

This brochure supplement provides information about Daniel S. DiPaola that supplements the APFS Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact Daniel S. DiPaola if you did not receive APFS Wealth Management, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Daniel S. DiPaola is also available on the SEC's website at www.adviserinfo.sec.gov.

APFS Wealth Management, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Daniel S. DiPaola

Personal CRD Number: 4649328

Investment Adviser Representative

APFS Wealth Management, Inc.
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Pittsford, NY 14534
(585) 641-7903
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UPDATED: 10/09/2014

Item 2: Educational Background and Business Experience

Name: Daniel S. DiPaola

Born: 1979

Education:

Bachelor of Arts Economics/Engineering, University of Rochester - 2002

Business Background:

10/2014 - Present	Investment Adviser Representative APFS Wealth Management, Inc.
10/2014 - Present	Financial Advisor American Portfolios
02/2003 - 10/2014	Financial Advisor AXA Advisors LLC

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Daniel S. DiPaola is a registered representative with American Portfolios Financial Services, Inc. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser.

Daniel S. DiPaola is a licensed insurance agent through iTrust Advisors, LLC. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser.

APFS Wealth Management, Inc. always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of APFS Wealth Management, Inc. in such individual's outside capacity.

Daniel S. DiPaola is also the Vice-President of a Non-profit called Dollars-for-Scholars Vice-Chair Woodside Nursery School. Daniel S. DiPaola spends 1 hour per week of his time on this activity.

Item 5: Additional Compensation

Daniel S. DiPaola does not receive any economic benefit from any person, company, or organization, other than APFS Wealth Management, Inc. in exchange for providing clients advisory services through APFS Wealth Management, Inc.

Item 6: Supervision

As a representative of APFS Wealth Management, Inc., Daniel S. DiPaola works closely with supervisor Robert Bartolotta, and all advice provided to clients is reviewed by this supervisor prior to implementation. Robert Bartolotta can be reached at (585) 348-9525. Daniel S. DiPaola adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.