

Part 2A of Form ADV – Brightscape Brochure

Item 1 Cover Page

The name of the company is Brightscape Investment Centers, Inc. (BIC). BIC's CRD number is 129597. The address of the company is 6400 SW 107th Street, Miami, FL 33156. The business phone number is 305 233-6222. The company's website is www.brightscape.com. The date of this brochure is February 27, 2025.

This brochure provides information about the qualifications and business practices of Brightscape Investment Centers, Inc. If you have any questions about the contents of this brochure, please contact us at 305 233-6222 or at info@brightscape.com. 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 Brightscape also is available on the SEC's website at www.adviserinfo.sec.gov and from Brightscape at ericweiss@brightscape.com

Registration as an investment advisor does not imply a level of skill or training.

Item 2 Material Changes

Since BIC's last brochure update on January 15, 2024 there have been no material changes for BIC.

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Item 4 Advisory Business

- A. Brightscape Investment Centers, Inc. (BIC) has been offering investment advisory services since 1999. BIC is 100% owned by Brightscape, Inc. (BI). BI has numerous owners the largest of whom is Eric Weiss owning 52%.
- B. BIC offers financial planning and investment advice. Financial planning services cover the broad range of individual needs including: goal identification, budgeting, taxes, insurance, investments, estate planning, assessment of current resources compared to goals, and recommended alternatives. Financial planning services use a goal identification and prioritization method. Clients are asked to first complete a data information package which contains information about the client's financial and non-financial assets, current and projected retirement income, projected retirement expenses, a risk questionnaire and a description of desired goals. A financial software program is then used to assess the probability of success i.e., achieving the goal without running out of money using different economic and investment scenarios. The results are then written up in a report and presented to the client in a separate meeting.

For financial planning services:

- a. a conflict exists between the interests of the investment adviser and the interests of the client;
- b. the client is under no obligation to act upon the investment adviser's recommendation;
- c. if the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through the investment adviser.

Non- discretionary and discretionary, within the parameters established in the client's Investment Policy Statement, investment management services are offered with respect to a broad range of investments including: individual stocks and bonds, mutual funds and exchange traded funds. Portfolios for clients are structured to be consistent with a client's risk rating and achievement of a desired goal. Index mutual and exchange traded funds are most often used in client portfolios both to reduce investment costs and to ensure that the investment does not stray from its stated objective. Client portfolios are diversified across different investment styles and factors, i.e. large cap vs. small cap and growth vs. value, momentum and low volatility; geographies: U.S. vs. international developed markets vs. emerging markets and equities vs. bonds. In addition, assets which have lower correlations are added to provide further diversification benefits. These assets may include exchange listed real estate investment trusts (REITs), diversified commodity, momentum and managed futures investments through exchange listed funds and mutual funds. Investments held in an interval fund where liquidity is limited to quarterly purchases/sales can also be used. Such interval fund investments cover loans to individuals with higher than average credit scores and investments in insurance linked securities.

- The investment management service we offer focuses primarily on the asset allocation most appropriate for the client's risk and to achieve his/her goals.
- Of secondary importance is the selection of the specific investment which analysis focuses on investment consistency and fees.
- The asset allocation is contained in an *Investment Policy Statement* which outlines the duties and responsibilities of the advisor, the responsibilities of the client, the expected return and risk profile for the portfolio, rebalancing procedures, investments to be used and reports to be provided.
- On a quarterly basis all portfolios are reviewed to ensure that the asset allocation is within the limits established in the *Investment Policy Statement*.

- C. The investment advice is tailored to each client's needs based upon the risk profile and goals of the client. Clients may impose restrictions on investing in certain types of securities initially in the *Investment Policy Statement* and thereafter in written notice to BIC.
- D. BIC participates in the Betterment for Advisors digital wealth management *wrap fee program*.
- E. BIC offers Separately Managed Accounts (SMAs) through Dimensional Fund Advisors. SMAs offer clients the ability to structure their portfolio to achieve tax management, ESG, sector holdings or other client defined objectives. SMAs are managed by Dimensional on a discretionary basis and carry a fee which is in addition to BIC's advisory fee.
- F. As of March 14, 2025 BIC, managed approximately \$ 93,800,000 of assets on a non-discretionary basis and \$10,200,000 of assets on a discretionary basis.

Item 5 Fees and Compensation

Asset Management Fees using breakpoints, for example:

<u>Account Average Value</u>	<u>Annual Fee Percentage</u>
First \$100,000	Up to 2.00%
Next \$200,000	Up to 1.0 %
Over \$300,000	Up to .75%

Asset Management Fees are also charged on a flat dollar amount or as a percentage of up to 2.0% per annum.

Asset Management Fees are calculated as a per annum percentage of the Account Average Value, and shall be deducted from the client's account and be payable to BIC on a quarterly or monthly basis.

$$\text{Account Average Value} = (M^3 + M^2 + M^1)/3$$

Where M^1 is the month-end balance for the immediately preceding month, M^2 is the month-end balance for the month before M^1 and M^3 is the month-end balance for the month before M^2

For all advisory fees:

- Client must provide written authorization.
- An invoice is sent by BIC prior to the fee deduction.
- The custodian sends a monthly statement that includes the amount of the advisory fee deduction.

