

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 140
Rochester, NY 14625
(585) 348-9517
sroehrig@americanportfolios.com

UPDATED: 4/28/2015

Item 2: Educational Background and Business Experience

Name: Stephen G. Roehrig

Born: 1973

Education:

BS Finance/Economics, Lemoyne College - 1996

Business Background:

05/2013 – Present	Investment Advisor Representative APFS Wealth Management, Inc.
04/2008 – Present	Registered Representative American Portfolios Financial Services, Inc.
04/2008 – 09/2013	Investment Advisor Representative American Portfolios Advisors, Inc.
11/2006 – 04/2008	Financial Advisor Capitol Securities Management, Inc.
06/2005 – 11/2006	Financial Advisor The Concord Equity Group, LLC
01/2003 – 06/2005	Financial Advisor VFinance Investments, Inc.
05/2000 – 12/2003	Financial Advisor Pittsford Capital Markets, Inc.
02/2000 – 05/2000	Trader Manning & Napier Investor Services, Inc.

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 Roehrig is a registered representative of American Portfolios Financial Services, Inc. and a licensed insurance agent. From time to time, he may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. APFS Wealth Management, Inc always acts in the best interest of the client and clients are in no way required to utilize the services of any representative of APFS Wealth Management, Inc in such individual's outside capacities.

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.