some cases requires, that clients establish brokerage accounts with the Schwab Advisor Services division of Charles Schwab & Company, Inc. ("Schwab"), a FINRA-registered broker-dealer, Member SIPC, to maintain custody of clients' assets and to effect trades for their accounts.

Although Future Bright recommends clients establish accounts at Schwab, it is the client's ultimate decision to custody assets with Schwab. Future Bright is independently owned and operated and not affiliated with Schwab. Future Bright can recommend additional unaffiliated broker-dealers to affect fixed income transactions.

Schwab provides Future Bright with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them so long as a pre-determined minimum amount of the advisor's clients' assets are maintained at Schwab Advisor Services. These services are not contingent upon Future Bright committing to Schwab any specific amount of business (assets in custody or trading commissions). Schwab's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require significantly higher minimum initial investment.

Schwab Advisor Services also makes available to Future Bright other products and services that benefit Future Bright but may not directly benefit clients' accounts. Many of these products and services can be used to service all or some substantial number of Future Bright's accounts, including accounts not maintained Schwab.

Schwab's products and services that assist Future Bright in managing and administering clients' accounts include software and other technology that (i) provides access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide research, pricing and other market data; (iv) facilitate payment of Future Bright's fees from some of its accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

Schwab Advisor Services also offers other services intended to help Future Bright manage and further develop its business enterprise. These services include: (i) compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants and insurance providers. Schwab Advisor Services will discount or waive fees it would otherwise charge for some of these services or pay all or part of the fees of a third-party providing these services to Future Bright. Schwab Advisor Services will also provide other benefits such as educational events or occasional business entertainment of Future Bright personnel. While as a fiduciary, Future Bright endeavors to act in its clients' best interests, Future Bright's recommendation that clients maintain their assets in accounts at Schwab will take into account availability of some of the foregoing products and services and other arrangements not solely on the nature of cost or quality of custody and brokerage services provided by Schwab, which creates a conflict of interest.

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### **Aggregating Securities Transactions for Client Accounts**

Future Bright is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of Future Bright. All clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis.

## **Item 13: Review of Accounts**

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### **Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved**

Account reviews are performed quarterly by Ross D. Almlie, Chief Compliance Officer of Future Bright. Account reviews are performed more frequently when market conditions dictate.

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**Review of Client Accounts on Non-Periodic Basis**

Other conditions that may trigger a review of clients' accounts are changes in the tax laws, new investment information, and changes in a client's own situation.

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**Content of Client Provided Reports and Frequency**

Clients receive account statements no less than quarterly for managed accounts. Account statements are issued by Future Bright's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

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**Item 14: Client Referrals and Other Compensation**

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**Economic benefits provided to the Advisory Firm from External Sources and Conflicts of Interest**

Future Bright does not receive any economic benefits from external sources.

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**Advisory Firm Payments for Client Referrals**

Future Bright does not compensate for client referrals.

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**Item 15: Custody**

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**Account Statements**

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly. Clients are urged to compare the account statements received directly from their custodians to the performance report statements prepared by Future Bright.

Future Bright is deemed to have constructive custody of client accounts solely because advisory fees are directly deducted from client's account by the custodian on behalf of Future Bright.

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**Item 16: Investment Discretion**

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**Discretionary Authority for Trading**

Future Bright accepts discretionary authority to manage securities accounts on behalf of clients. Future Bright has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. However, Future Bright consults with the client prior to each trade to obtain concurrence if a blanket trading authorization has not been given. Clients may imply certain restrictions on accounts with discretionary authority.

The client approves the custodian to be used and the commission rates paid to the custodian. Future Bright does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

## Item 17: Voting Client Securities

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### Proxy Votes

Future Bright does not vote proxies on securities. Clients are expected to vote their own proxies. The client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, Future Bright will provide recommendations to the client. If a conflict of interest exists, it will be disclosed to the client.