The advisory fee is electronically debited from the client's account at the custodian.

Lower fees for comparable services may be available from other sources.

- A. Fees are negotiable.
 - a. *Asset management fees* ("asset-based" fees) are based upon a percentage of the assets managed and are charged either on a quarterly or monthly basis. Valuation of the assets managed is based upon the Account Average Value for the previous quarter or the month; fees are non-refundable and are all billed in arrears. A flat or periodic fee can also be arranged for asset management services. The fees are negotiable but are not refundable. Periodic fees are used when a client does not want a continuous service and only desires the portfolio to be reviewed at a specific point in time. For example, sometimes a client will ask for a semi-annual or annual review of their portfolio. Such a periodic fee will be in the range of \$500 to \$3,500 per review.

- b. *Financial planning fees* can be: (i) flat or fixed (ii) subscription or (iii) by the hour. The fee and scope of the work is determined in an Engagement Letter at the time the service is provided.

Depending upon the scope of the engagement, the hourly fee can range from \$200 to \$475 per hour. The hourly fee is negotiable, but non-refundable.

The subscription service consists of an ongoing monthly fee, in arrears, at a rate between \$100 to \$500 per month based on the complexity of the client's situation. The fee may be negotiable in certain cases. This service may be terminated with 30 days' written notice.

Fixed or flat fees will be determined on a case-by-case basis with the fee based on the complexity of the situation and the needs of the client. The fixed fee will be agreed in an Engagement Letter agreed upon before the start of any work. The fixed fee can range between \$ 500 – \$10,000 according to the complexity of the engagement. The fee is negotiable and is billed upon completion of the engagement.

- c. *Pension consulting fees* are negotiated per each engagement. The fee is a flat fee, ranging from \$1,500 to \$25,000, based upon the specifics of each engagement; it is not related to the number of participants nor the hours. The fee is charged in arrears and can be paid by check or electronically.

- B. For most clients, fees for investment management services are charged electronically (an invoice is mailed by BIC indicating the fee amount) by instructing the custodian to deduct the amount from their account at BIC's recommended independent custodians, Charles Schwab, Altruist or Betterment. In this way BIC receives the fee immediately. For some clients an invoice is mailed, and BIC receives the fee by check within 30-days. Clients may select either paying electronically or by check. Fees for investment management services are charged in arrears at the end of each calendar quarter or month. To charge the fee electronically written authorization is required by the client. Charles Schwab, Altruist or Betterment send monthly statements to clients that includes the amount of the fee deduction.
- C. Clients should note that because mutual funds and exchange traded funds pay advisory fees to their investment advisors and such fees are, therefore, indirectly charged to all holders of mutual fund shares, clients with mutual or exchange traded funds in their portfolios are effectively paying both the Advisor and the mutual or exchange traded fund manager for the management of their assets. Clients into whose account BIC places mutual fund shares under the Advisor's management are, therefore, subject to both the Advisor's direct management fee and the indirect management fee of the mutual or exchange traded fund's managers. Clients will incur brokerage costs and mutual fund transaction fees as detailed in Item 12 "Brokerage Practices" below. Clients should also note for a Separate Managed Account (SMA), fees charged by the SMA manager are separate from the Advisor's fee and will be in addition to those fees charged directly by the Advisor.
- D. Betterment charges Clients an asset-based wrap fee on amounts invested via the Betterment for Advisors platform that is tiered based on the aggregate balance of all client accounts at Betterment. The wrap fee currently ranges from .12% to .20% of account balances. The asset-based wrap fee is charged quarterly in arrears. Clients using the Betterment for Advisors platform may pay a higher aggregate fee than if the advisory, custodial, trade execution, and other services were purchased separately. Advisors with clients on this pricing structure typically also pay a fixed monthly fee to Betterment.

- E. No person at BIC receives any compensation for the sale of securities or other investment products or service fees from the sale of mutual funds e.g., no commissions are ever paid to any person at BIC. (1) All mutual funds recommended by BIC are “no-load” meaning no sales charge is paid to any person at BIC or to any related person upon the sale of the fund. (2) All clients have the option to purchase investment products recommended by BIC through other brokers or agents not affiliated with BIC. (3) Zero percent of BIC’s revenue is derived from commissions or any other fees from the sale of investment products. (4) Since no commissions are received there is no adjustment to advisory fees.

Item 6 Performance-Based Fees and Side-By-Side Management

No person at BIC receives performance-based fees or a fee based upon a share of capital gains or capital appreciation of the assets of a client. Neither are any accounts managed in a “side-by-side” arrangement whereby certain accounts are charged a performance-based fee while others an asset-based fee.

Item 7 Types of *Clients*

BIC provides advisory services generally to individuals, trusts and estates. The minimum amount to open an account is \$100,000. The \$100,000 minimum can be spread over one household consisting of various individual accounts.

BIC maintains sole discretion to waive the minimum.

