

Brochure Supplement

(Part 2B of Form ADV)

JOHN HEILNER

INVESTMENT ADVISER REPRESENTATIVE

GFS, Inc.

D/b/a Private Client Group

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NOTICE: This Brochure Supplement provides information about the Investment Adviser Representative of GFS, Inc. ("GFS"). You should have received a copy of the Brochure for GFS (CRD No. 165178) as well. Please contact Mr. John Heilner, the President, if you did not receive GFS's brochure.

April 25, 2014

A. GENERAL REQUIREMENTS

Generally, GFS requires employees to have relevant work experience in the securities industry. Any employee of GFS acting in a representative capacity will be appropriately licensed and registered as such.

B. INVESTMENT ADVISER REPRESENTATIVE INFORMATION

We currently have one (1) investment adviser representative employed by GFS. This Brochure Supplement provides information about **John Heilner**.

ITEM 2 EDUCATION AND BUSINESS EXPERIENCE

CRD No. 2431461

Year of Birth: 1966

Educational Background:

- BS Accounting, Northeastern University – 1989
- BS Finance, Central CT State University – 1993

Business Experience:

- | | |
|---|------------------|
| • President
GFS, Inc. | (2014 – present) |
| • Manager
WT Wealth Management, LLC (Wyoming) | (2013 - present) |
| • Economist
Palo Verde Capital | (2011 – 2012) |
| • President
Renegade Classics | (2008 – 2011) |
| • Vice President of Sales
ING Mutual Funds | (2000 – 2008) |

ITEM 3 DISCIPLINARY INFORMATION

None. John Heilner does not have any legal or disciplinary events material to a client's or prospective client's evaluation.

ITEM 4 OTHER BUSINESS ACTIVITIES

John Heilner also is registered as an Investment Adviser Representative with WT Wealth Management, LLC (CRD 169566), and investment adviser registered with the U.S. Securities and Exchange Commission ("SEC RIA"). Mr. Heilner may provide asset management and similar services through the SEC RIA. Any fees paid to Mr. Heilner by the SEC RIA in his capacity as an Investment Adviser Representative of the SEC RIA are separate and distinct from fees paid to him from our Firm.

John Heilner in his individual capacity, is not engaged in any other business other than providing investment advice.

ITEM 5 ADDITIONAL COMPENSATION

John Heilner does not receive any economic benefit from any third party for providing advisory services.

ITEM 6 SUPERVISION

Mr. John Heilner is the President and an Investment Adviser Representative of GFS. Mr. John Heilner is responsible for providing advice to clients and administration of the Firm's operations.

ITEM 7 REQUIREMENTS FOR STATE-REGISTERED ADVISERS

A.1 Arbitration Claims

None. Mr. John Heilner has not been found liable in any arbitration claim alleging damages in excess of \$2,500 involving investment or investment-related business or activity, fraud, false statements or omissions, theft, embezzlement or other wrongful taking of property, bribery, forgery, counterfeiting or extortion; or dishonest, unfair or unethical practices.

A.2 Self-Regulatory Organization or Administrative Proceedings

None. Mr. John Heilner has not been found liable in any civil, self-regulatory organization, or administrative proceeding involving an investment or investment-related business or activity, fraud, false statements or omissions, theft, embezzlement or other wrongful taking of property, bribery, forgery, counterfeiting, or extortion; or dishonest, unfair or unethical practices.

B. Bankruptcy Petitions

None. Mr. John Heilner has not been the subject of a bankruptcy petition at any time during the last 10 years.