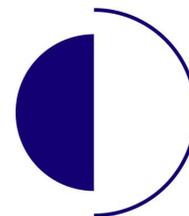


Bright Advisors, LLC

Client Relationship Summary

December 4, 2025



Item 1: Introduction

Bright Advisors is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and financial professionals, as well as educational materials about broker dealers, investment advisers, and investing.

Item 2: Relationships and Service

What investment services and advice can you provide me? We provide investment advisory services including portfolio management, financial planning, and the use of third-party managers to implement strategies aligned with your goals, risk tolerance, tax situation, and values. As part of our standard services, we monitor accounts on an ongoing basis and offer both discretionary services—where we make investment decisions and place trades for you, and non-discretionary services—where we make recommendations, and you decide what to buy or sell. We do not restrict our advice to a limited set of investments, and we do not impose a firm-wide account minimum, though some third-party managers we work with may set their own minimums. For clients with more complex needs, we may also offer customized wealth advisory services or Outsourced Chief Investment Officer (“OCIO”) services. These services are generally designed for family offices, foundations, or clients with institutional-level requirements, and may not apply to all retail clients. More information is available in **Items 4 and 7** of our Form ADV Part 2A.

Questions to ask us: *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

Item 3: Fees, Cost, Conflicts, and Standards of Conduct

What fees will I pay? Our fees depend on the services you receive. Most clients pay an asset-based fee, billed quarterly in arrears or in advance, as a percentage of assets we manage. The more assets in your account, the more you will pay us, which creates an incentive to encourage you to increase those assets. In some cases, we may charge a fixed fee based on the work required, or a separate planning fee for unusually complex situations. If we use third-party managers, their fees are usually included in what you pay us, though occasionally an additional charge may apply. You will also pay other costs such as brokerage commissions, custodian fees, transaction charges, and the internal expenses of mutual funds, ETFs, or annuities. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. See **Items 4, 5, 6, 7, and 8** of our Form ADV Part 2A for more detail.

Questions to ask us: *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me? How might your conflicts of interest affect me, and how will you address them?*

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have? When we act as your investment adviser,

we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

- **Insurance products** – Some of our financial professionals are also licensed insurance agents. If you purchase insurance through them, they may receive commissions. Insurance is placed through a third-party brokerage general agency, and these commissions create an incentive to recommend insurance products that pay more compensation. We describe these arrangements in more detail in **Items 4, 10, and 14** of our Form ADV Part 2A.
- **Venture capital fund /Bright Constellation/ The Practice at Bright** – Bright Advisors has common ownership with a venture capital fund, Bright Constellation, which provides coaching to founders and investors of the venture fund, and with The Practice at Bright, a coaching and consulting business. These affiliations create potential conflicts of interest because our affiliates have a financial interest in their success. While we do not routinely recommend these affiliates, their existence could create an incentive for us to favor them

Questions to ask us: How might your conflicts of interest affect me, and how will you dress them

How do your financial professionals make money? Our financial professionals are paid a salary and may receive bonuses tied to the revenue they generate for the firm, which creates an incentive to attract and retain more client assets. One owner also serves as a financial professional and may receive distributions from the firm's profits. Administrative staff may receive bonuses based on overall profitability. In addition, some financial professionals earn commissions on insurance sales, which creates an incentive to recommend those products. Different compensation structures create different potential conflicts of interest, and we encourage you to ask your financial professional how they are paid and how that could affect the advice you receive. **See Item 10 of our Form ADV Part 2A for more detail.**

Item 4: Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

No. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5: Additional Information

For additional information on our advisory services, see our **Firm Brochure** available at <http://adviserinfo.sec.gov> and any **individual brochure supplement** your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at (253) 970-4935 or by emailing us at compliance@brighthadvisors.com.

Questions to ask us: Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?