## Item 18: Financial Information

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### Balance Sheet

A balance sheet is not required to be provided because Future Bright does not serve as a custodian for client funds or securities and Future Bright does not require prepayment of fees of more than \$500 per client and six months or more in advance.

### Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

Future Bright has no condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

### Bankruptcy Petitions during the Past Ten Years

Neither Future Bright nor its management has had any bankruptcy petitions in the last ten years.

## Item 19: Requirements for State Registered Advisors

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### Principal Executive Officers and Management Persons

Education and business background, including any outside business activities for Ross D. Almlie, Matthew Johnson, Randall Sidener, and Meagan Gelinske can be found in the Supplement to this Brochure (Part 2B of Form ADV Part 2).

### Shannon Woody Burnell

- Year of birth: 1971

### Educational Background:

- University of North Dakota; Bachelor of Administration – Social Sciences; 1995

### Business Experience:

- Future Bright, LLC; Owner; 10/2015 – Present
- Flint Hills Resources; Operator; 08/2014 – Present
- Allied Barton; Social Security Officer; 01/2012 – 08/2014
- Recess; General Manager; 01/2010 – 01/2012

- Tsunami B & G; Manager; 01/2008 – 01/2010
- Keller Williams; Sales; 01/2007 – 01/2008
- Pelican Lounge; Server; 12/2002 – 06/2006

### **Outside Business Activities**

Shannon Burnell is also an Operator at Flint Hills Resources which is an independent refining, chemicals, and biofuels and ingredients company. This is Mr. Burnell’s main occupation, and he spends the majority of his time in this capacity.

### **Scott Sanders**

- Year of birth: 1978

#### **Educational Background:**

- University of Virginia; Master of Science in Accounting; 2003
- University of St. Thomas (St. Paul, MN) Bachelor of Science in Business Finance; 2001

#### **Business Experience:**

- Future Bright, LLC; Owner; 07/2019 – Present
- Peterson Farms Seed; General Manager; 01/2019 – Present; Director of Business Development; 07/2016 – 01/2019;
- Core Corporation; M&A Consulting; 10/2015 – 07/2016;
- Northstar Agri Industries (Acquired by CHS in July 2015); Director of Business Development and Risk Management; 08/2014 – 07/2015;
- Skywater Search Partners; Managing Director; 04/2008 – 08/2014;
- Orbital ATK; Business Development Management; 07/2004 – 04/2008;
- Ernst & Young LLP; Senior Associate – Assurance Services; 2001 – 07/2004.

### **Outside Business Activities**

Mr. Sanders is currently the general manager at Peterson Farms Seed, where he is responsible for the day-to-day operations of the company, helping drive forward the long-term vision by dreaming up the future for the company. Peterson Farms Seed is a privately-owned agricultural input supplier, operating in North Dakota, Minnesota, and South Dakota. This is Mr. Sanders’s main occupation, and he spends the majority of his time in this capacity.

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### **Performance Based Fee Description**

Neither Future Bright nor any affiliated persons receive any performance-based fees.

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### **Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons**

No management persons of Future Bright have any disclosures to report.

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**Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities**

There are no material relationships with issuers of securities to disclose.

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**Material Conflicts of Interest Assurance**

All material conflicts of interest regarding Future Bright, its representatives or any of its employees which could be reasonably expected to impair the rendering of unbiased and objective advice are disclosed.



Item 1 Cover Page

# Brochure Supplement (Part 2B of Form ADV)

FORM ADV PART 2B

Ross David Almlie

**Future Bright**

**Main Office Address:**

117 Graystone Plaza  
Detroit Lakes, MN 56501  
Telephone: 701-306-7631

Location Address:  
Private Residence  
Chandler, AZ 85249

[Ross@FutureBright4U.com](mailto:Ross@FutureBright4U.com)

This brochure supplement provides information about Ross D. Almlie and supplements the Future Bright's brochure. You should have received a copy of that brochure. Please contact Ross D. Almlie if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Ross D. Almlie (CRD#2639006) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**FEBRUARY 2024**

