

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

Thomas Kelly Queri

Personal CRD Number: 2592769

Investment Adviser Representative

APFS Wealth Management, Inc.
350 Linden Oaks Suite 215
Rochester, NY 14625
(585) 348-9455
tqueri@americanportfolios.com

UPDATED: 11/12/2014

Item 2: Educational Background and Business Experience

Name: Thomas Kelly Queri **Born:** 1970

Educational Background and Professional Designations:

Education:

Bachelors Degree Business Management, Niagara University - 1992

Designations:

ChFC®- Chartered Financial Consultant®

ChFC® MINIMUM QUALIFICATIONS:

- Bachelor's degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one year full-time experience).
- Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- Pass the exams for all required and elective courses
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications and disciplinary issues via FINRA's Central Registration Depository.

Business Background:

11/2014 - Present	Investment Adviser Representative APFS Wealth Management, Inc.
10/2014 - Present	Registered Principal American Portfolios
05/1995 - 10/2014	Executive Vice President 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

Thomas Kelly Queri is a registered representative. 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 any representative of APFS Wealth Management, Inc. in such individual's outside capacity.

Thomas Kelly Queri is the Chair of the Advisory Committee for Make-A-Wish (not paid any compensation) -Appointed with Lawley Insurance (for health insurance commissions) and other fixed insurance carriers (for group commissions). Thomas Kelly Queri spends 3 hours per week of his time on those activities and considers them his primary business.

Item 5: Additional Compensation

Thomas Kelly Queri 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., Thomas Kelly Queri 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) 348-9521. Thomas Kelly Queri 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.