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

- A. Analysis begins with the current state of the economy and the stage of the business cycle the economy is moving towards: expansion moving from trough to peak or contraction moving from peak to trough. This is used as an overlay to adjust the asset class percentages for client portfolios described below. For instance, if the economy is contracting portfolio allocations are scaled to a less aggressive stance. A moderate portfolio may have 40% allocated to bonds during an expansion; this percentage is increased to perhaps 45 or 50% during a contraction.

Investment portfolios are developed to conform to different risk categories: aggressive, moderate, conservative and gradations of each, e.g. moderate aggressive or moderate conservative. Each client portfolio contains core positions in the major asset classes or factors: US stocks – large/small, value/growth, momentum, low volatility; international developed stocks – large/small, value/growth, emerging market stocks – large/small, value/growth; bonds, commodities, and real estate investment trusts (REITS). The portfolio’s risk is adjusted by varying the percentage of bonds, small, value and international stock allocations; e.g., more bonds are added and lower allocations to more volatile equity asset classes will lessen the portfolio’s volatility e.g., risk.

BIC uses alternative investments because they have lower correlations to a client’s core equity positions. By adding such alternative investments, we can either increase the expected return without increasing risk or reduce risk without sacrificing return.

Some of the alternative investments, and associated risks, we may use are:

- **Interval funds** – These are investment funds with limited liquidity e.g., client has limited ability to sell investment according to periodic share repurchases by the issuer of the fund. Interval funds hold investments in insurance related securities and loans to individuals. Insurance related securities will suffer when there is a plethora of natural catastrophes. Consumer loans will experience high delinquencies during periods of high unemployment.
- **REITs** – We use diversified publicly traded real estate investment trusts. The value of the underlying real estate will generally decline with increases in interest rates. A severe economic recession will also depress the value of the underlying real estate assets.

- **Commodities** – We use diversified publicly traded commodity funds as both a hedge against inflation and as a low-correlated diversifier. Specific commodities can experience significant downside price moves caused by supply shocks e.g., oil during March 2020. We do not use single investment commodity funds.
- **Managed futures** – These publicly traded funds are based upon trend following. They benefit when there are persistent market moves, either up or down. Prior to the Spring of 2020 there was a lack of such moves causing the investment to underperform.
- **Momentum investments** – We use these funds as a diversifier against core value stock positions held in client portfolios. Historical data shows that when value stocks do well momentum stocks do not, while when value stocks falter momentum stocks tend to outperform.

The investment strategy and portfolio composition for an individual client is based upon the client's risk rating in conjunction with their goals. For example, two clients rated as conservative one forty and the other sixty-seven years of age would both have conservative portfolios, but the older client would have more income producing investments.

Though a portfolio may be structured as conservative all securities fluctuate in value and, therefore, all clients should be prepared to bear the risk of loss.

- B. For any portfolio, the material risks relate to the percentage invested in equities, which value will generally decline during market downturns. Portfolios holding stocks issued by companies in countries outside the U.S. will bear an additional risk when the foreign currency of that country depreciates relative to the U.S. dollar, e.g., the U.S. dollar gets stronger. Portfolios with a large percentage invested in bonds may also not grow at a level equal to the rate of inflation thereby reducing the client's purchasing power over time. Bonds in a client portfolio will lose value during a period of rising interest rates. The longer is the maturity of the bond the greater will be the decline in value for a given increase in interest rates. Bonds issued by companies which are financially weak will decline in value during an economic contraction.
- C. All portfolios predominantly use either mutual, exchange traded funds or individual securities. Material risks of mutual and exchange traded funds which hold stocks is that their value will decline during a market downturn. Mutual or exchange traded funds holding bonds, even of the highest quality, can decline in value such that the client will receive less at the point when the fund is sold or redeemed than what was purchased. In addition, when mutual funds are held in taxable accounts clients may have increased tax liabilities: mutual funds may be forced to liquidate positions during times of high redemptions resulting in capital gains being distributed to all shareholders, for which taxes will be owed, though any individual shareholder did not sell his/her position. Some portfolios hold individual stocks which are more volatile than a fund because of the lack of diversification. Some portfolios may hold individual bonds which may default causing a loss to the client. Exchange traded funds may trade at a premium or discount. An exchange traded fund may be purchased at a premium and be later sold at a discount causing a loss.

Investing in securities involves risk of loss that clients should be prepared to bear.

Item 9 Disciplinary Information

No person at BIC has ever been subject to any legal or disciplinary event. BIC has never been subject to any criminal or civil actions, administrative proceedings, or self-regulatory (SRO) proceedings.

Neither Eric Weiss nor any management persons have been subject to any criminal or civil actions, administrative proceedings, or self-regulatory (SRO) proceedings.

Item 10 Other Financial Industry Activities and Affiliations

- A. No person at BIC is registered, or has an application pending to register, as a registered representative of a broker-dealer. BIC is not registered, nor does it have an application pending to register, as a broker-dealer.
- B. No person at BIC is registered, or has an application pending to register, as a futures commission merchant.
- C. BIC has no relationships with any related persons which would create a conflict of interest with clients.
- D. Apart from Separately Managed Accounts through Dimensional Fund Advisors or other providers, BIC does not recommend or select other investment advisers for clients.

