

This brochure supplement provides information about Stephen G. Roehrig that supplements the APFS Wealth Management, Inc brochure. You should have received a copy of that brochure. Please contact Stephen G. Roehrig, Investment Adviser Representative 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 Stephen G. Roehrig 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

Stephen G. Roehrig

Personal CRD Number: 2826376

Investment Adviser Representative

APFS Wealth Management, Inc.
350 Linden Oaks
Suite 215
Rochester, NY 14625
(585) 348-9517
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UPDATED: 5/13/2013

Item 2: Educational Background and Business Experience

Name: **Stephen G. Roehrig**

Born: 1973

Education Background and Professional Designations:

Education:

BS Finance/Economics, Lemoyne College - 1996

Business Background:

2013 - Present	Investment Advisor Representative APFS Wealth Management, Inc.
2008 - Present	Advisor American Portfolios Financial Services, Inc.
2008 - Present	Investment Advisor Representative American Portfolios Advisors, Inc.
2006 - 2008	Advisor Capitol Securities
2005 - 2006	Advisor Concord Equity Group
2003 - 2005	Advisor VFinance Investments
2000 - 2003	Advisor Pittsford Capital Group
1996 - 2000	Trader Manning & Napier Advisors

Item 3: Disciplinary Information

In January of 2001, Stephen G. Roehrig was involved in a customer dispute, without admitting or denying the allegations, the respondent consented to the entry of findings that he recommended and effected transactions in the accounts of a public customer without reasonable grounds for believing that the recommendations and resultant transactions were suitable for the customer based on his financial situation and needs.

In connection therewith, Stephen G. Roehrig was also fined an amount of \$1,000, suspended from association with any NASD member in any capacity for 10 business days and finally, Stephen G. Roehrig's application for registration was denied in the state of Illinois pursuant to section 8.E(1)(J) of the Illinois Securities law.

Item 4: Other Business Activities

Stephen G. Roehrig is an Investment Advisor Representative for APFS Wealth Management, Inc.

Item 5: Additional Compensation

Other than salary, annual bonuses, regular bonuses, Stephen G. Roehrig does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through APFS Wealth Management, Inc.

Item 6: Supervision

As a representative of APFS Wealth Management, Inc, Stephen G. Roehrig works closely with his supervisor, Robert J. Bartolotta, and all advice provided to clients is reviewed by the supervisor prior to implementation. Stephen G. Roehrig's contact information is on the cover page of this disclosure document.