

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

Kevin Mark Willies

Personal CRD Number: 1460366

Investment Adviser Representative

APFS Wealth Management, Inc.
124 Main St
Geneseo, NY 14454
(585) 243-7720 ext. 12
kwillies@americanportfolios.com

UPDATED: 01/28/2015

Item 2: Educational Background and Business Experience

Name: Kevin Mark Willies **Born:** 1959

Education:

Bachelor of Science Psychology/Business, Houghton College - 1982

Business Background:

01/2015 - Present	Investment Adviser Representative APFS Wealth Management, Inc.
01/2003 - Present	Registered Representative American Portfolios Financial Services Inc.
01/2003 - Present	Investment Adviser Representative American Portfolios Advisors, Inc.

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

Kevin Willies is a registered representative with American Portfolios Financial Services, Inc., an Investment Adviser Representative with American Portfolios Advisors, Inc., an insurance producer through James R. Meys Agency, and also assists with tax returns.

From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services may 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.

Item 5: Additional Compensation

Kevin Willies 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., Kevin Willies works closely with supervisor Robert J Bartolotta, and all advice provided to clients is reviewed by this supervisor prior to implementation. Robert Bartolotta can be reached at (585) 348-9525. Kevin Willies 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.