## Supervised Person Brochure

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### Principal Executive Officer - Ross David Almlie

- Year of birth: 1972
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### Item 2 Educational Background and Business Experience

#### Educational Background:

- University of North Dakota, Bachelor of Business Administration - Major: Banking and Financial Economics, 1995

#### Business Experience:

- Future Bright, LLC; Chief Compliance Officer; 03/2015 – Present
  - Ross Almlie – Sole Proprietor; Independent Insurance Agent; 10/2003 – Present
  - BreadVault, LLC; Chief Executive Officer; 10/2010 – 12/2020
  - Contego Capital Advisors, LLC; Chief Compliance Officer/Investment Advisor Representative; 03/2015 – 05/2015
  - Jamieson Capital Advisors, LLC; Chief Compliance Officer; 02/2014 – 03/2015
  - TCI Financial Advisors; Chief Compliance Officer/Investment Advisor Representative; 07/2010 – 02/2014
  - Fat Cats, LLC; Partner; 11/2011 – 12/2013
  - RDA Financial Advisors, LLC; Chief Compliance Officer/Investment Advisor Representative; 10/2003 – 07/2010
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### Item 3 Disciplinary Information

None to report.

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### Item 4 Other Business Activities

Managing member Ross D. Almlie is also a licensed insurance agent. Approximately 10% of Mr. Almlie's time is spent in this practice. From time to time, he will offer clients products and/or services from this activity.

This represents a conflict of interest because it gives an incentive to recommend products and services based on the commission amount received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products or services through another insurance agent of their choosing.

Mr. Almlie is a passive co-owner (33%) of Cool Hand Coasters, LLC, a North Dakota company that provides advertising services through the design and delivery of bar coaster ads. He does not spend any working hours on this activity. There is no conflict of interest as advisory clients of Future Bright are not solicited for Cool Hand Coasters, LLC's services.

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**Item 5 Additional Compensation**

Mr. Almlie receives additional compensation in his capacity as an insurance agent, but he does not receive any performance-based fees.

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**Item 6 Supervision**

As Chief Compliance Officer of Future Bright Mr. Almlie is solely responsible for all supervision and formulation and monitoring of investment advice offered to clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual.

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**Item 7 Requirements for State-Registered Advisors**

*Arbitration Claims:* None to report.

*Self-Regulatory Organization or Administrative Proceeding:* None to report.

*Bankruptcy Petition:* None to report.

Item 1 Cover Page  
**Brochure Supplement (Part 2B of Form ADV)**  
FORM ADV PART 2B

Matthew Ryan Johnson

**Future Bright**

**Main Office Address:**

117 Graystone Plaza  
Detroit Lakes, MN 56501

Telephone: 701-306-7631

Office Location:  
1271 Highway 10 West  
Detroit Lakes, MN 56501

[mattj@FutureBright4U.com](mailto:mattj@FutureBright4U.com)

This brochure supplement provides information about Matthew R. Johnson and supplements the Future Bright's brochure. You should have received a copy of that brochure. Please contact Matthew R. Johnson if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew R. Johnson (CRD#5060212) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**FEBRUARY 2024**

## Supervised Person Brochure

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### Principal Executive Officer - Matthew Ryan Johnson

- Year of birth: 1972
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### Item 2 Educational Background and Business Experience

#### Educational Background:

- University of Mary; Master's in Business Administration; 2001
- Minnesota State University Moorhead; Bachelor of Arts in Political Sciences and Social Studies; 2001
- North Dakota State University; Bachelor of Science in Psychology; 1996