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

- A. BIC has adopted a code of ethics that will be provided to any client or prospective client upon request. BIC's code of ethics covers the following topics: all professionals at BIC are held to a fiduciary standard whereby the interests of the client are paramount, personal securities transactions are conducted in a way to avoid an actual or perceived conflict of interest with the client, diligence and care are used in maintaining and protecting a client's nonpublic confidential information, non-divulgence of client security holdings to any individual outside of BIC, non-acceptance of gifts with value greater than \$300 from any entity doing business with BIC, limitations on serving as a director of an outside company (public or private), limitations on outside business interests and annual acknowledgement by all BIC professionals that they have received, read and understand BIC's Code of Ethics and Personal Trading Policy.
- B. BIC does not recommend any securities to clients in which any person at BIC or a related person has a material financial interest.
- C. Persons at BIC invest in the same securities which are recommended to clients. Acceptable personal trades by persons at BIC include: (i) shares of non-exchange traded open-end mutual funds, (ii) shares of any exchange traded fund (ETF) (iii) shares of any money market fund, (iv) direct obligations of the U.S. Government, (v) shares of companies traded on the NYSE, AMEX or NASDAQ National Market System, (vi) publicly traded corporate bonds and (vii) publicly traded municipal bonds. Affiliates may not front-run and affiliates are prohibited from activity that disadvantages clients in some security.
- D. While securities may be purchased or sold for client accounts at the same time persons at BIC may buy or sell the same securities for their accounts, BIC believes that no conflict of interest is present because the size of the purchases or sales are de-minimis compared to the market value of such securities so to have no impact upon the prices or markets of such securities. Security sales or purchases are done based on the individual needs of the client or the person at BIC. While we believe that sufficient steps have been taken to avoid a conflict of interest BIC understands that certain situations may give rise to a perceived conflict of interest. In those cases, BIC will share with the client the specific reasons why the security trade was made by the person at BIC in order to demonstrate it was driven by the individual's specific need rather than a perceived advantage of taking the opposite position of the security in the client's portfolio. BIC prevents affiliates from disadvantaging the client trading in the same security.

Item 12 Brokerage Practices

- A. BIC recommends the brokerage services of Charles Schwab, Altruist or Betterment to clients. BIC recommends and uses the brokerage services of these custodians because:

- i. Securities Investor Protection Corporation (SIPC) and other insurances protect client accounts against loss, due to the insolvency of Charles Schwab or Betterment;
- ii. These custodians have an open architecture platform;
- iii. These custodians offer commission-free exchange traded funds;
- iv. Technology provided for clients to access their accounts and for BIC to manage the accounts.

Brokerage commissions and mutual fund transaction fees charged by Charles Schwab, Altruist or Betterment are competitive within the industry.

While Charles Schwab, Altruist or Betterment do make available third-party research, this does not present a conflict of interest because BIC does not use research from these custodians. All research used by BIC in formulating its investment strategies is purchased from a third party and is independent of our relationship with Charles Schwab, Altruist or Betterment. Such research is purchased from Morningstar through its “Office” product, Bespoke Investment Group, and YCharts.

BIC receives no client referrals from Charles Schwab, Altruist or Betterment.

BIC does not require a client to execute transactions through any specified broker-dealer. A client may direct transactions through a broker-dealer of his/her choice. In such a situation, however, we may be unable to achieve the most favorable execution of the client transaction. Clients choosing to direct transactions through a broker-dealer of their choice may cost the client more money.

Betterment Securities is responsible for execution of securities transactions and maintains custody of client assets. Clients should understand that trades executed by Betterment Securities may result in their receiving less favorable trade executions than may be available through the use of broker-dealers not affiliated with Betterment.

- B. BIC strives to treat all clients in a fair manner. The purchase and sale of securities for client accounts are aggregated when such purchase would result in a lower commission. This will occur when accounts are purchasing the same securities and when each order on its own is not of sufficient size to warrant the lower rate. When securities are aggregated for purchase or sale:
 - i. Client orders are attempted to be completed by the end of a trading day;
 - ii. If the order is not completed shares will be allocated to the underlying accounts on a pro-rata basis;
 - iii. If the order is filled at several prices an average price and commission will be used for all trades;
 - iv. All clients receiving securities from the aggregated trade will receive the average price;
 - v. Only trades executed within the aggregation trade on the single day may be combined for purposes of calculating the average price.

Item 13 Review of Accounts

- A. Formal reviews are generally conducted periodically at least annually or more frequently depending on the needs of the Client. The nature of the review is to: (i) measure the account performance vs. relevant benchmarks (ii) ensure that the account’s asset allocation is in line with the client’s risk rating and strategic asset allocation percentages as per the Investment Policy Statement and (iii) that the procedures for providing specific investment recommendations in Item 8 are being adhered to. All reviews are conducted by Eric Weiss, Chief Investment Officer and by BIC’s Investment Advisor Representatives.
- B. A non-periodic review will be conducted if there has been a major change in the circumstances (death of spouse, divorce, etc.) of the client or a goal has changed (retire at an earlier date). A non-periodic review will also be done in the event of a major market movement, e.g., market indexes decline by more than 8% on a single day.

