

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

Patrick Daniel Manuel

Personal CRD Number: 5198707

Investment Adviser Representative

APFS Wealth Management, Inc.
350 Linden Oaks Suite 140
Rochester, NY 14625
(585) 348-9525
pmanuel@americanportfolios.com

UPDATED: 03/04/2015

Item 2: Educational Background and Business Experience

Name: Patrick Daniel Manuel **Born:** 1984

Educational Background and Professional Designations:

Education:

Bachelor of Arts Economics, University of Rochester - 2006

Business Background:

01/2014 - Present	Investment Adviser Representative APFS Wealth Management, Inc.
11/2007 - 12/2013	Sales Perry & Carroll Insurance
11/2008 - 10/2013	sales Fennell Industries
03/2007 - 11/2007	Sales Invest Financial Corporation
11/2006 - 03/2007	Unemployed unemployed
09/2006 - 11/2006	Financial Advisor AXA Advisors
05/2006 - 09/2006	Financial Advisor Kates Klean Co
05/2006 - 09/2006	Student Town of Elmira
08/2002 - 05/2006	Student University of Rochester
06/2005 - 09/2005	Student Paychex

06/2005 - 09/2005

Intern
Soho East

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

Patrick Daniel Manuel is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Patrick Daniel Manuel 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., Patrick Daniel Manuel 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) 348-9500.