#### Business Experience:

- Future Bright, LLC; Investment Advisor Representative; 01/2019 – Present
  - Production Workforce Professionals, LLC; Owner/Partner; 10/2017 – Present
  - Pro Employ Ease, LLC; Owner/Partner; 10/2017 – Present
  - Inrtek LLC; Partner; 10/2017 – Present
  - MJRB, LLC; Owner/Partner; 10/2014 – Present
  - Professional Employer Corporation.; Owner/Partner; 10/2014 – Present
  - Pro Workforce, Inc.; Owner/Partner; 10/2014 – Present
  - BBP Investment LLC; Owner/Partner; 10/2013 – Present
  - Pro Resources Corporation; Board Secretary; 10/2013 – Present
  - Pro Resources of the Twin Cities; Owner/Partner; 10/2013 – Present
  - Pro Systems Corp; Board Secretary; 10/2013- Present
  - Lakes Management, CO.; Owner/Partner; 10/2013 – Present
  - P.P.L., LLC; Owner/Partner; 10/013 – Present
  - Pro Resources of Fargo-Moorhead; Board Secretary; 10/2013- Present
  - Promotionz Pluz LLC; Owner/Partner; 10/2017 – Present
  - Raymond James Financial Services Advisors, Inc.; Investment Advisor Representative; 08/2014 – 01/2019
  - Raymond James Financial Services, Inc.; Registered Representative; 08/2014 – 01/2019
  - UBS Financial Services Inc.; Registered Representative; 11/2007- 08/2014
  - UBS Financial Services Inc.; Investment Advisor Representative; 12/2007 – 08/2014
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### Item 3 Disciplinary Information

None to report.

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### Item 4 Other Business Activities

Matthew. Johnson is Board Secretary of Pro Systems Corp, Pro Resources of Fargo-Moorhead, BBP Investments LLC, and Pro Resources of the Twin Cities and an Owner/Partner of MJRB, LLC, Pro Workforce, Inc, Professional Employer Corp, P.P.L. LLC, Production Workforce Professionals LLC, Pro Employ Ease, LLC, Inrtek LLC and Promotionz Pluz LLC these firms are human resources and outsourcing firms that

include payroll, workers compensation insurance coverage, benefits administration, safety, wellness, technology etc.

There are no conflicts of interest as advisory clients of Future Bright are not solicited services for the firms referenced above.

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**Item 5 Additional Compensation**

Matthew Johnson receives additional compensation from his other business activities, but he does not receive any performance based fees.

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**Item 6 Supervision**

Mathew Johnson is supervised by Ross Almlie, Chief Compliance Officer. Mr. Almlie reviews Matthew Johnson's work through client account reviews and quarterly personal transaction reports, as well as face to face and phone interactions.

Mr. Almlie can be reached at 701-306-7631 or [Ross@FutureBright4U.com](mailto:Ross@FutureBright4U.com)

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**Item 7 Requirements for State-Registered Advisors**

*Arbitration Claims:* None to report.

*Self-Regulatory Organization or Administrative Proceeding:* None to report.

*Bankruptcy Petition:* None to report.

Item 1 Cover Page  
**Brochure Supplement (Part 2B of Form ADV)**  
FORM ADV PART 2B

Randall Todd Sidener

**Future Bright**

**Office Address:**

117 Graystone Plaza  
Detroit Lakes, MN 56501

Telephone: 701-306-7631

[randys@futurebright4u.com](mailto:randys@futurebright4u.com)

This brochure supplement provides information about Randall T. Sidener and supplements the Future Bright's brochure. You should have received a copy of that brochure. Please contact Randall T. Sidener if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Randall T. Sidener (CRD#4629356) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**FEBRUARY 2024**

## Supervised Person Brochure

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### Principal Executive Officer – Randall Todd Sidener

- Year of birth: 1978
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### Item 2 Educational Background and Business Experience

#### Educational Background:

- University of Minnesota – Bachelor of Science in Finance; 2002

#### Business Experience:

- Cool Hand Coasters, LLC; Co-Owner and Independent Contractor; June 2023 - Present
  - Future Bright, LLC; Investment Advisor Representative; 10/2019 – Present
  - Future Bright, LLC; Owner; 01/2019 – Present
  - Integrity Funds Distributor, LLC; 05/2006 – 10/2019
- 

### Item 3 Disciplinary Information

None to report.