- C. Quarterly reports are provided to clients by BIC which show: performance of the account, a comparison to market performance, the beginning balance, additions, withdrawals, management fees, investment gains/losses and ending balance. For any set of goals if the client has more than one account the accounts are aggregated into a household for all performance measures. At the quarterly review the aggregated account's asset allocation is compared to the client's strategic allocation, as per their risk rating, to determine if any rebalancing adjustments are necessary. Taking into consideration the stage of the business cycle and current asset allocation vs. the strategic target, recommendations are provided for any adjustments. The year-end report also contains information on the historical performance of the account's largest security holdings covering the past one, three and five years. All reports are written and sent to the client's account address.

Securities are monitored weekly. Securities in client accounts are monitored quarterly. An annual review is conducted to see if changes in the client profile require changes to the account.

Item 14 Client Referrals and Other Compensation

- A. No person at BIC receives any economic benefit from a person who is not a client in return for BIC providing investment advice to its clients.
- B. BIC nor any related person does not compensate any person for client referrals.

Item 15 Custody

- A. BIC does not have physical custody of client funds or securities. Clients receive monthly account statements from BIC's independent custodian, Charles Schwab, Altruist or Betterment, which they should carefully review.

Clients are urged to compare the month-end account statements from the custodian to the quarterly Account Summary report and invoices received from BIC.

- B. Because of BIC's direct fee deduction it is deemed to have constructive custody of client assets. Please see Item 5B for more information on direct fee deduction.
 - a. The investment adviser has custody of the funds and securities solely as a consequence of its authority to make withdrawals from client account to pay its advisory fee;
 - b. The investment adviser has written authorization from the client to deduct advisory fees from the account held with the qualified custodian;
 - c. Each time a fee is directly deducted from a client account, the investment adviser concurrently: i) sends the qualified custodian an invoice or statement of the amount of the fee to be deducted from the client's account; and ii) sends the client an invoice or statement itemizing the fee. Itemization includes the formula used to calculate the fee, the value of the assets under management on which the fee is based, and the period covered by the fee;
 - d. For California clients the investment adviser notifies the Commissioner in California that it intends to use the above safeguards.

Item 16 Investment Discretion

BIC mostly manages accounts on a non-discretionary basis. Some accounts are managed on a discretionary basis within the parameters of the client's Investment Policy Statement. BIC will properly secure the client's permission, by email or other written correspondence, prior to effecting securities transactions in client accounts managed on a non-discretionary basis. Clients who use a SMA are managed on a discretionary basis by the assigned manager with approval from the client.

Betterment uses algorithms to advise clients and manage their accounts. These algorithms are developed, overseen and monitored by Betterment's investment advisory personnel. To use Betterment's investment services, Clients establish financial goals and enter personal information through Betterment's online applications, and Betterment's algorithm then recommends and builds a portfolio of exchange traded funds for each of the client's financial goals and account types.

Item 17 Voting Client Securities

- A. BIC will vote client securities according to management's recommendations unless BIC determines such recommendation to not maximize shareholder value. Clients can vote their securities by requesting to receive the proxy statements when they complete their account application. If BIC is voting the client's securities any conflict of interest will be resolved by: (i) engaging an independent third party to determine how to vote the proxy, (ii) vote in proportion to other shareholders, (iii) refer the proxy to a client or a representative of the client for voting and (iv) disclose the conflict to the affected clients and seek their consent to vote the proxy prior to casting the vote. Clients can request to receive information as to how BIC voted their securities. Clients may obtain a copy of BIC's proxy voting policies upon written request.
- B. BIC obtains authority to vote client securities at the time the account is opened by the client indicating on the account application to have all proxy materials sent to BIC rather than the client.
- C. For assets managed on the Betterment for Advisors platform, Clients delegate to Betterment the authority to receive and vote all proxies and related materials. Betterment will only vote on proxies and respond to corporate actions associated with securities that Betterment recommends be purchased for client accounts. Additional information is contained in Betterment's Form ADV Part 2A.

Item 18 Financial Information

- A. BIC does not require nor solicit the prepayment of any client fees more than \$500 6-months in advance.
- B. BIC does not have discretionary authority over client funds and does not require the prepayment of any fees. Because of BIC's direct fee deduction it is deemed to have custody of client assets. BIC's financial condition will not impair its ability to meet its contractual commitment to clients. BIC has consistently maintained most of its assets in cash. As of December 31, 2024, 76% of its assets were in cash or near cash positions. BIC's cash position is managed to ensure any contractual commitment to clients can be met. BIC's cash position has always and will be maintained as a multiple of the amount of fees that are electronically debited from client accounts.
- C. BIC has never been the subject of a bankruptcy petition.

