

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

Amanda R. Abdoo

Personal CRD Number: 5597000
Investment Adviser Representative

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Item 2: Educational Background and Business Experience

Name: Amanda R. Abdoo

Born: 1984

Business Background:

10/2013 – Present	Investment Adviser Representative APFS Wealth Management, Inc
3/2015 – Present	Registered Principal American Portfolios Financial Services, Inc.
4/2012 – 2/2015	Registered Assistant American Portfolios Financial Services, Inc.
9/2008 – 3/2012	Sales Assistant American Portfolios Financial Services, Inc.
9/2007 – 3/2009	Server Penfield Country Club
4/2007 – 9/2007	Server Genesee Valley Club
8/2003 – 5/2007	Student SUNY Brockport
12/2002 – 3/2008	Server Rochester Riverside Convention Center

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

Amanda R. Abdoo is a Registered Principal of American Portfolios Financial Services, Inc.. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. APFS Wealth Management, Inc. always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of APFS Wealth Management, Inc. in their capacity as a registered representative.

Item 5: Additional Compensation

Other than salary, annual bonuses, regular bonuses, Amanda R. Abdoo 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., Amanda R. Abdoo works closely with her supervisor, Robert J. Bartolotta, and all advice provided to clients is reviewed by the supervisor prior to implementation. Amanda R. Abdoo's contact information is on the cover page of this disclosure document.