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### Item 4 Other Business Activities

Mr. Sidener is co-owner and an independent contractor for Cool Hand Coasters, LLC, a North Dakota company that provides advertising services through the design and delivery of bar coaster ads. He spends approximately 40 hours per month on this activity. There is no conflict of interest as advisory clients of Future Bright are not solicited for Cool Hand Coasters, LLC's services.

Mr. Sidener is also a licensed insurance agent. Less than 5% of his time is spent in this practice. From time to time, he will offer clients products and/or services from this activity.

This represents a conflict of interest because it gives an incentive to recommend products and services based on the commission amount received. This conflict is mitigated by disclosures, procedures, and the firm's fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products or services through another insurance agent of their choosing.

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### Item 5 Additional Compensation

None to report.

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### Item 6 Supervision

Randall Sidener is supervised by Ross Almlie, Chief Compliance Officer. Mr. Almlie reviews Randall Sidener's work through client account reviews and quarterly personal transaction reports, as well as face to face and phone interactions.

Mr. Almlie can be reached at 701-306-7631 or [Ross@FutureBright4U.com](mailto:Ross@FutureBright4U.com)



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**Item 7 Requirements for State-Registered Advisors**

*Arbitration Claims:* None to report.

*Self-Regulatory Organization or Administrative Proceeding:* None to report.

*Bankruptcy Petition:* None to report.

Item 1 Cover Page  
**Brochure Supplement (Part 2B of Form ADV)**  
FORM ADV PART 2B

Meagan Gelinske

**Future Bright**

**Main Office Address:**

117 Graystone Plaza  
Detroit Lakes, MN 56501

Telephone: 701-306-7631

Office Location:  
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West Fargo, ND 58078

[meagang@futurebight4u.com](mailto:meagang@futurebight4u.com)

This brochure supplement provides information about Meagan Gelinske and supplements the Future Bright's brochure. You should have received a copy of that brochure. Please contact Meagan Gelinske if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Meagan Gelinske (CRD#7493281) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**FEBRUARY 2024**

## Supervised Person Brochure

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### Principal Executive Officer – Meagan Gelinske

- Year of birth: 1982
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### Item 2 Educational Background and Business Experience

#### Educational Background:

- North Dakota State University – Bachelor of Science in Microbiology; 2008
- North Dakota State College of Science – General Credits for Program Transfer to North Dakota State University; 2005 – 2006
- Williston State College – Medical Transcription (Training Program); 2000

#### Business Experience:

- Red E, LLC; Sales Administration; 01/2023 – Present
  - Future Bright, LLC; Investment Advisor Representative; 01/2022 – Present
  - Independent Biotechnology Consultant; Sole Proprietor; 05/2021 – Present
  - Aldevron; Director – DNA Product Technology; 10/2009 – 05/2021
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### Item 3 Disciplinary Information

None to report.

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### Item 4 Other Business Activities

Megan Gelinske is actively involved in two non-investment related business activities as listed above in Item 2 – Business Experience. Although these other activities are completely separate from Future Bright and Future Bright clients will not be clients of these other activities, currently, they account for the majority (95%) of her time and the majority (95%) of her income. However, she expects to spend more time on activities related to Future Bright.

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### Item 5 Additional Compensation

None to report.

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### Item 6 Supervision

Meagan Gelinske is supervised by Ross Almlie, Chief Compliance Officer. Mr. Almlie reviews Meagan Gelinske's work through client account reviews and quarterly personal transaction reports, as well as face to face and phone interactions.

Mr. Almlie can be reached at 701-306-7631 or [Ross@FutureBright4U.com](mailto:Ross@FutureBright4U.com)

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### Item 7 Requirements for State-Registered Advisors

*Arbitration Claims:* None to report.

*Self-Regulatory Organization or Administrative Proceeding:* None to report.

*Bankruptcy Petition:* None to report.