Item 19 Requirements for State-Registered Advisers

A. Management persons of BIC

Eric J. Weiss

DOB: 07/31/53

Education Background

George Washington University
Washington, DC

1975 – B.A.
International Affairs

Columbia University
New York, NY

1976 – M.A.
Economics

University of Chicago
Chicago, Illinois

1979 – M.B.A.
Finance

Professional Designations

Certified Financial Planner™ PROFESSIONAL
Accredited Investment Fiduciary®

5/06 - Present
4/10 – 4/13

Business Background

Brightscape Investment Centers, Inc.
President/Director

10/99 - Present

Granite Park Capital, LLC
Manager and Registered Agent
(entity holding private personal
investment made by Eric Weiss)

1/13 – Present

Wander, LLC
Manager and Registered Agent
(entity holding private personal
investment made by Eric Weiss)

12/19 – Present

Brightscape, Inc. (parent of BIC)
Chief Executive Officer/Director

01/00 - Present

Richard Scott Boyles**DOB:** 12/20/77**Education Background**Southern Methodist University
Dallas, TX2000 – BBA
Finance**Professional Designations**

Certified Financial Planner™ PROFESSIONAL

1/07 - Present

Business BackgroundBrightscape Investment Centers, Inc.
Director
Designated Principal & Branch Mgr./Texas

8/04 – Present

Kenneth R. Turner**DOB:** 6/24/65

Mr. Turner does not have a college degree.

Professional Designations

Certified Financial Planner™ PROFESSIONAL

2/07 - Present

Business BackgroundBrightscape Investment Centers, Inc.
Investment Advisor Representative

1/07 – Present

Tech Marine Business

8/10 – 4/11

Part time employee

Budget and Planning Analyst

Department of Navy – Dahlgren

Warfare Center

Tech Marine

5/11 – 10/21

Full time employee

Budget and Planning Analyst

Department of Navy – Dahlgren

Warfare Center

Amanda Wray

DOB: 8/5/1978

Education Background

University of Texas, Cum Laude
Arlington, TX

2005 – BBA
Business Administration

Professional Designations

Behavioral Financial Advisor

8/19 - Present

Business Background

Brightscape Investment Centers, Inc.
Investment Advisor Representative

8/20 – Present

Amanda Wray LLC
Principal

8/18 – Present

Releve Financial Group
Private Wealth Advisor

6/18 – 8/20

Strategic Asset Conservation, Inc.
Business Director

9/15 – 2/18

Tailor Made Plans
Principal/Owner

8/08 – 8/18

Kaplan's Behavioral Financial Advisor program integrates traditional finance practices with psychology and neuroscience to improve emotional competency and decision-making behavior that increases effective usage of the financial plan.

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Part 2B of Form ADV – Brightscape Brochure

Item 1 Cover Page

A.

Supervised person: Eric Weiss, CRD # 2794607
6400 SW 107th Street
Miami, FL 33156
305 233-6222

Firm name: Brightscape Investment Centers, Inc.
6400 SW 107th Street
Miami, FL 33156
305 233-6222

The date of this supplement is February 27, 2025.

B.

This brochure supplement provides information about Eric Weiss that supplements the BIC brochure. You should have received a copy of that brochure. Please contact Eric Weiss, President at 305 233-6222 if you did not receive BIC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Eric Weiss is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Eric J. Weiss

DOB: 07/31/53

Education Background

George Washington University
Washington, DC

1975 – B.A.
International Affairs

Columbia University

1976 – M.A.

New York, NY	Economics
University of Chicago Chicago, Illinois	1979 – M.B.A. Finance

Professional Designations

Certified Financial Planner™ PROFESSIONAL	5/06 - Present
Accredited Investment Fiduciary®	4/10 – 4/13

Business Background

Brightscape Investment Centers, Inc. President/Director	10/99 - Present
Granite Park Capital, LLC Manager and Registered Agent (entity holding private personal investment made by Eric Weiss)	1/13 – Present
Wander, LLC Manager and Registered Agent (entity holding private personal investment made by Eric Weiss)	12/19 – Present
Brightscape, Inc. (parent of BIC) Chief Executive Officer/Director	01/00 - Present

Item 3 Disciplinary Information

Eric Weiss has never been subject to any legal or disciplinary event. Eric Weiss has never been subject to any criminal or civil actions, administrative proceedings, self-regulatory (SRO) proceedings, revocations, or suspensions.

Item 4 Other Business Activities

- A. Eric Weiss is not registered, nor has an application pending to register, as a registered representative of a broker-dealer

Eric Weiss is not registered, nor has an application pending to register, as a futures commission merchant, commodity pool operator, commodity trading advisor or an associated person of any of these entities.

Eric Weiss has no relationships with any related persons which would create a conflict of interest.

Eric Weiss does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products including distribution or service (“trail”) fees from the sale of mutual funds.

- B. Eric Weiss is the manager and registered agent of Granite Park Capital, LLC. Granite Park Capital is a private company 100% owned by Eric Weiss to hold his private personal investments. Eric Weiss is the

manager and registered agent of Wander, LLC. Wander is a private company 100% owned by Eric Weiss to hold his private personal investments.

C.

Item 5 Additional Compensation

Eric Weiss does not receive any compensation from a person who is not a client in return for providing advisory services.

Item 6 Supervision

Eric Weiss, President, is responsible for supervising the financial planning and investment management services for all BIC professionals; Mr. Weiss's phone number is 305 233-6222.

Item 7 Requirements of State-Registered Advisers

- A. Eric Weiss has never been involved in an award or found liable in any arbitration claim.
- B. Eric Weiss has never been the subject of a bankruptcy petition.

