

*This brochure supplement provides information about Thomas Kelly Queri that supplements the APFS Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact Thomas Kelly Queri 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 Thomas Kelly Queri is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **APFS Wealth Management, Inc.**

### **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

### **Thomas Kelly Queri**

Personal CRD Number: 2592769

Investment Adviser Representative

APFS Wealth Management, Inc.  
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Rochester, NY 14625  
(585) 348-9455  
[tqueri@americanportfolios.com](mailto:tqueri@americanportfolios.com)

UPDATED: 03/04/2015

## Item 2: Educational Background and Business Experience

**Name:** Thomas Kelly Queri **Born:** 1970

### **Education:**

Bachelors Degree Business Management, Niagara University - 1992

### **Designations:**

**ChFC®- Chartered Financial Consultant®**

ChFC® MINIMUM QUALIFICATIONS:

- Bachelor's degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one year full-time experience).
- Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- Pass the exams for all required and elective courses
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations.

### **Business Background:**

11/2014 - Present	Investment Adviser Representative APFS Wealth Management, Inc.
10/2014 - Present	Registered Principal American Portfolios
6/2001 – 10/2014	Executive Vice President AXA Advisors, LLC
03/1997 – 06/2001	Vice President AXA Advisors, LLC
05/1995 – 03/1997	Registered Representative AXA Advisors, LLC

### **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**

Thomas Queri is a registered representative with American Portfolios Financial Services, Inc., and is appointed as a life insurance agent with Lawley Insurance. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. APFS Wealth Management, Inc. always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services any representative of APFS Wealth Management, Inc. in such individual's outside capacity.

Thomas Queri is also the Chair of the Advisory Committee for the Make-A-Wish Foundation.

### **Item 5: Additional Compensation**

Thomas Kelly Queri does not receive any economic benefit from any person, company, or organization, other than APFS Wealth Management, Inc. in exchange for providing clients advisory services through APFS Wealth Management, Inc..

### **Item 6: Supervision**

As a representative of APFS Wealth Management, Inc., Thomas Queri works closely with supervisor Robert Bartolotta. Robert Bartolotta can be reached at (585) 348-9521. Thomas Queri adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

