

Item 1 Cover Page  
**SUPERVISED PERSON BROCHURE**  
FORM ADV PART 2B

Michael R. Danjczek

**Brighter Financial Capital  
Management, LLC**

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This brochure supplement provides information about Michael Danjczek and supplements the Brighter Financial Capital Management LLC brochure. You should have received a copy of that brochure. Please contact Michael Danjczek if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Danjczek (CRD #5238835) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**FEBRUARY 25, 2021**

## Brochure Supplement (Part 2B of Form ADV)

### Supervised Person Brochure

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#### Principal Executive Officer – Michael Danjczek

- Year of birth: 1980
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#### Item 2 - Educational Background and Business Experience

##### Educational Background:

- No Post-Secondary Education

##### Business Experience:

- Brighter Financial Capital Management, LLC; Investment Advisor Representative; 04/2020-Present
  - Kalos Capital, Inc.; Registered Representative; 07/2018-Present
  - Clark & Associates, Inc. Financial Solutions; Insurance Agent; 08/2018– Present
  - Kalos Management; Investment Advisor Representative; 07/2018 – 03/2020
  - Prudential Financial Planning Services; Investment Advisor Representative; 04/2013 – 05/2018
  - Pruco Securities, LLC; Registered Representative/Investment Advisor Representative; 10/2012 – 05/2018
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#### Item 3 - Disciplinary Information

*Criminal or Civil Action:* None to report.

*Administrative Proceeding:* None to report.

*Self-Regulatory Proceeding:* None to report.

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#### Item 4 - Other Business Activities Engaged In

Michael Danjczek has a financial affiliated business as an insurance agent with Clark & Associates, Inc. Financial Solutions and as Registered Representative with Kalos Capital, Inc. Approximately 20% of his time is spent on these activities. He will offer Clients services from those activities. As an insurance agent and Registered Representative, he may receive separate yet typical compensation.

These practices represent conflicts of interest because it gives an incentive to recommend products based on the commission amount received. These conflicts are 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. Clients have the option to purchase these products through another insurance agent and/or Registered Representative of their choosing.

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#### Item 5 - Additional Compensation

Michael Danjczek receives commissions on the insurance products and securities he sells. He does not receive any performance-based fees.

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#### Item 6 - Supervision

Megan Clark is the Chief Compliance Officer of BFCM. Megan reviews Mr. Danjczek's work through Client account reviews and quarterly personal transaction reports, as well as face-to-face and phone interactions. Megan Clark can be reached at [megan@clarkfinancialplanning.com](mailto:megan@clarkfinancialplanning.com) or 703-796-0957.

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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.