The Certified Financial Planner™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;**
- **Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;**
- **Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and**

- **Ethics** – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- **Continuing Education** – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- **Ethics** – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 1 Cover Page

A.

Supervised person: Richard Scott Boyles, CRD # 4746252
3500 Oak Grove
Suite 460
Dallas, TX 75219
Phone: (214) 932-3449

Firm name: Brightscape Investment Centers, Inc.
6400 SW 107th Street
Miami, FL 33156
305 233-6222

The date of this supplement is February 27, 2025.

B.

This brochure supplement provides information about Richard Scott Boyles that supplements the BIC brochure. You should have received a copy of that brochure. Please contact Eric Weiss, President at 305 233-6222 if you did not receive BIC's brochure or if you have any questions about the contents of this supplement.

Additional information about Richard Scott Boyles is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Richard Scott Boyles

DOB: 12/20/77

Education Background

Southern Methodist University
Dallas, TX

2000 – BBA
Finance

Professional Designations

Certified Financial Planner[™] PROFESSIONAL

1/07 - Present

Business Background

Brightscape Investment Centers, Inc.
Director
Designated Principal & Branch Mgr./Texas

8/04 – Present

Item 3 Disciplinary Information

Richard Scott Boyles has never been subject to any legal or disciplinary event. Richard Scott Boyles has never been subject to any criminal or civil actions, administrative proceedings, self-regulatory (SRO) proceedings, revocations, or suspensions.

Item 4 Other Business Activities

Richard Scott Boyles is not registered, nor has an application pending to register, as a registered representative of a broker-dealer

Richard Scott Boyles is not registered, nor has an application pending to register, as a futures commission merchant, commodity pool operator, commodity trading advisor or an associated person of any of these entities.

Richard Scott Boyles has no relationships with any related persons which would create a conflict of interest.

Richard Scott Boyles does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products including distribution or service ("trail") fees from the sale of mutual funds.

Item 5 Additional Compensation

Richard Scott Boyles does not receive any compensation from a person who is not a client in return for providing advisory services.

Item 6 Supervision

All client specific investment advice and recommendations are provided to clients by Richard Scott Boyles according to procedures outlined in Item 8 of Part 2A.

Item 13 of Part 2A outlines the procedures for monitoring that advice and recommendations.

BIC maintains a compliance manual for which Mr. Boyles must read, understand and annually attest that he is in compliance with all of its provisions.

Eric Weiss, President, is responsible for supervising Mr. Boyles' advisory activities; Mr. Weiss's phone number is 305 233-6222.

Item 7 Requirements of State-Registered Advisers

- Richard Scott Boyles has never been involved in an award or found liable in any arbitration claim.
- Richard Scott Boyles has never been the subject of a bankruptcy petition.
- In addition to the events listed in Item 3 of this section, Richard Scott Boyles has never been involved:
 - a. An award or otherwise found liable in a civil, self-regulatory organization or administrative proceeding involving any of the following:
 - b. An investment or an investment-related business or activity;
 - c. Fraud, false statement(s) or omissions;
 - d. Theft, embezzlement, or other wrongful taking of property;
 - e. Bribery, forgery, counterfeiting or extortion or
 - f. Dishonest, unfair or ethical practices.

Item 1 Cover Page

A.

Supervised person: Kenneth Turner, CRD # 5262392
8444 Gray Fox Lane
King George, VA 22485
540 775-6463

Firm name: Brightscape Investment Centers, Inc.
6400 SW 107th Street
Miami, FL 33156
305 233-6222

The date of this supplement is February 27, 2025.

B.

This brochure supplement provides information about Kenneth Turner that supplements the BIC brochure. You should have received a copy of that brochure. Please contact Eric Weiss, President at 305 233-6222 if you did not receive BIC's brochure or if you have any questions about the contents of this supplement.

Additional information about Kenneth Turner is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Kenneth R. Turner

DOB: 6/24/65

Mr. Turner does not have a college degree.

Professional Designations

Certified Financial Planner[™] PROFESSIONAL 2/07 - Present

Business Background

Brightscape Investment Centers, Inc. 1/07 – Present
Investment Advisor Representative

Tech Marine Business 8/10 – 4/11
Part- time employee
Budget and Planning Analyst
Department of Navy – Dahlgren
Warfare Center

Tech Marine 5/11 – 10/21
Full time employee
Budget and Planning Analyst
Department of Navy – Dahlgren
Warfare Center

Item 3 Disciplinary Information

Kenneth Turner has never been subject to any legal or disciplinary event. Kenneth Turner has never been subject to any criminal or civil actions, administrative proceedings, self-regulatory (SRO) proceedings, revocations, or suspensions.

Item 4 Other Business Activities

- Kenneth Turner is not registered, nor has an application pending to register, as a registered representative of a broker-dealer

Kenneth Turner is not registered, nor has an application pending to register, as a futures commission merchant, commodity pool operator, commodity trading advisor or an associated person of any of these entities.

Kenneth Turner has no relationships with any related persons which would create a conflict of interest.

Kenneth Turner does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products including distribution or service (“trail”) fees from the sale of mutual funds.

