

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) 348-9552

pmanuel@teamapfs.com

UPDATED: 4/28/2015

Item 2: Educational Background and Business Experience

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

Education:

Bachelor of Arts Economics, University of Rochester - 2006

Business Background:

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

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 Manuel 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, 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.