

This brochure supplement provides information about Adam C Morgan that supplements the APFS Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact Adam C Morgan 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 Adam C Morgan 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

Adam C. Morgan

Personal CRD Number: 5473273

Investment Adviser Representative

APFS Wealth Management, Inc.
15 Schoen Place 2nd Floor West
Pittsford, NY 14534
(585) 641-7924
amorgan@americanportfolios.com

UPDATED: 10/09/2014

Item 2: Educational Background and Business Experience

Name: Adam C. Morgan

Born: 1984

Education:

Bachelors Mechanical Engineering, Alfred University - 2006

Bachelors Business Administration, Alfred University - 2006

Business Background:

10/2014 - Present	Investment Adviser Representative APFS Wealth Management, Inc.
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10/2014 - Present	Financial Advisor American Portfolios
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04/2008 - 10/2014	Financial Advisor AXA Advisors, LLC.
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10/2006 - 06/2008	Production Supervisor Guardian Industries
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09/2002 - 10/2006	Student Alfred University
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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

Adam C. Morgan 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.

Adam C. Morgan 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.

Adam C. Morgan is also an employee with Aaron Tool & Mold Inc., and a health insurance broker appointed with Excellus Blue Cross Blue Shield and MVP Healthcare. He spends 3 hours per week of his time on those activities.

Item 5: Additional Compensation

Adam C. Morgan 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., Adam C. Morgan works closely with supervisor Thomas Queri, and all advice provided to clients is reviewed by this supervisor prior to implementation. Thomas Queri can be reached at (585) 330-2045. Adam C. Morgan 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.