

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

Shane Wissmann

Personal CRD Number: 5667984

Investment Adviser Representative

APFS Wealth Management, Inc.
3111 W Stolley Park Rd
Grand Island, NE 68801
(308) 389-8802
shane.wissmann@5pointsbank.com

UPDATED: 01/02/2014

Item 2: Educational Background and Business Experience

Name: Shane Wissmann

Born: 1986

Educational Background and Professional Designations:

Education:

Bachelor of Science Finance, Economics, Wayne State College - 2009

Business Background:

11/2014 - Present	Investment Advisor Representative APFS Wealth Management, Inc.
05/2010 - Present	Registered Representative American Portfolios Financial Services, Inc.
05/2009 - Present	Investment Officer Five Points Bank
07/2011 - 12/2014	Investment Advisor Representative Regal Investment Advisors, LLC.
08/2001 - 05/2009	Student Bertrand High School
07/2009 - 05/2009	Registered Representative, Investment Advisor Repre SagePoint Financial
08/2006 - 05/2009	Part-Time Teller First National Bank of Wayne

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

Shane Wissmann is a registered representative. 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.

Shane Wissmann is an Investment Office at Five Points Bank where he reviews the clients' accounts, investment returns and makes the appropriate recommendations. He spends 5 hours per week of his time on those activities and considers them his primary business.

Item 5: Additional Compensation

Shane Wissmann 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., Shane Wissmann works closely with supervisor Richard Van Zyl, and all advice provided to clients is reviewed by this supervisor prior to implementation. Richard Van Zyl can be reached at (308) 389-8770. Shane Wissmann 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.