

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

Daniel Cooper

**Brighter Financial Capital
Management, LLC**

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daniel@clarkfinancialplanning.com

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

Additional information about Daniel Cooper (CRD #6910970) is available on the SEC's website at www.adviserinfo.sec.gov.

FEBRUARY 25, 2021

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer – Daniel Cooper

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

Educational Background:

- University of Maryland; Master of Business Administration – Business Administration; 05/2011
- College of William and Mary; Bachelor of Science – Neuroscience; 05/2005

Business Experience:

- Brighter Financial Capital Management, LLC; Investment Advisor Representative; 02/2021-Present
 - Clark & Associates, Inc. Financial Solutions; Paraplanner/Insurance Agent; 01/2019-Present
 - Kalos Capital, Inc.; Registered Representative/Registered Admin; 09/2018-Present
 - Kalos Management; Investment Advisor Representative; 09/2018-03/2020
 - Clark Barbour Asset Strategy Partners; Associate; 08/2018 – 12/2018
 - New York Life; PTAS Agent; 06/2018-09/2018
 - Pruco Securities, LLC; Registered Representative; 03/2018– 05/2018
 - Unemployed; 02/2017-02/2018
 - JDL Capital LLC; Manager, Business Development; 12/2010-01/2017
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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.

Item 4 - Other Business Activities Engaged In

Daniel Cooper has a financial affiliated business as an insurance agent with Clark & Associates, Inc. Financial Solutions and as a 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. In addition, Mr. Cooper is a Paraplanner for Clark & Associates, Inc. Financial Solutions. Approximately 50% of his time is spent on this activity.

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, Registered Representative, or Paraplanner of their choosing.

Item 5 - Additional Compensation

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

Item 6 - Supervision

Megan Clark is the Chief Compliance Officer of BFCM. Megan reviews Mr. Cooper'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 or 703-796-0957.

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.