Kenneth Turner is a full-time employee of TMB, Inc. at the Dahlgren Naval Warfare Center in Dahlgren, VA. Mr. Turner is a financial analyst and spends 30-40 hours per week in this job. These hours overlap with security trading hours. This job is not investment related. This job provides Mr. Turner with a substantial source of his income.

Item 5 Additional Compensation

Kenneth Turner does not receive any compensation from a person who is not a client in return for providing advisory services.

Item 6 Supervision

All client specific investment advice and recommendations are provided to clients by Kenneth Turner according to procedures outlined in Item 8 of Part 2A.

Item 13 of Part 2A outlines the procedures for monitoring that advice and recommendations.

BIC maintains a compliance manual for which Mr. Turner must read, understand and annually attest that he is in compliance with all of its provisions.

Eric Weiss, President, is responsible for supervising Mr. Turner’s advisory activities; Mr. Weiss’s phone number is 305 233-6222.

Item 7 Requirements of State-Registered Advisers

- Kenneth Turner has never been involved in an award or found liable in any arbitration claim.
- Kenneth Turner has never been the subject of a bankruptcy petition.
- In addition to the events listed in Item 3 of this section, Kenneth Turner has never been involved:
 - a. An award or otherwise found liable in a civil, self-regulatory organization or administrative proceeding involving any of the following:
 - b. An investment or an investment-related business or activity;
 - c. Fraud, false statement(s) or omissions;
 - d. Theft, embezzlement, or other wrongful taking of property;
 - e. Bribery, forgery, counterfeiting or extortion or
 - f. Dishonest, unfair or ethical practices.

This brochure supplement provides information about Amanda Wray that supplements the BIC brochure. You should have received a copy of that brochure. Please contact Eric Weiss, President at 305 233-6222 if you did not receive BIC's brochure or if you have any questions about the contents of this supplement.

Additional information about Amanda Wray is available on the SEC's website at www.adviserinfo.sec.gov.

Item 1 Cover Page

A.

Supervised person: Amanda Wray, CRD # 6957678
14256 N. Territory Trail
Fountain Hills, AZ 85268
480 450-7407

Firm name: Brightscape Investment Centers, Inc.
6400 SW 107th Street
Miami, FL 33156
305 233-6222

The date of this supplement is February 27, 2025.

Item 2 Educational Background and Business Experience

Amanda Wray

DOB: 8/5/1978

Education Background

University of Texas, Cum Laude
Arlington, TX

2005 – BBA
Business Administration

Professional Designations

Behavioral Financial Advisor

8/19 - Present

Business Background

Strategic Asset Conservation, Inc.
Advisor
Business Director

9/15 – 2/18

Tailor Made Plans
Principal/Owner

8/08 – 8/18

Amanda Wray LLC
Principal

8/18 - Present

Releve Financial Group
Private Wealth Advisor

6/18 – 8/20

Brightscape Investment Centers, Inc.
Investment Advisor Representative

8/2020 – Present

Kaplan's Behavioral Financial Advisor program integrates traditional finance practices with psychology and neuroscience to improve emotional competency and decision-making behavior that increases effective usage of the financial plan.

Item 3 Disciplinary Information

Amanda Wray has never been subject to any legal or disciplinary event. Amanda Wray has never been subject to any criminal or civil actions, administrative proceedings, self-regulatory (SRO) proceedings, revocations, or suspensions.

Item 4 Other Business Activities

Amanda Wray is not registered, nor has an application pending to register, as a registered representative of a broker-dealer.

Amanda Wray is not registered, nor has an application pending to register, as a futures commission merchant, commodity pool operator, commodity trading advisor or an associated person of any of these entities.

Amanda Wray has no relationships with any related persons which would create a conflict of interest.

Amanda Wray does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products including distribution or service ("trail") fees from the sale of mutual funds.

Amanda Wray owns Wray Properties, LLC. Wray Properties, LLC holds short-term rental investment properties.

Item 5 Additional Compensation

Amanda Wray does not receive any compensation from a person who is not a client in return for providing advisory services.

Item 6 Supervision

All client specific investment advice and recommendations are provided to clients by Amanda Wray according to procedures outlined in Item 8 of Part 2A.

Item 13 of Part 2A outlines the procedures for monitoring that advice and recommendations.

BIC maintains a compliance manual for which Ms. Wray must read, understand and annually attest that he is in compliance with all of its provisions.

Eric Weiss, President, is responsible for supervising Ms. Wray's advisory activities; Mr. Weiss's phone number is 305 233-6222.

Item 7 Requirements of State-Registered Advisers

- Amanda Wray has never been involved in an award or found liable in any arbitration claim.
- Amanda Wray has never been the subject of a bankruptcy petition.

- In addition to the events listed in Item 3 of this section, Amanda Wray has never been involved:
 - a. An award or otherwise found liable in a civil, self-regulatory organization or administrative proceeding involving any of the following;
 - b. An investment or an investment-related business or activity;
 - c. Fraud, false statement(s) or omissions;
 - d. Theft, embezzlement, or other wrongful taking of property;
 - e. Bribery, forgery, counterfeiting or extortion or
 - f. Dishonest, unfair or ethical practices.